



CARDINIA SHIRE GAMBLING HARM MINIMISATION POLICY

Background Report

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Cardinia Shire Gambling Harm Minimisation Policy Background Report

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Acronyms

ABS	Australian Bureau of Statistics
ALH	Australian Leisure and Hospitality
CBS	Community Benefit Statement
CCV	Community Clubs Victoria
CSF	Community support fund
EGM	Electronic gaming machine
GIA	Gender Impact Assessment
LGWGOG	Local Government Working Group on Gambling
MAV	Municipal Association of Victoria
MPS	Municipal Planning Strategy
SEIFA	Socio-economic Index for Areas
U3A	University of the Third Age
VGCCC	Victorian Gambling and Casino Control Commission
VLGA	Victorian Local Governance Association
VRGF	Victorian Responsible Gambling Foundation

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Glossary

Advocacy	Public support for or recommendation of a particular cause or policy.
Cluster of gaming venues	Three gaming venues located within a radius of 400m. ¹
Community	Refers to the people who have a stake and interest in Cardinia Shire, including: <ul style="list-style-type: none"> • Those who live, work, study, conduct business or provide services in the municipality. • Those involved in local community groups or organisations. • Those who visit, use or enjoy the services, facilities and public places located within the municipality. • Those who share an interest, a sense of identity or a shared common goal.
Community Benefit Statement	Community benefit statements provide the framework for reporting expenditure on community benefits by club and racing club venue operators that receive gaming revenue in a financial year. A community benefit statement verifies whether the community benefit provided by the club is equal to at least 8.33 per cent of its net gaming machine revenue. Completion of community benefit statements is mandated by the <i>Gambling Regulation Act 2003</i> .
Community contributions	A community contribution is a cash or in-kind contribution made by clubs and hotels often considered when assessing the social and economic impacts of a gaming licence or planning permit for electronic gaming machines (EGMs). The value cash community contribution is typically determined by the number of EGMs proposed. In-kind community contributions may consist of providing certain facilities free of charge to community groups. The provision of community contributions is secured through conditions on gaming licences and in some cases, in planning permit conditions.
Community Support Fund (CSF).	Hotels operating electronic gaming machines (EGMs) are required to pay 8.33 per cent of this revenue to the CSF which is a trust fund governed by the <i>Gambling Regulation Act 2003</i> . The funds are directed back to the community (not necessarily the community from which the revenue was generated) to support initiatives such as programs supporting people affected by gambling-related harm and substance abuse; youth programs; sport and recreation programs; art and tourism programs; and costs associated with administering the CSF. The payment to the Community Support Fund is mandated by the <i>Gambling Regulation Act 2003</i> .
Council	Cardinia Shire Council
Council-owned land	Land owned by Council, including vacant land, discontinued roads, and any building and development thereon.

¹ Francis Hotel Pty Ltd v Melbourne CC (includes Summary) (Red Dot) [2012] VCAT 1896 (12 December 2012)

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Electronic gaming machine	<p>An electronic gaming machine is a computerised gambling device that has a video screen displaying symbols on simulated reels. Cash is inserted into the machine and buttons are used to place bets. The machine randomly determines the position of symbols on the screen. Wins are returned as credits back into the machine.</p> <p>They are also referred to as EGMs, pokies, pokie machines.²</p>
Equity	<p>Equity means that available information, spaces, services and programs should deliver outcomes that are equal for all. This requires that services are able to consider and respond to the intersecting forms of disadvantage and discrimination to truly cater to all diverse needs.³</p>
Expenditure	<p>The monetary amount lost by people who gamble.</p>
Gambling	<p>Gambling/betting requires a player to risk losing something of value (usually money) for the chance of winning more. Gambling outcomes may depend on correctly predicting an uncertain outcome (such as a particular horse coming first in a race), or luck (such as a winning combination of symbols on an electronic gaming machine).⁴</p>
Gambling-related harm	<p>Any initial or exacerbated adverse consequence due to an engagement with gambling that leads to a decrement to the health or wellbeing of an individual, family unit, community or population.⁵ These harms include relationship breakdown, compromised mental and physical health and wellbeing, financial losses, demand for services, lost work productivity and crime.</p> <p>Gambling related harm can be divided into seven key areas: Financial harm, relationship disruption, emotional or psychological distress, decrements to health, cultural harm, reduced work or study performance and criminal activity. These harms can further be considered as general harms (which occur at any time), crisis harms, which are associated with attempts to seek help, and legacy harms, which occur long after gambling has ceased.⁶</p>
Gaming	<p>For the purposes of this Background Report, gaming refers to gambling using electronic gaming machines.</p>
Gaming venue	<p>A gaming venue is classified as a 'gaming premises' under the Cardinia Planning Scheme. The definition of a 'gaming premises' is 'land used for gambling by gaming, and where there is the ability to receive a monetary reward'.</p> <p>The Gambling Regulation Act 2003 permits the use of EGMs in venues with a pub licence (hotel operating under a General Liquor Licence), club licence (operating under a Full Club Liquor Licence) and racing club licence (Full Club Liquor Licence).</p>

² VRGF

³ [Introducing gender impact assessments | Commission for Gender Equality in the Public Sector \(genderequalitycommission.vic.gov.au\)](https://www.genderequalitycommission.vic.gov.au)

⁵ Browne, M, Langham, E, Rawat, V, Greer, N, Li, E, Rose, J, Rockloff, M, Donaldson, P, Thorne, H, Goodwin, B, Bryden, G & Best, T 2016, Assessing gambling-related harm in Victoria: a public health perspective, Victorian Responsible Gambling Foundation, Melbourne.

⁵ Browne, M, Langham, E, Rawat, V, Greer, N, Li, E, Rose, J, Rockloff, M, Donaldson, P, Thorne, H, Goodwin, B, Bryden, G & Best, T 2016, Assessing gambling-related harm in Victoria: a public health perspective, Victorian Responsible Gambling Foundation, Melbourne.

⁶ VRGF

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	<p>The definition of a club under the Gambling Regulation Act 2003 is a ‘club, society or other association of persons by whatever name called and whether incorporated or unincorporated’.</p> <p>There is no definition of a hotel or racing club under the Gambling Regulation Act 2003.</p> <p>Some clubs operating EGMs in Victoria provide sporting activities such as golf, tennis or bowls.</p>
Gender impact assessment	<p>A process of critically thinking about how policies, programs and services will meet the different needs of women, men and gender diverse people.</p> <p>The aim of a gender impact assessment is to create better and fairer outcomes and ensure all people have equal access to opportunities and resources.</p>
Harm minimisation	<p>For the purposes of this Background Report, harm minimisation refers to a range of statutory and non-statutory measures which seek to reduce the potential for gambling to cause harm in the community in instances where there is access to opportunities to gamble. These measures typically involve design of the technology and management of gambling settings.</p>
Harm prevention	<p>For the purposes of this Background Report, harm prevention refers to a range of non-statutory measures which seek to avoid the risk of gambling-related harm from occurring in the first place. These measures focus on protecting those most at risk of gambling-related harm by avoiding access to opportunities to gamble.</p>
Partnership	<p>A relationship between Council and stakeholders, and between stakeholders themselves that involves shared responsibilities for implementing a range of actions that seek to achieve a common goal such as upholding the community’s health and wellbeing.</p>
Policy	<p>Sets out Council’s views with respect to a particular matter. It includes a set of principles or rules that provide a definite direction for the organisation.</p>
Public Health Approach	<p>A public health approach involves utilising scientific knowledge, evidence-based strategies, and community-based interventions to improve the health and well-being of populations by focusing on prevention, health promotion, and addressing the underlying determinants of health.</p>
Stakeholder	<p>An individual or group identified with a strong interest in a particular topic in regard to the decision-making of the Council and are directly affected by the outcome of any decisions.</p>
Vulnerable groups	<p>Groups within the community at an elevated risk of gambling-related harms as a result of their age, socio-economic status, gender, cultural and linguistic background or exposure to opportunities to gamble.</p>

Executive summary

Introduction

One of the seven long term outcomes in Cardinia Shire's Liveability Plan 2017-29 is a reduction in harm from tobacco, alcohol, drugs and gambling. The third strategy under Objective 7.3 in the Liveability Plan is to strengthen local planning and social policies to protect vulnerable communities from harm caused by EGM gambling.

The *Cardinia Shire Responsible Gaming Policy 2005-2009* requires review to ensure it aligns with the current legislative and decision-making framework within which gambling takes place in Cardinia Shire (Council).

SymPlan was engaged to prepare a Background Report which will provide the evidence supporting the review of the existing Policy. This review will be undertaken by Council.

Gambling

Gambling is a legal form of entertainment which is a part of Australian culture.

In the last ten years there has been an emergence of 'technology-based' forms of gambling due to the proliferation of internet access and mobile internet devices, such as smartphones. The most noticeable change in internet gambling has occurred for sports betting with the proportion of Australian adults gambling online increasing from 12.6 per cent of all those wagering⁷ in 2020-11 to almost 31 per cent in 2019.⁸ The restrictions caused by the COVID-19 Pandemic⁹ significantly increased the proportion of sports bettors who gamble online. This is of concern given online gambling is difficult to regulate, widely available and accessible with a mobile device, widely promoted and covers a wide range of sports. These factors make this form of gambling particularly appealing to younger people.

Australia has 76 per cent of the world's non-casino EGMs which are located in hotels and clubs.¹⁰ It is estimated Australians spent approximately \$15 billion on legal forms of gambling in 2018-19, representing the largest per capita losses in the world.¹¹ This amounts to a per capita gambling loss of \$1,200.¹²

Cardinia currently has six gaming venues, four of which are hotels and two of which are clubs. All the gaming venues are located in the urban area to the west and centre of the municipality. There are several gaming venues in adjoining municipalities in close proximity to the municipal boundary. There are currently 405 attached EGM entitlements licenced EGMs in the municipality. The municipality is currently 168 EGMs below the municipal cap of 573 EGMs.

In the Financial Year 2022-23 expenditure on EGMs in Cardinia was \$35 million. In this Financial Year expenditure per attached EGM entitlement in Cardinia was below the average for metropolitan municipalities and the average for Victoria.

Following a reduction in EGM expenditure as a result of the closure of gaming venues during the COVID-19 Pandemic, Cardinia Shire experienced a sharp increase in total EGM expenditure when venues opened in the 2022-23 Financial Year. This increase was higher than all the adjoining municipalities and the average for metropolitan municipalities.

⁷ Betting on races, sports or novelty outcomes like who will win a reality TV show.

⁸ Brett Hetherington and Tony Phillips 2023, *Discussion paper: Gambling harm and the online gambling environment*, Victorian Responsible Gambling Foundation, Melbourne

⁹ Brett Hetherington and Tony Phillips 2023, *Discussion paper: Gambling harm and the online gambling environment*, Victorian Responsible Gambling Foundation, Melbourne

¹⁰ Alliance For Gambling Reform – Position Paper A mandatory Registered Cashless Gambling Card System to Address gambling harm and criminal gaming activity January 2023

¹¹ Australian Institute of Health and Welfare 2021 *Gambling in Australia*

¹² [Global Local: Gambling \(Igiu.org\)](https://www.igiu.org/)

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In the 2022-23 Financial Year the Cardinia Club had both highest EGM expenditure and Club Officer had the highest expenditure per attached EGM entitlement.

Gambling is recognised as a significant, global public health concern.¹³ All forms of gambling have the potential to affect the health and wellbeing of individuals and families. Gambling-related harm involves more than losing money or experiencing financial problems. It can also include:¹⁴

- health problems including emotional, psychological distress or physical issues
- issues with relationships with family or friends
- problems with work or study
- cultural problems
- criminal activity.

It is becoming increasingly recognised that gambling-related harms have direct impacts on the person who gambles and indirect impacts on others including their families, friends and the wider community. EGMs are recognised as posing the greatest risks to existing and potential problem gamblers¹⁵

Community and health profile

The municipality's population is projected to increase by 63,323 people between 2021 and 2041 with the highest absolute growth occurring in the central west of the municipality in the Officer, Pakenham and Pakenham East Precincts. The municipality's rural areas in the north, east and south are projected to experience limited or negative growth, while Bunyip, Koo Wee Rup and Lang Lang to the east, south west and south of the municipality are projected to experience limited growth. Cardinia Shire has a lower level of socio-economic disadvantage relative to Greater Melbourne, the South East Metropolitan Region, interface Councils and Victoria.

On the whole, relative to Greater Melbourne, Cardinia Shire is considered to display a mix of indicators of vulnerability to harm from gambling. However, the increase in criminal and family incidents suggests the community in Cardinia Shire is at risk of gambling-related harm.

This data indicate the Pakenham community is most vulnerable to harm from gambling based on the socio-economic indicators, crime and safety statistics. This suburb also has half the gaming venues, 60 per cent of EGMs and accounted for 70 per cent of EGM expenditure between July 2022 and February 2023 (refer to Figure 13).

Regulatory and strategic framework

Regulatory framework

As the closest tier of government to the community, Council plays a significant statutory role in creating environments which establish and maintain healthy lifestyle behaviours and prevent harm from gambling. This statutory role is fulfilled in collaboration with other agencies such as peak bodies, service providers, advocacy groups and the industry. It is defined by several legislative instruments including the *Planning and Environment Act 1987*, *Gambling Regulation Act 2003*, *Local Government Act 2020*, *Public Health and Wellbeing Act 2008* and *Gender Equality Act 2020*.

The *Gambling Regulation Act 2003* contains several statutory harm minimisation measures applicable to the design and operation of all hotel and club gaming venues in Victoria.

¹³ [Global Local: Gambling \(lgiu.org\)](https://www.lgiu.org/)

¹⁴ [Gambling | Department of Social Services, Australian Government \(dss.gov.au\)](https://www.dss.gov.au/gambling)

¹⁵ Australian Government Productivity Commission (2010) *Productivity Community Inquiry Report, Gambling* p5.22

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Strategic framework

The five priorities underpinning this Plan are strong, resilient and connected communities, liveable spaces and places, thriving environments, prosperous economics and responsible leadership.

Objective 7.3 under outcome 7 of the is *Cardinia Shire Liveability Plan 2017-2019* “To decrease harm from gambling among individuals and communities.” Strategies to achieve this objective include advocating to the Victorian Government for gambling reform, participate in evidence based information and awareness campaigns and strengthening local planning and social policies to protect vulnerable communities from harm caused by EGM gambling.

The Cardinia Planning Scheme contains several provisions relevant to the location and operation of electronic gaming machines in the municipality. There is the opportunity to strengthen these provisions through amendments to the Municipal Planning Strategy and schedule to Clause 52.28 Gaming.

The *Cardinia Shire Responsible Gaming Policy 2005-2009* requires review in order to ensure it aligns with the contemporary legislative and decision-making framework.

Next steps

The evidence in this Background Report has led to the following recommendations:

- Council commence drafting a new social policy, the scope of which will cover all forms of gambling, only one of which is gambling using EGMs. This involves engaging with the community and stakeholders prior to developing the draft to inform the evidence base underpinning the new policy, and prior to adoption to ensure the new social policy considers all interests and is consistent with contemporary decision-making and research.
- Council assess the need to update relevant components of the Liveability Plan and Cardinia Planning Scheme to reflect the scope and intent of the new gambling policy.

1 Introduction

1.1 Background and scope of tasks

One of the seven long term outcomes in Cardinia Shire's Liveability Plan 2017-29 is a reduction in harm from tobacco, alcohol, drugs and gambling. The third strategy under Objective 7.3 in the Liveability Plan is to strengthen local planning and social policies to protect vulnerable communities from harm caused by EGM gambling.

The *Cardinia Shire Responsible Gaming Policy 2005-2009* requires review to ensure it aligns with the current legislative and decision-making framework within which gambling takes place in Cardinia Shire (Council).

SymPlan was engaged to prepare a Background Report which will provide the evidence supporting the review of the existing Policy. This review will be undertaken by Council.

The scope of the evidence covers all forms of gambling, including gambling on electronic gaming machines (EGMs).

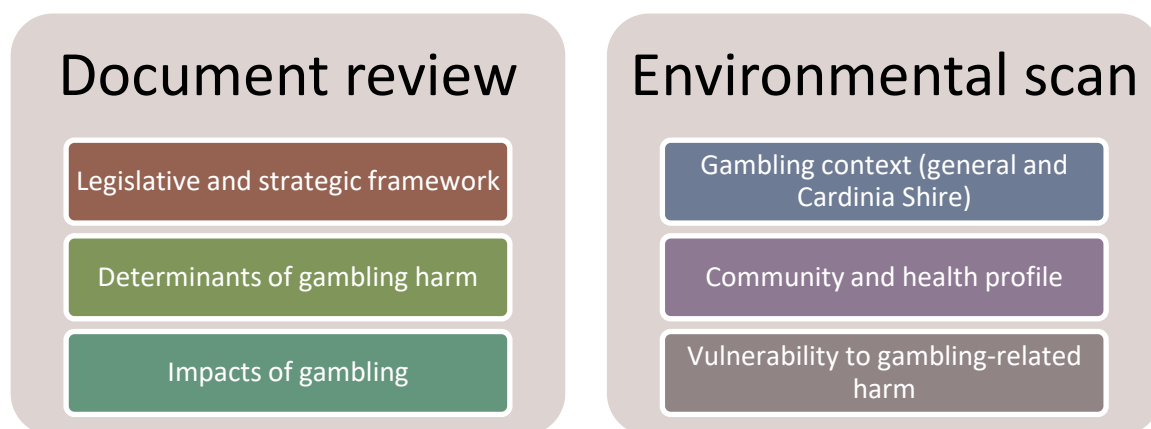
The Background Report covers the following:

- Description of the legislative and policy environment.
- Description of the current gambling context, both in general and within Cardinia Shire
- Peer review of the existing *Cardinia Shire Responsible Gaming Policy 2005-2009* to identify opportunities for updating and enhancement.
- Relevant evidence to support a Gender Impact Assessment (GIA) of the new policy and action plan.
- Identification of local government's potential roles.
- Identification of key stakeholders
- Recommendations for potential policy statements for leadership consideration.

1.2 Methodology

The preparation of the Background Report involved the following (refer to Figure 1):

Figure 1 - Methodology



The bibliography is provided in Appendix 1.

2 Context

This section describes the strategic, gaming and community context within which gambling takes place in Cardinia Shire.

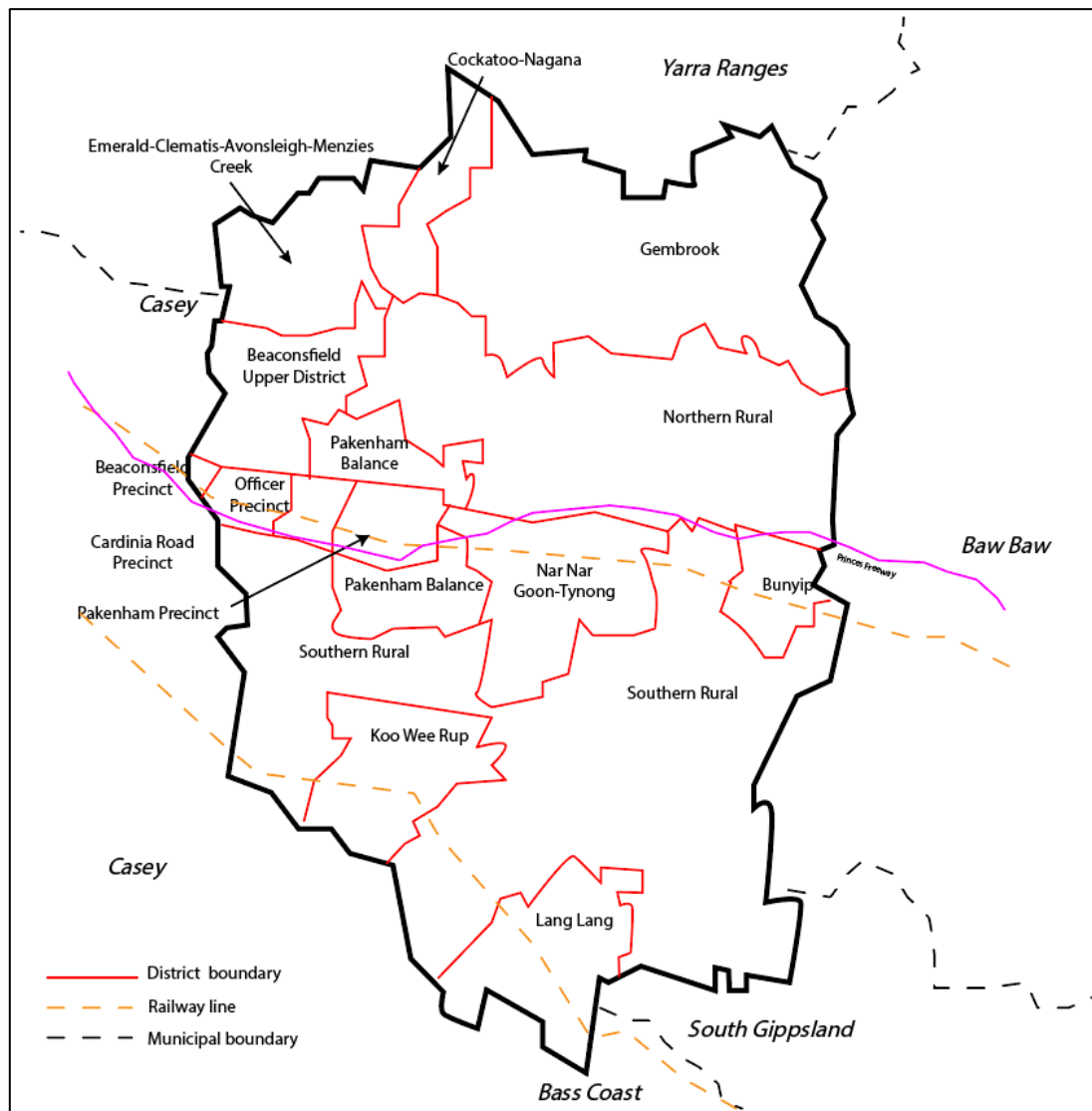
2.1 Strategic location

Cardinia Shire is located on Melbourne's south-east fringe, approximately 55 kilometres from the Melbourne CBD. The municipality is one of ten interface councils which form the perimeter of metropolitan Melbourne. These councils form the transition between Victoria's urban and rural areas.

The municipality is adjoined by the City of Casey to the west, Yarra Ranges Shire to the north, Baw Baw Shire to the East, South Gippsland Shire to the south-east and Bass Coast Shire to the south (refer to Figure 2).

The municipality is served by the Pakenham metropolitan train line providing access to the adjoining municipalities of Casey and Baw Baw and two V-Line bus networks providing access to the adjoining municipalities of South Gippsland and Bass Coast Shires (refer to Figure 2).

Figure 2 – Strategic location



Source: SymPlan and .id consulting

2.2 Gaming profile

2.2.1 Venues and numbers of EGMs

Existing

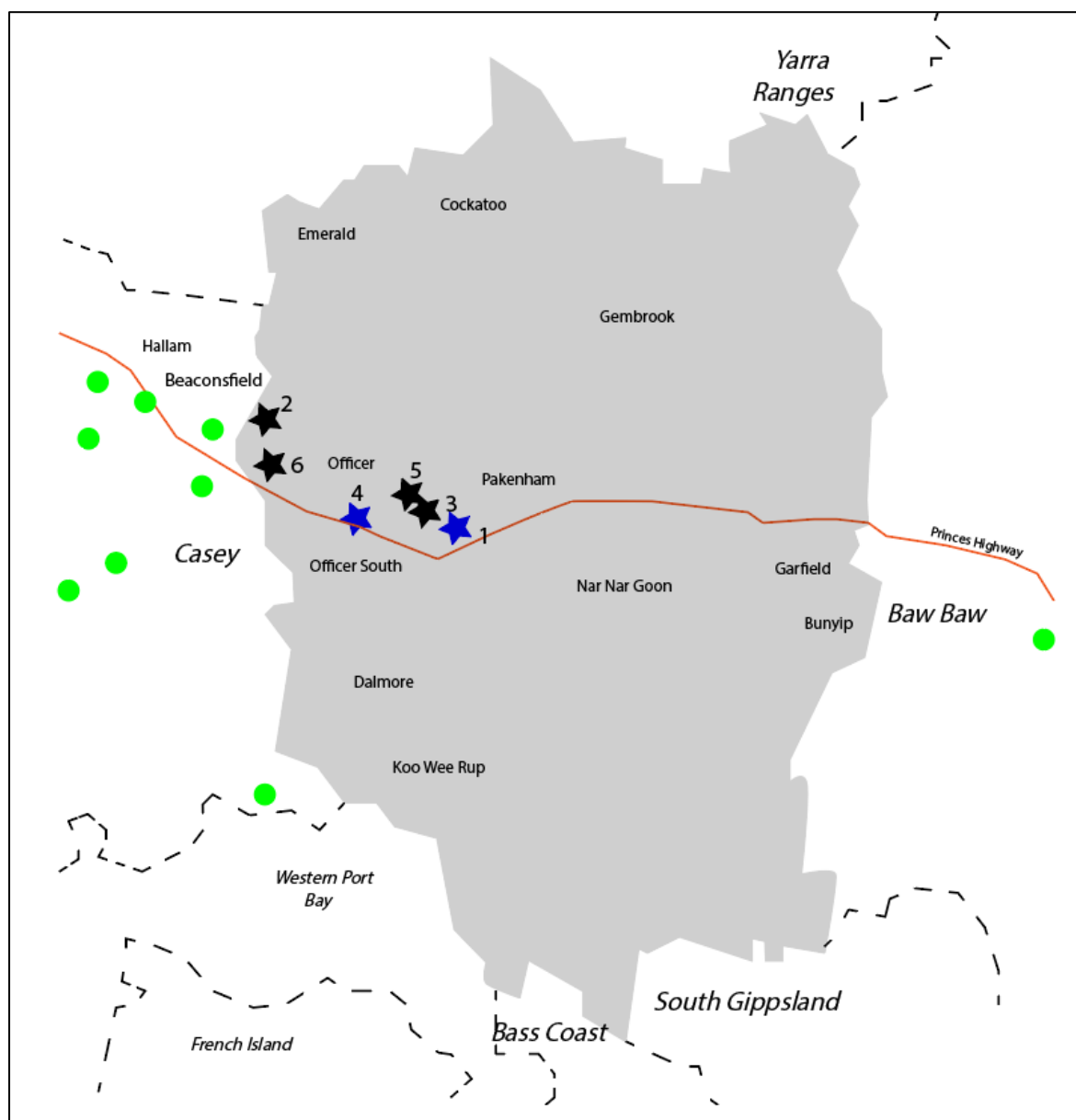
Cardinia Shire currently has six venues with the Pink Hill Hotel having commenced operations in August 2022.

Two of the venues are clubs and four are hotels. The two clubs are owned and operated by the Pakenham Racing Club.

There are several gaming venues located in Casey in close proximity to the western boundary of the municipality.

The community in the eastern part of the municipality, which currently does not have EGMs, has access to gaming venues in the western portion of Baw Baw Shire (refer to Figure 3).

Figure 3 – Gaming venues in Cardinia Shire and adjoining municipalities.



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Hotel in Cardinia Shire

1 Cardinia Club 105 EGMs



Club in Cardinia Shire

2 Cardinia Park Hotel 40 EGMs



Gaming venue in adjoining municipality

3 Castello's Cardinia Hotel 70 EGMs

4 Club Officer 60 EGMs

5 Pakenham Hotel 70 EGMs

6 Pink Hill Hotel 60 EGMs

Source: VGCCC

There are currently 405 attached EGM entitlements and EGM licences in the municipality (refer to Table 1).

Table 1 – EGMs and expenditure, gaming venues in Cardinia Shire 2022-23

Venue name	Address	Venue type	Attached EGMs	EGM Licences
1 Cardinia Club	71 Racecourse Road Pakenham	Club	105	105
2 Cardinia Park Hotel	200 Beaconsfield-Emerald Road Beaconsfield	Hotel	40	40
3 Castelllos Cardinia Hotel	108 Princes Highway Pakenham	Hotel	70	70
4 Club Officer	3 Niki Place Officer	Club	60	60
5 Pakenham Hotel	226 Princes Highway Pakenham	Hotel	70	70
6 The Pink Hill Hotel	13 May Road Beaconsfield	Hotel	60	60
Cardinia Shire			405	405

Source: VGCCC

The municipality is currently 168 EGMs below the municipal cap of 573 EGMs. A municipal cap is a maximum and not a benchmark. It is based on an average of 10 EGMs per 1,000 adults applied across all municipalities in Victoria not covered by a regional cap.

The adjoining municipality of Casey to the west is subject to a total cap of 1,325 EGMs consisting of a regional cap of 867 EGMs over selected localities¹⁶ and a municipal cap of 458 EGMs over the rest of the municipality. The regional cap is imposed over the localities considered to be at an elevated risk of gambling-related harms due to their high expenditure, high levels of socio-economic disadvantage and high density of EGMs per 1,000 adults.

¹⁶ Berwick, Botanic Ridge, Cranbourne, Cranbourne East, Cranbourne North, Cranbourne South (north of Browns Road within the City of Casey), Cranbourne West, Devon Meadows (north of Browns Road within the City of Casey), Doveton, Eumemmerring, Hallam, Hampton Park, Junction Village, Lynbrook, Lyndhurst, Narre Warren, Narre Warren South)

Venue description

Cardinia Club is the largest venue in the municipality. It is currently operating at the maximum size permitted under the legislation. Apart from the Cardinia Club (classified as a large venue) and the Cardinia Park Hotel (classified as a small to medium venue), the other venues would be classified as medium sized venues.

All venues function predominantly as destination venues as none are functionally or visually integrated with a shopping complex, strip shopping centre or transportation hub. There is an accommodation hotel located next to the Cardinia Club.

None of the venues require gaming patrons to pass through non-gambling activities prior to entering the gaming area. In each venue there are at least two entrances to the gaming area, one being off the main entrance to the venue and the second being off a side entrance or car park. This layout reflects typical venue design of older venues in Victoria.

The gaming areas are visible from the main entrances, with some entrances being partially screened (Cardinia Park Hotel and Club Officer).

The two clubs operate under a Full Club liquor licence and the four hotels operate under a General Liquor licence (with Castellos Cardinia Hotel and the Pakenham Hotel having a Late Night General liquor licence).

Both venues operated by Castello's operate for the full legal 20 hours per day. The Cardinia Club and Club Officer operate for 19 hours per day. The Cardinia Park Hotel and The Pink Hotel's trading hours align with the Productivity Commission's recommended six hour shutdown period (trading hours being 7am to 1am and 10am to 1am respectively).

Recent proposals

In 2018 an application for approval of a gaming venue, the Officer Hotel operating 80 EGMs, proposed to be located at 1 Station Street, Officer was refused by the Gaming Commission. In 2018 Council resolved to refuse the planning permit application. In 2019 the Victorian Civil and Administrative Tribunal approved the applicant's request to withdraw both the gaming application and the planning application.

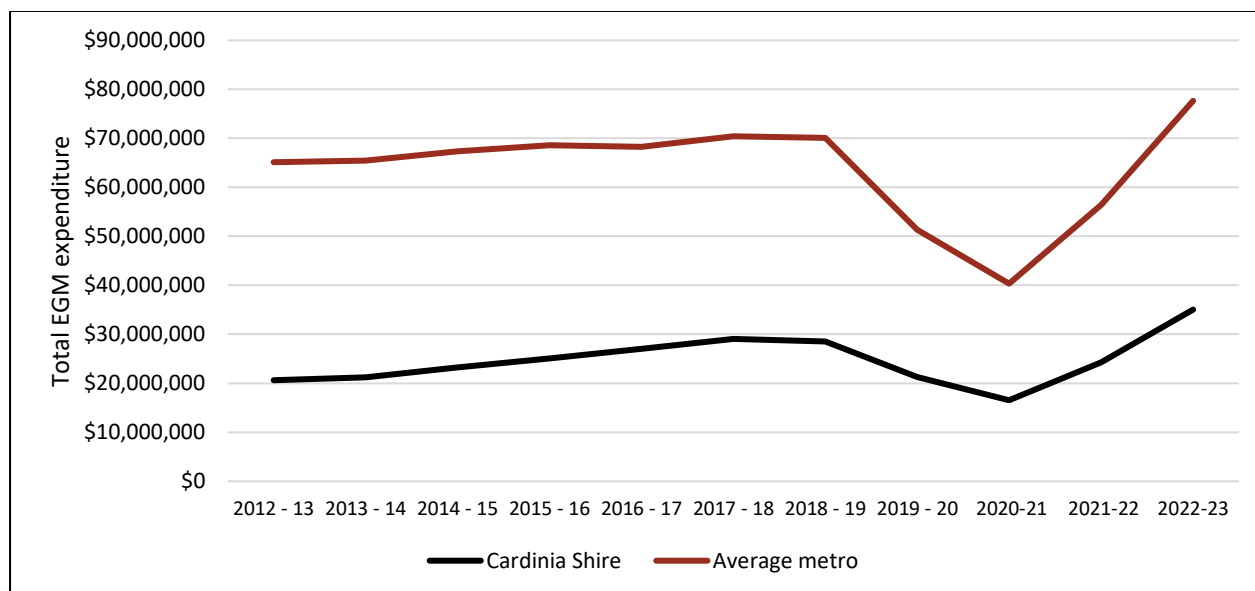
In 2021 the Gaming Commission refused an application to establish a gaming venue operating 40 EGMS at the Royal Hotel Koo Wee Rup, located at 98-201 Station Street, Koo Wee Rup.

2.2.2 EGM expenditure

Municipal

In the Financial Year 2022-23 expenditure on EGMs in Cardinia Shire was \$35 million (refer to Table 2). This is the highest it has been in the past decade (refer to Figure 4).

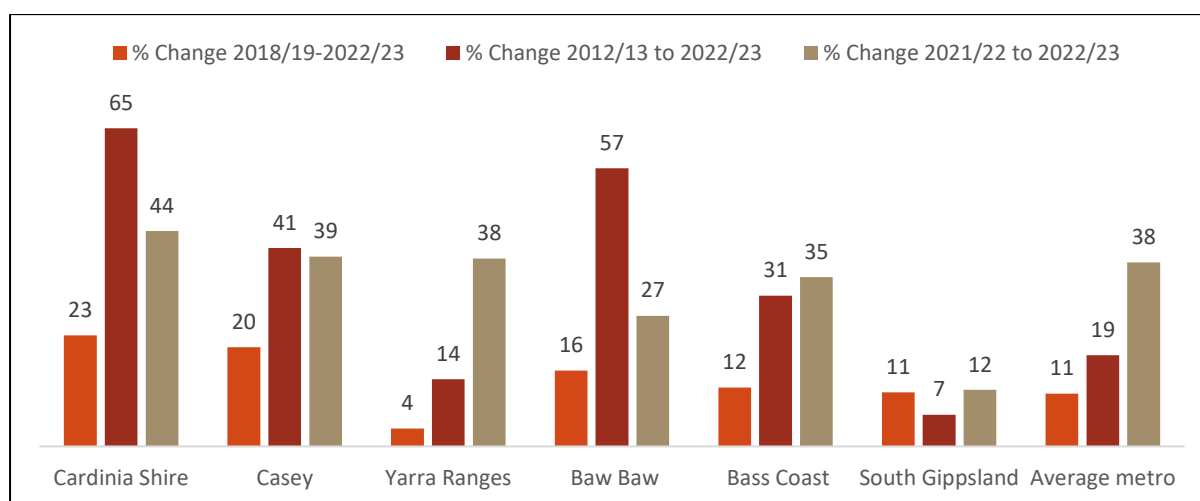
Figure 4 – EGM expenditure, Cardinia Shire and metropolitan municipalities, 2012-13 to 2022-23



Source: VGCCC

Following a reduction in EGM expenditure as a result of the closure of gaming venues during the COVID-19 Pandemic, Cardinia Shire experienced a sharp increase in total EGM expenditure when venues opened in the 2022-23 Financial Year. This increase was higher than all the adjoining municipalities and the average for metropolitan municipalities (refer to Figure 5). The reasons for this increase may be due to several factors including the opening of the Pink Hill Hotel in 2022 and population growth.

Figure 5 – Recent trends in EGM expenditure, Cardinia Shire, adjoining municipalities and metropolitan municipalities



Source: VGCCC

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Venue specific

In the 2022-23 Financial Year Cardinia Club and Pakenham Hotel had the highest EGM expenditure. In this Financial Year Club Officer and the Cardinia Club had the highest expenditure per attached EGM (refer to Table 2).

Table 2 – EGM expenditure, 2022-23 Financial Year

Venue name	Venue type	Attached EGMs	EGM licences	Expenditure	Expenditure per attached EGM
1 Cardinia Club	Club	105	105	\$10,428,425	\$99,318
2 Cardinia Park Hotel	Hotel	40	40	\$2,527,041	\$63,176
3 Castellos Cardinia Hotel	Hotel	70	70	\$6,765,705	\$96,652
4 Club Officer	Club	60	60	\$6,399,488	\$106,658
5 Pakenham Hotel	Hotel	70	70	\$6,751,607	\$96,451
6 The Pink Hill Hotel	Hotel	60	60	\$2,169,391	\$36,156
Cardinia Shire (total)		405	405	\$35,041,657	\$86,523
Cardinia Shire (average)		69	68	\$5,840,276	\$86,523
<i>Average metro</i>		<i>61</i>		<i>\$7,663,313</i>	<i>\$125,601</i>
<i>Average metro clubs</i>		<i>63</i>		<i>\$3,407,796</i>	<i>\$83,144</i>
<i>Average metro hotels</i>		<i>59</i>		<i>\$9,245,994</i>	<i>\$155,531</i>
<i>Average Victoria</i>		<i>54</i>		<i>\$6,204,650</i>	<i>\$114,962</i>

Source: VGCCC

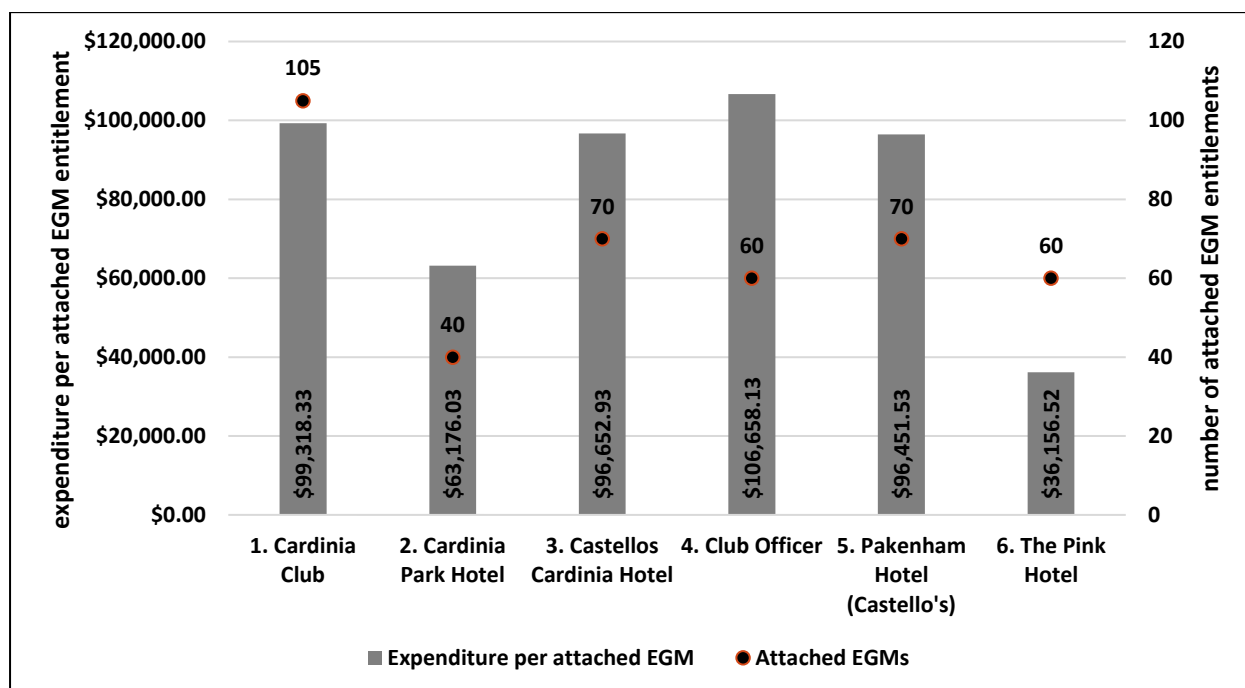
In Cardinia, the larger venues (more attached EGM entitlements) do not necessarily have the highest expenditure per attached EGM entitlement (refer to Figure 6).

For example, expenditure per attached EGM entitlement at Club Officer was the highest in 2022-23 even though it is the second smallest venue (together with the Pink Hill Hotel). Similarly, the Cardinia Park Hotel, which is the smallest venue also had the second lowest expenditure per attached EGM entitlement. It is likely total expenditure, and expenditure per attached EGM entitlement at the Pink Hill Hotel will be different once it has commenced trading for a full 12 months.

The relationship appears rather to be between venue type with both clubs having the highest expenditure per EGM. This is not typical for Victorian venues where expenditure per attached EGM is often higher in hotels than it is in clubs. While the reasons for this are unclear, it is possible the location of these venues contributes to their high expenditure per attached EGM. Club Officer is located in close proximity to a shopping centre and train station and is highly exposed at the junction between Cardinia Road and the Princes Freeway, and the Cardinia Club is located adjacent to an accommodation hotel. In the case of the Cardinia Club which is the largest venue in the municipality and operates the maximum number of EGMs, there is evidence indicating larger venues are preferred by people vulnerable to gambling-related harm.¹⁷ A further reason could be that both clubs, in addition to Castello's Cardinia Hotel and the Pakenham Hotel which also have high expenditure relative to Cardinia Shire, are located in areas of high socio-economic disadvantage.

¹⁷ Hing, N and Haw, J (2010) *The Influence of Venue Characteristics on a Player's Decision to Attend a Gambling Venue* Centre for Gambling Education & Research

Figure 6 – Attached EGMs and expenditure per attached EGM, 2022-23



Source: VGCCC

2.2.3 Benchmarking

Relative to metropolitan municipalities, Cardinia Shire compares (refer to Table 3):

- favourably in relation to total expenditure, the number of adults per gaming venue, density of EGMs per 1,000 adults, EGM expenditure per adult, expenditure per attached EGM entitlement and unemployment and
- unfavourably in relation to the average venue size.

Cardinia Shire has a significantly lower EGM expenditure compared to the City of Casey which adjoins the municipality to the west. This is because it has less than half the number of venues and EGMs. Access to EGMs is however relatively higher in Cardinia Shire compared to the City of Casey, with fewer adults per venue and a higher density of EGMs per 1,000 adults (refer to Table 3). This accessibility is particularly high in the west of the municipality which also has good access to gaming venues in the City of Casey.

Overall expenditure and accessibility to EGMs is higher in Cardinia Shire than Yarra Ranges Shire which adjoins the municipality to the north.

Compared to the non-urban municipalities to the east, south-east and south (Baw Baw, South Gippsland and Bass Coast Shires respectively), Cardinia generally has greater access to EGMs, higher expenditure (total and per adult), and a similar expenditure per attached EGM entitlement. Average venue size is however higher.

Cardinia Shire's gaming indicators are mostly favourable in relation to the interface councils as it has:

- the lowest EGM expenditure per adult
- second lowest expenditure per attached EGM entitlement and density of EGMs per 1,000 adults
- second highest number of adults per venue

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- the equal second lowest number of gaming venues
- low expenditure per venue.

However, relative to the interface councils, Cardinia Shire has an above average venue size.

Table 3 – Key gaming indicators 2022-23, Cardinia Shire, adjoining municipalities and interface councils

LGA Name	Net Exp	Adults per Venue*	EGMs per 1,000 Adults*	EGM exp per Adult	Exp per attached EGM	Av venue size	Exp. per venue
Cardinia*	\$35,041,656.68	18,484	3.7	\$263	\$86,523	68	\$5,840,276.11
Casey*	\$159,240,363.25	21,903	3.2	\$403	\$174,414	70	\$12,249,258.71
Yarra Ranges	\$30,291,015.59	13,973	3.5	\$174	\$67,016	50	\$3,365,668.40
Bass Coast	\$19,745,740.01	6,181	6.9	\$475	\$92,703	43	\$3,949,148.00
Baw Baw	\$19,841,779.19	10,915	5.4	\$359	\$29,975	59	\$1,776,022.15
South Gippsland	\$7,104,088.60	5,997	4.4	\$265	\$67,658	26	\$1,776,022.15
Hume*	\$139,030,851.81	3,553	4.4	\$551	\$166,904	60	\$9,930,775.13
Melton*	\$86,742,697.92	19,322	3.9	\$452	\$165,856	75	\$12,391,813.99
Mitchell*	\$24,272,458.22	9,785	5.1	\$386	\$83,988	48	\$4,045,409.70
Mornington Peninsula*	\$90,344,068.26	8,121	5.9	\$488	\$109,508	49	\$5,314,356.96
Whittlesea*, **	\$147,446,870.58	18,850	3.6	\$518	\$189,034	65	\$12,287,239.22
Wyndham*	\$124,903,632.06	16,946	4.1	\$397	\$138,321	69	\$9,607,971.70
Average interface councils	\$102,123,429.81	14,429	4.5	\$465	\$142,268	61	\$8,929,594.45
Average metro	\$77,654,906.44	15,157	4.5	\$391	\$124,647	62	\$7,765,490.64

Source: VGCCC

*Interface Council

** Incorporates gaming data for Nillumbik Shire

*** Data for the 2021-22 Financial Year have been used in the absence of data for the 2022-23 Financial Year

2.3 Community and health profile

2.3.1 Population size and growth

The estimated resident population in Cardinia Shire in 2022 is 123,020. The majority of Cardinia's population is located in the key centres and growth areas of Beaconsfield, Officer and Pakenham, with approximately half of the population living in Pakenham alone.

Population density is highest in the central west of the municipality, in the localities surrounding the Princes Highway and Pakenham Bypass in the suburbs of Beaconsfield, Officer, and Pakenham. There are concentrations of people to the east of the municipality in Nar Nar goon, Garfield and Bunyip which are located along Nar Nar Goon-Longwarry Road and north of the municipality in Emerald, Cockatoo and Gembrook.

The municipality's population is projected to increase by 63,323 people between 2021 and 2041 with the highest absolute growth occurring in the central west of the municipality in the Officer, Pakenham

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and Pakenham East Precincts (refer to Table 4). The municipality's rural areas in the north, east and south are projected to experience limited or negative growth, while Bunyip, Koo Wee Rup and Lang Lang to the east, south west and south of the municipality are projected to experience limited growth (refer to Table 4).

Table 4 – Projected population growth, 2021 - 2041

District	Forecast Year					Change between 2021 and 2041	
	2021	2026	2031	2036	2041	Total change	Avg. annual % change
Beaconsfield Precinct	4,256	4,726	5,148	5,902	6,116	+1,860	1.8
Beaconsfield Upper & District	4,427	4,288	4,261	4,296	4,336	-91	-0.1
Bunyip	3,150	3,729	4,031	4,336	4,606	+1,456	1.9
Cardinia Road Employment	1,100	3,771	5,159	5,282	5,179	+4,079	8.1
Cardinia Road Precinct	24,672	27,973	29,236	29,132	28,634	+3,962	0.7
Cockatoo - Nangana	4,480	4,371	4,352	4,365	4,480	0	0.0
Emerald - Clematis - Avonsleigh - Menzies Creek	7,003	7,077	7,206	7,288	7,360	+357	0.2
Garfield	2,105	2,343	2,550	2,816	3,072	+967	1.9
Gembrook	2,582	2,685	2,849	2,954	3,058	+476	0.8
Koo Wee Rup	4,057	4,895	5,790	6,471	6,829	+2,772	2.6
Lang Lang	2,540	2,919	3,117	3,379	3,532	+992	1.7
Nar Nar Goon - Tynong area	1,557	1,868	1,994	2,057	2,089	+532	1.5
Northern Rural	3,890	3,965	4,076	4,196	4,345	+455	0.6
Officer Precinct	11,854	23,889	29,839	31,288	30,487	+18,633	4.8
Pakenham Balance	1,030	959	952	962	967	-63	-0.3
Pakenham East Precinct	80	1,117	8,879	15,955	16,915	+16,835	30.7
Pakenham Precinct	37,601	41,555	43,585	44,888	47,339	+9,738	1.2
Southern Rural	3,125	3,134	3,232	3,334	3,489	+364	0.6
Cardinia Shire	119,510	145,265	166,256	178,901	182,833	+63,323	2.1

Source: ABS Census of Population and Housing 2021, compiled by .id consulting

2.3.2 Socio-economic and health profile

Compared with Greater Melbourne, Cardinia Shire has (refer to table 5):

Table 5 – Socio-economic and health profile

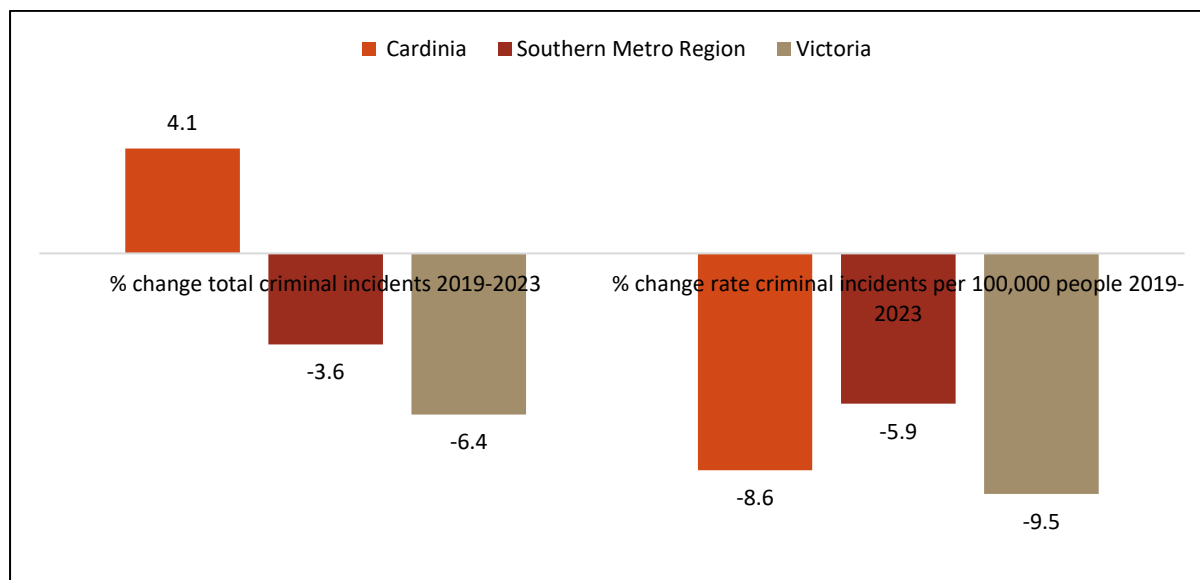
Higher	Lower
Households	
Proportions of one parent families with dependent children (11.7 per cent compared to 10.2 per cent)	Proportions of lone person households (18.5 per cent compared to 23.7 per cent)
Cultural diversity	
Proportions of aboriginal and Torres Strait Islander people (1 per cent compared to 0.7 per cent)	Proportions of people speaking a language other than English (17.8 per cent compared with 34.1 per cent), recent arrivals (15.1 per cent compared to 19.7 per cent) and people not fluent in English (2.1 per cent compared to 5.4 per cent)
Income and employment	
Proportions of people in the medium lowest individual income quartile (24.5 per cent compared to 23.1 per cent)	Proportions of low income households (16.7 per cent compared to 19 per cent) and unemployment rate (4.3 per cent compared to 5.3 per cent)
Housing tenure and costs	
Proportions of households with rental stress (31.4 per cent compared to 30.9 per cent)	Proportions of households with mortgage stress (15.1 per cent compared to 16.8 per cent) and households renting social housing (0.8 per cent compared to 2.3 per cent)
Education	
Proportions of people with below Year 11 schooling (28.2 per cent compared to 20.8 per cent) and people with no qualifications (38.1 per cent compared to 35.2 per cent)	Not applicable
Health and wellbeing	
Proportions of disengaged youth (8.3 per cent compared to 7 per cent) Proportions of people with a long term health condition (31.1 per cent compared to 30.9 per cent) and people with a mental health condition (9.3 per cent compared to 8.1 per cent).	Not applicable

Source: ABS Census of Population and Housing, 2021, compiled by .id consulting

2.3.3 Crime and safety¹⁸

In March 2023 Cardinia Shire had a lower rate of recorded criminal incidents per 100,000 people (3,821.1) compared with the Southern Metro Region (5,296.1) and Victoria (5,34.6). Between March 2019 and March 2023 the number of criminal incidents in Cardinia increased while there was a decrease across the Southern Metro Region and Victoria (refer to Figure 7).

Figure 7 – Per cent change in total recorded criminal incidents and rate of criminal incidents per 100,000 people, March 2019 to March 2023



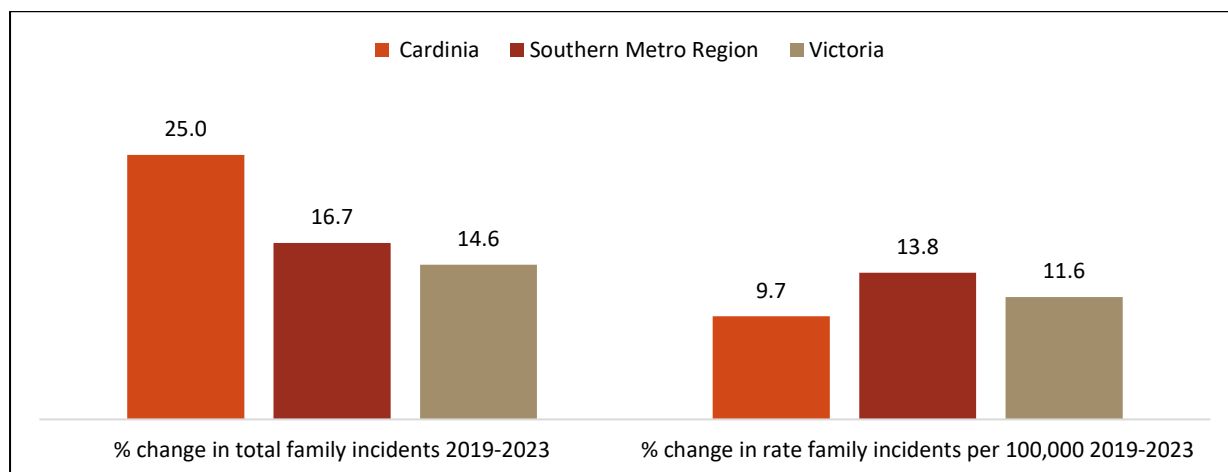
Source: Crime Statistics Agency

Since 2019 Pakenham and Officer have had the most criminal incidents. Pakenham has consistently recorded more than half the total criminal incidents in the municipality.

There is an association between gambling harm and family violence. In March 2023 Cardinia had a lower rate of family incidents (1,224) compared with the Southern Metro Region (1,272) and Victoria (1,400). Between March 2019 and March 2023 Cardinia experienced an increase in the total number of family incidents and the rate of family incidents per 100,000 people (refer to Figure 8).

¹⁸ Crime Statistics Agency

Figure 8 - Per cent change in total family incidents and rate of family incidents per 100,000 people, March 2019 to March 2023



Source: Crime Statistics Agency

Impact of the COVID-19 Pandemic

The long term impacts of the COVID-19 Pandemic, which occurred during 2020 and 2021 specifically on gambling-related harms are unknown. However, the impacts of the two lockdowns in 2020 and 2021 on the wellbeing of Victorians have been the subject of two waves of research undertaken by VicHealth. The findings of the second wave of research indicate the following impacts on wellbeing as a result of the Pandemic:¹⁹

- a reduction in subjective wellbeing
- an increase in high psychological distress and poor social connection
- an increase in reliance on low-cost unhealthy food, and a slight increase in food insecurity

Sub-populations with significantly less favourable results compared with Victorians include people aged 25-34 years, Aboriginal and Torres Strait Islanders, people who are unemployed and people speaking languages other than English at home.²⁰

Recent figures produced by the Victorian Crime Statistics Agency indicate the key crime measures have begun to stabilise after a reduction during the Pandemic. In the past year there has been an increase in the number of offences, number and rate of alleged offender incidents, victimisation rate and number and rate of family incidents across Victoria.

While there has not been a specific study of the potential impacts of the COVID-19 Pandemic on the wellbeing of the community in Cardinia Shire, it is likely these events have had similar impacts on the mental and physical health and wellbeing, and vulnerability to gambling-related harm in Cardinia's communities at an elevated risk of harm.

Research undertaken on the impacts of the COVID-19 Pandemic found almost one in three people signed up for a new online betting account with one in 20 starting to gamble online. Young men aged 18-34 years were most likely to sign up for new online accounts.²¹

¹⁹ VicHealth Coronavirus Victorian Wellbeing Impact Study: Follow-up survey (2020), Victorian Health Promotion Foundation, Melbourne <https://doi.org/10.37309/2020.PO1011>

²⁰ VicHealth Coronavirus Victorian Wellbeing Impact Study: Follow-up survey (2020), Victorian Health Promotion Foundation, Melbourne <https://doi.org/10.37309/2020.PO1011>

²¹ Jenkinson, R et al (2020) *Gambling in Australia during COVID-19* Australian Gambling Research Centre

3 Regulatory and strategic framework

This section discusses the regulatory and strategic framework within which gambling takes place in Cardinia Shire and decisions on new gaming venues and EGMs are made by the Victorian State Government and Council.

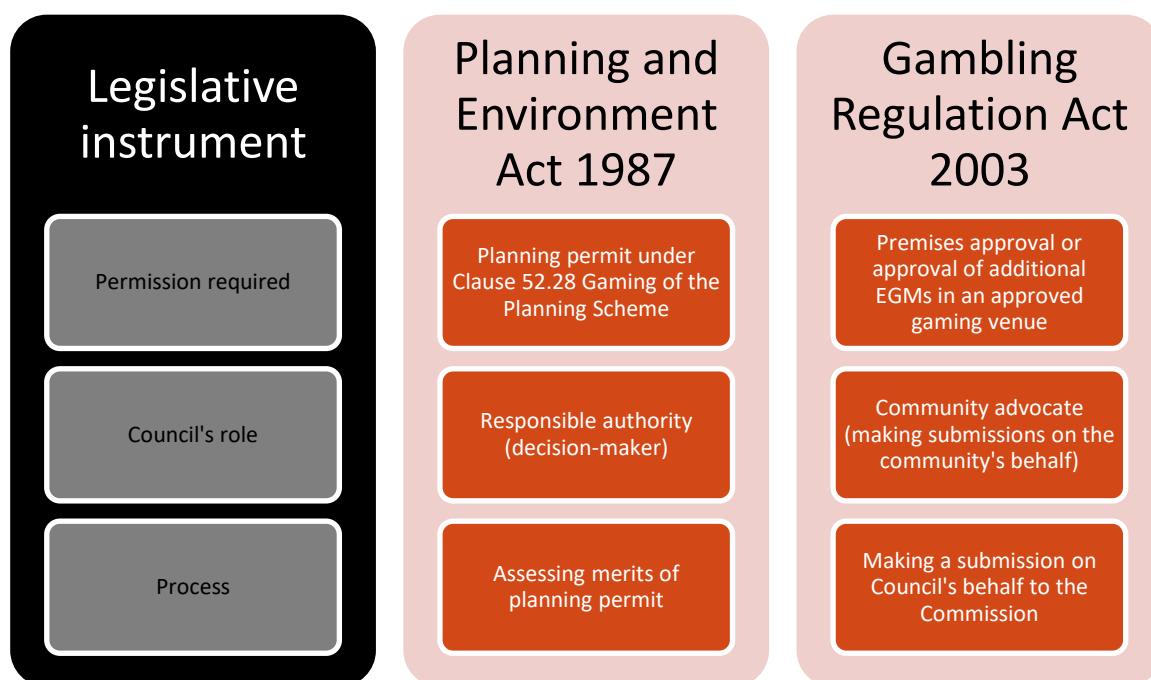
3.1 Decision-making framework

3.1.1 Planning permits and gaming licences

Two approvals are required to operate EGMs in Cardinia Shire i.e. a planning permit under the *Planning and Environment Act 1987* and a gaming licence under the *Gambling Regulation Act 2003* (refer to Figure 9).

Council's statutory planners are responsible for assessing the planning permit and the Health and Social Planning Team is responsible for preparing the submission to the Gaming Commission in relation to an application for a new gaming venue or to increase the number of EGMs in an existing gaming venue.

Figure 9 – Decision-making framework



Source: SymPlan

The *Gambling Regulation Act 2003* allows for the two permissions to be assessed simultaneously but the EGMs may only be installed and operated once the planning permit has been approved (either by Council or on review by the Tribunal).

The *Planning and Environment Act 1987* is the key legislative tool involved in assessing planning permit applications for gaming venues.

The purpose of the *Planning and Environment Act 1987* is to guide planning for the use, development and protection of land in Victoria. The Act sets out the Victoria Planning Provisions (VPPs), regulations for the operation and amendment of the Cardinia Planning Scheme, and other processes relating to the operation of land use in the municipality.

There is no reference to health and wellbeing in the objectives of the *Planning and Environment Act 1987*.

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Amendments to the *Planning and Environment Act 1987* in 2015 now require Council to have regard to the number of objectors in considering whether the use of development of land may have a significant social effect. This applies to all decisions considered under this legislation, including decisions on applications considered under Clause 52.28 Gaming of the Cardinia Planning Scheme.

The *Gambling Regulation Act 2003* is the statutory instrument within which applications for gaming venues and licences are assessed.

Relevant objectives of the *Gambling Regulation Act 2003* (GRA) are:

- (a) to foster responsible gambling in order to—
 - (i) minimise harm caused by problem gambling; and
 - (ii) accommodate those who gamble without harming themselves or others;
- (ab) to ensure that minors are neither encouraged to gamble nor allowed to do so; and
- (f) to promote tourism, employment and economic development generally in the State.

The maximum number of attached EGMs in an approved venue is 105.

There are three ways venue operators of clubs and hotels redistribute a portion of the revenue from EGMs back into the community.

1. The Community Support Fund (CSF) is a trust fund governed by the *Gambling Regulation Act 2003* to direct a portion of gaming revenue earned in hotels back to the community. As prescribed by the *Gambling Regulation Act 2003* hotels are required to pay 8.33 per cent of the revenue generated from the operation of EGMs in hotels to the CSF. CSF funds are provided to government portfolio departments for making grants to community-based organisations and councils, supporting them in building strong and sustainable communities. The funds are not necessarily distributed to the councils experiencing the greatest level of harm from gambling or generate the largest proportion of funds from gambling revenue.
2. The *Gambling Regulation Act 2003* requires club venue operators to prepare and lodge an audited community benefit statement (CBS) with the VGCCC for every financial year in which they receive gaming machine revenue. A community benefit statement verifies whether the community benefit provided by the club is equal to at least 8.33 per cent of its net gaming machine revenue.
3. Community contributions are made by both club and hotel venue operators and are considered when assessing the potential social and economic impacts of gaming licences and planning permit applications. They may consist of cash contributions distributed to community organisations and/or in-kind contributions in the form of free use by community organisations of facilities in the venue and subsidised meals. The value of the cash community contributions is determined by the number of EGMs. Unlike payments to the CSF and completion of the CBS, community contributions are not mandated by the *Gambling Regulation Act 2003*. They are enforced through conditions on gaming licences and in some instances, planning permits.

Although there is overlap between the considerations under these two statutory instruments, there are differences. The key differences are:

- The achievement of a positive or neutral impact on the wellbeing of a community is a statutory requirement under the *Gambling Regulation Act 2003* whereas the achievement of net community benefit is a key consideration under the *Planning and Environment Act 1987*.

- The *Gambling Regulation Act 2003* focuses on whether the premises are suitable for gaming whereas both the location and the premises are key considerations under the *Planning and Environment Act 1987*.
- The *Gambling Regulation Act 2003* considers the impact on the municipality as a whole whereas the *Planning and Environment Act 1987* considers the impact on a more defined area around the site namely adjoining and nearby land uses.

3.1.2 Other regulatory instruments

The *Local Government Act 2020* provides councils with the authority to ensure the peace, order and good governance in its municipal district for the benefit and wellbeing of the municipal community. The Act states this role is to be fulfilled in collaboration with other Councils and Governments and statutory bodies.

The *Public Health and Wellbeing Act 2008* gives local government specific statutory responsibilities to plan for and contribute to protecting and improving health and wellbeing. Local governments are required to protect, improve and promote public health and wellbeing by creating supportive environments, strengthening the community's capacity to lead healthy lives, developing and implementing public health policies and programs, intervening if the community's health is potentially affected and collaborating with others involved in building healthy communities.

The Act promotes evidence-based planning and decision-making and is founded on the precautionary principle which means if there is a risk to the community's health and wellbeing, the absence of scientific evidence should not justify postponing measures to prevent or control the risk.

One of the purposes of the *Gender Equality Act 2020* is to require councils to promote gender equality in their policies, programs and services.²²

The Act is founded on the following gender equality principles:

- 1) All Victorians should live in a safe and equal society, have access to equal power, resources and opportunities and be treated with dignity, respect and fairness.
- 2) Gender equality benefits all Victorians regardless of gender.
- 3) Gender equality is a human right and precondition to social justice.
- 4) Gender equality brings significant economic, social and health benefits for Victoria.
- 5) Gender equality is a precondition for the prevention of family violence and other forms of violence against women and girls.
- 6) Advancing gender equality is a shared responsibility across the Victorian community.
- 7) All human beings, regardless of gender, should be free to develop their personal abilities, pursue their professional careers and make choices about their lives without being limited by gender stereotypes, gender roles or prejudices.
- 8) Gender inequality may be compounded by other forms of disadvantage or discrimination that a person may experience on the basis of Aboriginality, age, disability, ethnicity, gender identity, race, religion, sexual orientation and other attributes.
- 9) Women have historically experienced discrimination and disadvantage on the basis of sex and gender.
- 10) Special measures may be necessary to achieve gender equality.

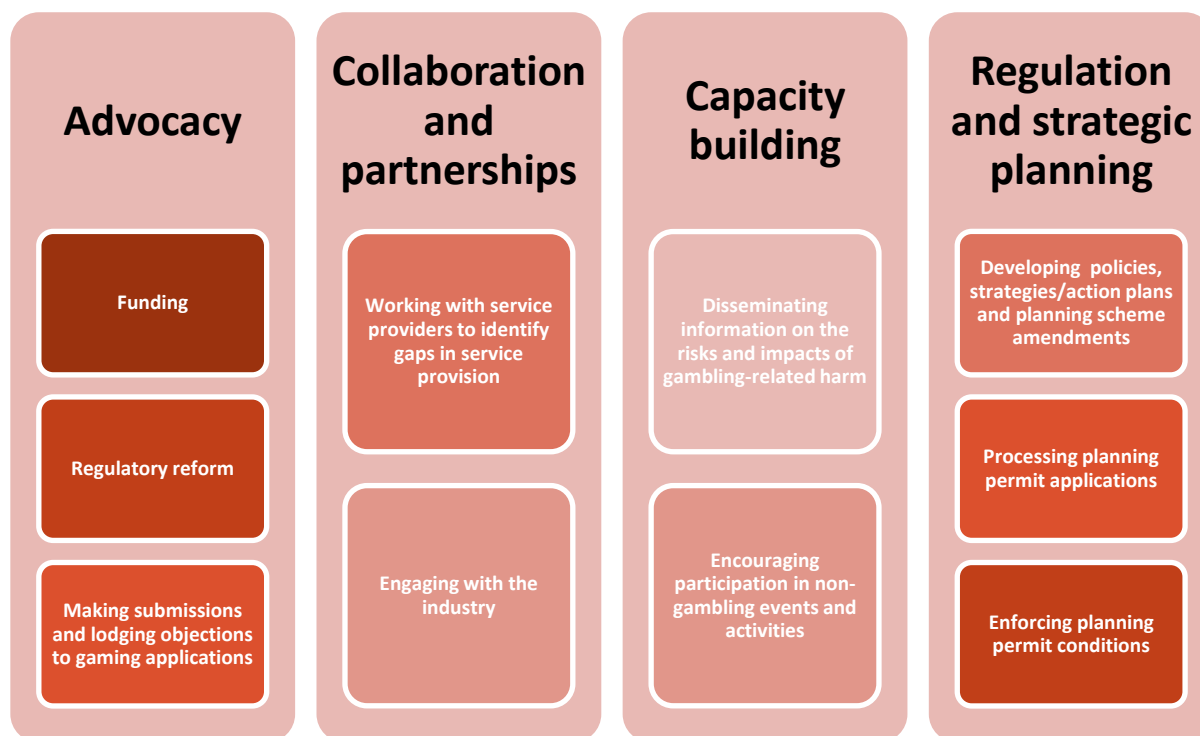
²² Section 1 (b) Gender Equality Act 2020

Section 9(1) of the Act requires Council to prepare a gender impact assessment (GIA) when developing or reviewing any policy, program or service that has a direct and significant impact on the public. Section 9(2) specifies what the GIA must contain.

3.2 Council's statutory roles

As the closest tier of government to the community, Council plays a significant statutory role in creating environments which establish and maintain healthy lifestyle behaviours and prevent harm from gambling. This statutory role is fulfilled in collaboration with other agencies such as peak bodies, service providers, advocacy groups and the industry (refer to Figure 10).

Figure 10 – Council's statutory roles



Source: SymPlan

3.3 Harm minimisation

The following statutory harm minimisation measures and guidelines are applicable to hotels and club gaming venues across all municipalities in Victoria:

- Municipal and regional caps:** These are limits on the number of EGMs permissible in a municipality intended to manage the density of EGMs per 1,000 adults. Municipal limits are determined by applying a density of 10 EGMs per 1,000 adults. Regional limits are specific to areas considered vulnerable to gambling-related harms due to high levels of socio-economic disadvantage, EGM expenditure and density of EGMs per adults.
- Responsible Service of Gambling:** All gaming venue employees working in gaming machine areas while open to the public must complete an approved Responsible Service of Gaming training course within the first six months of starting to work in the gaming machine area.
- Responsible Gambling Code of Conduct:** Section 3.4.12B of the *Gambling Regulation Act 2003* requires all venues to have a Responsible Gambling Code of Conduct in place.

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- **YourPlay Self-exclusion program:** Section 3.4.12A of the *Gambling Regulation Act 2003* make it compulsory for all venues to have a self-exclusion program in place. This program enables a person to ban themselves from gaming venues, TABs and gambling websites.
- **Mandatory Pre-commitment:** From July 2024 all EGMs in Victoria will require mandatory pre-commitment limits and carded play with the cap limited at \$100 (down from the existing cap of \$1,000). This measure will be introduced subject to consultation with the industry.
- **Opening hours:** Section 3.3.9. of the *Gambling Regulation Act 2003* allows opening hours to a maximum of 20 hours each day and requires is a continuous 4 hour break from gaming after every 20 hours of gaming. The Victorian State government has announced amendments to existing opening hours commencing in July 2024 which will require gaming venues to close for a six hour shut down period between 4am and 10am.²³
- **Signage and advertising:** Signage identifying that a venue operates EGM measuring 2m² is permitted on the facades of hotels and clubs. These signs must be in white lettering on a single colour background with no decorative ridges or illumination.
- **Ban on smoking in licensed premises:** On the 1st of September 2002 smoking was prohibited in gaming areas and premises in Victoria.
- **Removal of ATM's:** Venues may not provide, or allow another person to provide, access to ATMs within an approved gaming venue, the exterior walls of an approved gaming venue, any land owned or leased by the gaming venue operator in which the gaming venue is located and, on any carpark owned or operated by the venue operator used primarily by the gaming venue patrons. The implementation and regulation of these statutory harm minimisation measures are under the jurisdiction of the gaming legislation. Even though there is no prohibition to including them in a local planning policy for gaming, they are deemed to be beyond the scope of planning and are therefore not typically included.

The VGCCC Venue Manual provides the necessary information to assist gaming venue operators to meet their regulatory and compliance obligations. The Manual covers a range of matters including gaming machine area (size, layout and facilities); gaming hours; patron interaction and support; display of notices, signs and rules; and advertising of gaming products.

In October 2013 the Minister issued guidelines relating to the location of children's play areas in gaming venues. These guidelines seek to minimise exposure of the gaming area to children in play areas by maximising distance, restricting access, and minimising the visibility and audibility of the gaming area. These guidelines align with the general prohibition of gambling and gaming among minors.

In February 2017 the Minister issued guidelines stating that the Commission should not approve gaming machines in buildings with permanent residential accommodation as this could increase exposure to gaming for residents, children and people at risk of gambling-related harms.

²³ [Landmark Reforms To Reduce Gambling Related Harm | Premier of Victoria](#)

3.4 Cardinia Shire strategic framework

Cardinia Council Plan 2021-25 and Community Vision 2040

The five priorities underpinning this Plan are strong, resilient and connected communities, liveable spaces and places, thriving environments, prosperous economics and responsible leadership.

Cardinia Shire's Liveability Plan 2017-2019 (2021 Review)

This plan is the municipality's public health and wellbeing plan as required under the *Public Health and Wellbeing Act 2008*.

Features of liveable communities, which is the focus of this plan, is that they are safe and attractive; socially cohesive and inclusive; environmentally sustainable and have good access to the full range of services and facilities, and cultural and leisure opportunities.

The plan identifies seven long term outcomes. Objective 7.3 under outcome 7 is "To decrease harm from gambling among individuals and communities." Strategies to achieve this objective include advocating to the Victorian Government for gambling reform, participate in evidence based information and awareness campaigns and strengthening local planning and social policies to protect vulnerable communities from harm caused by EGM gambling.

3.4.1 Cardinia Shire Responsible Gaming Policy 2005-2009

The goal underpinning this Policy is to foster and promote community health and wellbeing and diminish the negative social and economic impacts of EGMs on local communities.

The objectives are to:

1. Provide direction to council decision-making processes with regards EGMs and gaming venues.
2. Encourage gaming venues to operate in a responsible manner and be responsive to local community needs.
3. Provide mechanisms to improve the benefits and mitigate the negative impacts of gaming and the gambling industry.
4. Promote an equitable distribution of the financial gains from EGMs in Cardinia Shire.

The Policy adopts a balanced approach to the use of EGMs in the municipality, rather than an 'anti-gaming' position which is consistent with Council's statutory obligations under the various legislative instruments. It describes Council's advocacy role in relation to increasing the proportion of Community Support Fund funds received by local governments.

Council's position is that it will only support proposals that:

- operate alongside non-gambling activities and protect vulnerable communities,
- consider the potential impact on vulnerable communities,
- are consistent with relevant other Council policies,
- demonstrate a socio-economic benefit, and
- are supported by the local community.

Council is clear it considers it inappropriate for gaming-related activity to be taking place in Council owned facilities and on Council owned land used primarily for community purposes.

3.4.2 Cardinia Shire Gaming Policy Review December 2015

This document forms the strategic basis for statutory implementation of Clause 21.06 of the Cardinia Planning Scheme.

It identifies the following five principles which underpin this Clause:

- EGMs should be accessible but not convenient.
- Problem gamblers and vulnerable communities should be protected.
- There should be a cap on new EGMs, density of EGMs per 1,000 adults should be controlled and the number of new venues should be minimised.
- There should be a choice and diversity of non-gambling entertainment activities in gaming venues.
- Venues should be designed and operated to minimise harm and amenity impacts.

This document suggests the areas of Beaconsfield, Officer and Pakenham may be potential candidate locations for further gaming venues to respond to needs of the growing population in these areas. It also suggests other candidate locations could be golf clubs, race courses and the like in the rural parts of the Shire, where the facility is removed from day to day convenience activities and where they have the potential to operate as destination gaming venues.

The document is a reference document in clause 22.03-6 of the Cardinia Planning Scheme.

3.4.3 Cardinia Planning Scheme

Please refer to Appendix 2.

The Cardinia Planning Scheme is currently in the old format which has not yet been amended in line with VC148. Council's Strategic Planning Team is currently working with the Department of Transport and Planning on translating the Cardinia Planning Scheme into the new format.

Standard provisions in Victorian Planning Schemes

Relevant clauses in the Planning Policy Framework seek to achieve the following:

- Clause 11 Settlement:
 - Accommodate the need for community health, wellbeing and safety; economic viability and diversity of choice.
 - Ensure existing and emerging communities have good access to services, retail, tourist, commercial, entertainment and cultural facilities and activities.
- Clause 17 Economic development:
 - Provide a strong economy.
 - Encourage development that meets the community's needs for retail, entertainment, office, tourist and other commercial services.
- Clause 19.02-3S Cultural facilities:
 - Develop a strong cultural environment and increase access to arts, recreation and other cultural facilities.
- Clause 63 Existing uses – allow for the continuation of existing uses.
- Clause 65 Decision guidelines – consider the orderly planning of the area, and the effect on the human health and amenity of the area.

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- Clause 71 Operation of the Planning Policy Framework - Integrate all planning policies and balance conflicting objectives in favour of net community benefit and sustainable development for the benefit of present and future generations.

Policies specific to EGMs

The objective of **Clause 21.04-3 Activity centres** is to establish a network of activity centres in the growth areas creating opportunities for a range of activities including retail, commercial, community, residential and entertainment to meet the needs of the community. Officer and Pakenham are designated Major Activity Centres. There are several large Neighbourhood Activity Centres (including Beaconsfield) and township activity centres (including Emerald and Koo Wee Rup).

Clause 21.06-4 Gaming describes Council's commitment to minimising the negative impacts of gaming on the community. The objective underpinning this clause is to minimise the risk of problem gambling and convenience gambling by ensuring EGMs only operate in venues which are appropriately located and have the appropriate venue characteristics.

Issues identified in this clause are the need to protect communities most at risk of gambling harm (including rural communities), achieving social and economic benefits, avoiding establishing EGMs in the growth area ahead of sufficient population growth.

Strategies in this Clause focus on avoiding convenience gambling, maximising access to non-gambling activities and protecting communities at an elevated risk of gambling harm.

Clause 52.28 Gaming was introduced into the Victoria Planning Provisions by VC39 in 2006. The purposes of this Clause are:

- To ensure that gaming machines are situated in appropriate locations and premises.
- To ensure the social and economic impacts of the location of gaming machines are considered.
- To prohibit gaming machines in specified shopping complexes and strip shopping centres.

This Clause prohibits the location of gaming machines in strip shopping centres and shopping complexes defined in the schedule to this clause. The clause defines a strip shopping centre is an area that meets all of the following requirements:

- It is zoned for commercial use.
- It consists of at least two separate buildings on at least two separate and adjoining lots.
- It is an area in which a significant proportion of the buildings are shops.
- It is an area in which a significant proportion of the lots abut a road accessible to the public generally.

One of the decision guidelines in this Clause is whether the gaming premises provides a full range of hotel facilities or services to patrons or a full range of club facilities or services to members and patrons.

The schedule to Clause 52.28 Gaming includes 12 shopping complexes in which EGMs are prohibited. These are located in Officer (x2), Pakenham (x6), Emerald (x2), Koo Wee Rup (x1) and Bunyip (x1).

The schedule also includes several strip shopping centres in Beaconsfield, Bunyip, Cockatoo, Emerald, Garfield, Gembrook, Koo Wee Rup, Pakenham, Lang Lang, Nar Nar Goon, Officer and Upper Beaconsfield in which EGMs are prohibited.

Amendments to Clause 52.28 introduced in 2018 by VC148 made provisions for councils to include schedules which specify guidelines relating to appropriate locations for gaming venues and machines, guidelines relating to appropriate venues for gaming machines and information which must

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accompany an application considered under this clause. There is the opportunity to investigate updating the schedule to Clause 52.28 of the Cardinia Planning Scheme to include objectives and provide guidance on appropriate locations for EGMs, appropriate venues and documentation which needs to accompany a planning permit application all of which are currently located in a local planning policy at Clause 21.06-4 Gaming. There is the further opportunity to update the list of shopping complexes and determine whether it is still appropriate to list strip shopping centres in this schedule.

4 Gambling behaviours and gambling-related harm

This section describes general gambling behaviours and trends and the concept of gambling-related harm. It also describes the determinants and impacts of gambling-related harms, and specific factors that increase the community's vulnerability to the impacts of gambling-related harm.

The discussion covers gambling in general, and EGMs in particular.

It also provides the evidence used to prepare a Gender Impact Assessment (refer to Appendix 4).

4.1 Gambling behaviours and expenditure

Gambling is a legal form of entertainment which is part of Australian culture.

Australia has 76 per cent of the world's non-casino EGMs which are located in hotels and clubs.²⁴ It is estimated Australians spent approximately \$15 billion on legal forms of gambling in 2018-19, representing the largest per capita losses in the world.²⁵ This amounts to a per capita gambling loss of \$1,200.²⁶

There has been a small decrease in overall gambling activities in the last decade with just over two thirds of Victorian adults (69 per cent) gambling in 2018-19 compared to 73.1 per cent in 2008.

There has however been an increase in gambling using casino table games and sports betting (refer to Table 6)

Table 6 – Participation in gambling activities in Victoria, 2008, 2017 and 2018-19

Gambling activity	2008	2014	2018-19
At least one gambling activity	73.1%	70.1%	69.0%
Lotteries	47.5%	46.9%	44.4%
Raffles, sweeps or other competitions	42.9%	41.6%	37.4%
Horse or harness racing or greyhounds	16.4%	20.6%	19.8%
EGMs	21.5%	16.7%	14.1%
Scratch tickets	15.3%	10.7%	11.2%
Casino table games	4.6%	5.1%	6.1%
Sports betting (excluding fantasy and eSports)	4.0%	4.8%	5.8%
Informal private betting	3.5%	2.8%	3.4%
Keno	2.3%	3.7%	3.3%
Telephone prize draw	7.4%	5.8%	2.4%
Bingo	2.1%	2.6%	1.5%
eSports	Not reported	Not reported	0.4%
Fantasy sports	Not reported	Not reported	0.3%
Anything else	0.0%	0.7%	0.9%

Source: Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

²⁴ Alliance For Gambling Reform – Position Paper A mandatory Registered Cashless Gambling Card System to Address gambling harm and criminal gaming activity January 2023

²⁵ Australian Institute of Health and Welfare 2021 *Gambling in Australia*

²⁶ [Global Local: Gambling \(Igiu.org\)](https://www.igiu.org/)

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Of those gambling in 2018-19:²⁷

- 64.2 per cent participate in lotteries such as Tattsлото, Oz Lotto, Powerball or pools
- 28.7 per cent participate in race betting
- 20.4 per cent use EGMs
- 8.8 per cent bet on casino table games such as blackjack, roulette and poker
- 8.3 per cent bet on sports.

Looking at the different behaviours among specific population groups:²⁸

- Men are significantly more likely than women to bet on sports (13.9 per cent and 2.9 per cent respectively). This has increased from 10.9 per cent of men and 2.5 per cent of women in 2014, and 9.3 per cent of men and 2.1 per cent of women in 2008.
- 21.9 per cent of Victorians aged 18–24 years who gamble participate in sports betting.

4.1.1 Gender specific behaviours

Overall, women's gambling participation rates are very similar to men's ²⁹ with women less likely to use EGMs compared with men (12. per cent compared with 15.5 per cent).³⁰

The growing participation rate amongst women has been attributed to the increasing normalisation, socio-cultural acceptance and accessibility of gambling,

Research has identified the following gender specific gambling behaviours:

- Women tend to have lower individual bets and lower overall net expenditure but not lower participation, lower frequency of play or shorter gambling sessions.³¹
- Women are less likely to use EGMs compared with men (12. per cent compared with 15.5 per cent)³².
- Women tend to use EGMs for longer duration time than males:³³

The reasons women gamble are boredom, loneliness, escape and a desire to be socially engaged.³⁴ Females are more likely than males to treat gambling as a means of escape, to relax and to lessen negative mood states like anxiety and depression.³⁵

²⁷ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

²⁸ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

²⁹ Thomas, S, Pitt, H, Randle, M, McCarthy, S, Daube, M, Bestman, A & de Moel, C 2020, Australian young women's gambling behaviours: A socio-cultural investigation of gambling attitudes, beliefs, and consumption intentions, Victorian Responsible Gambling Foundation, Melbourne.

³⁰ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

³¹ Hing, N. and Breen, H. (2001) "An empirical study of sex differences in gaming machine play among club members" *International Gambling Studies* Vol 1, pp 1-8

³² Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

³³ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

³⁴ Thomas, S, Pitt, H, Randle, M, McCarthy, S, Daube, M, Bestman, A & de Moel, C 2020, Australian young women's gambling behaviours: A socio-cultural investigation of gambling attitudes, beliefs, and consumption intentions, Victorian Responsible Gambling Foundation, Melbourne.

³⁵ Hing, N. and Breen, H. (2001) "An empirical study of sex differences in gaming machine play among club members" *International Gambling Studies* Vol 1, pp 1-8

Gaming venues are particularly attractive to women, particularly those experiencing family violence³⁶, as they feel safe, provide what is perceived to be a cheap source of entertainment and are open for long periods when other facilities are closed. Regular female EGM users are more likely to be either young (18 – 24 years) or old (60 years and older), be from lower SES groups and be migrants.³⁷

Research shows people who socialised more in LGBTQI+ venues are less likely to gamble as these venues do not contain EGMs. However, LGBTQI+ people who gamble on their own are more likely to visit EGM venues as they are open late and deemed to be ‘safe places’.³⁸ This research also found some LGBTQI+ people used gambling to avoid dealing with their LGBTQI+ status or the stress of ‘coming out’.

4.1.2 Online gambling

In the last ten years there has been an emergence of ‘technology-based’ forms of gambling due to the proliferation of internet access and mobile internet devices, such as smartphones. The most noticeable change in internet gambling has occurred for sports betting with the proportion of Australian adults gambling online increasing from 12.6 per cent of all those wagering³⁹ in 2020-11 to almost 31 per cent in 2019.⁴⁰

This is of concern given online gambling is difficult to regulate, widely available and accessible with a mobile device, widely promoted and covers a wide range of sports. These factors make this form of gambling particularly appealing to younger people.

The proportion of people using EGMs online has also increased from 0.3 per cent in 2008, to 1.3 per cent in 2018-19. Consequently there has also been an increase in the demand for treatment for this form of gambling.⁴¹

These new forms of gambling also have the potential to cause harm.⁴² Esports, or competitive video gaming is another growing sector in the gambling market, particularly among young men. Nearly two thirds (62 per cent) of participation in this form of gambling is among people aged 18 – 34 years.⁴³

4.1.3 Sports gambling

The lengthy periods of lockdown caused by the COVID-19 Pandemic⁴⁴ significantly increased the proportion of sports bettors who gamble online.

In 2018 the average typical month gambling expenditure among Australian adults who gambled on horse or dog races was higher than the average for all forms of gambling (\$236 and \$133 respectively).⁴⁵

³⁶ Hing, N., O’Mullan, C., Nuske, E., Breen, H., Mainey, L., Taylor, A., ... Rawat, V. (2020). *The relationship between gambling and intimate partner violence against women* (Research report, 21/2020). Sydney: ANROWS.

³⁷ Hing, N. and Breen, H. (2001) “An empirical study of sex differences in gaming machine play among club members” *International Gambling Studies* Vol 1, pp 1-8

³⁸ Rachel Bush, Alex M. T. Russell, Andrea Waling, Petra K. Staiger, and Nicki A. Dowling 2021, Examining risk and protective factors for the development of gambling-related harms and problems in Victorian LGBTQI+ communities, Melbourne.

³⁹ Betting on races, sports or novelty outcomes like who will win a reality TV show.

⁴⁰ Brett Hetherington and Tony Phillips 2023, *Discussion paper: Gambling harm and the online gambling environment*, Victorian Responsible Gambling Foundation, Melbourne

⁴¹ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁴² Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁴³ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁴⁴ Brett Hetherington and Tony Phillips 2023, *Discussion paper: Gambling harm and the online gambling environment*, Victorian Responsible Gambling Foundation, Melbourne

⁴⁵ Australian Institute of Health and Welfare 2021 *Gambling in Australia*

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Gambling is illegal for people under the age of 18 years yet gambling marketing is particularly pervasive and aligned with major cultural activities such as sport.⁴⁶ This normalisation of gambling, particularly through advertising of online gambling, influences children and young people's gambling attitudes and consumption behaviours.

4.1.4 Electronic gaming machines

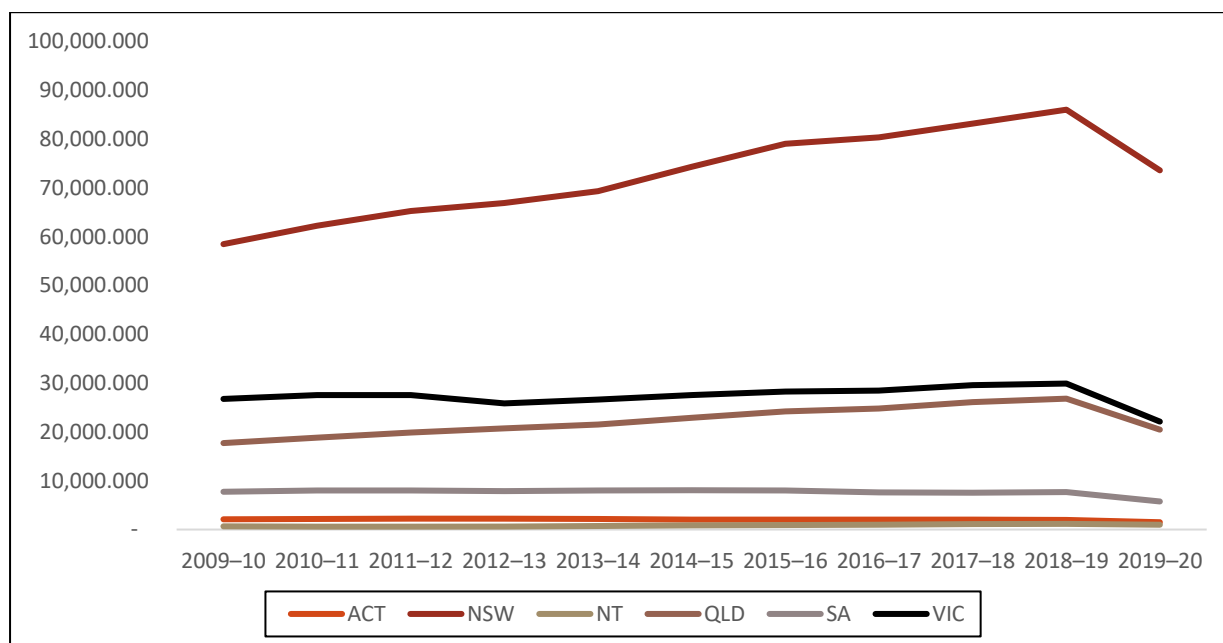
Between 2008-09 and 2018-19 there was a steady decrease in the proportion of people using land based EGMs between.⁴⁷

In 2018 the average typical monthly expenditure on EGMs in Australia was higher than on any other form of gambling (\$157 and \$133 respectively).⁴⁸

In the 2018-19 Financial Year, prior to the lockdown as a result of the COVID-19 Pandemic, expenditure on EGMs in Victoria was \$29,916 million.⁴⁹ This is the highest it has been since they were introduced in 1994.⁵⁰

Victoria has consistently had the second highest gaming machine turnover in Australia since 2009-10.⁵¹ Refer to Figure 11.

Figure 11 – Gaming machine turnover in Australia, 2009-10 to 2019-20



Source: Australian Gambling Statistics 37th edition

In 2019-20 per capita expenditure on EGMs in Victoria represented 59 per cent of per capita expenditure on all forms of gambling.⁵² In this Financial Year per capita gambling expenditure on EGMs in Victoria (\$381) was higher than any other form of gambling.⁵³

⁴⁶ Thomas, S et al (2023) *Health Promotion International* 'Protecting children and young people from contemporary marketing for gambling' Volume 38 pp1-14

⁴⁷ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁴⁸ Australian Institute of Health and Welfare 2021 *Gambling in Australia*

⁴⁹ Australian Gambling Statistics 37th edition

⁵⁰ Australian Gambling Statistics 37th edition

⁵¹ Australian Gambling Statistics 37th edition

⁵² Australian Gambling Statistics 37th Edition

⁵³ Australian Gambling Statistics 37th Edition

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More than a quarter (77.5 per cent) of people using EGMs did so at a Victorian pub, club or hotel with a very small proportion using EGMs online (1.3 per cent)

Trends in participation in EGMs among specific population cohorts are:⁵⁴

- Older people, people speaking English at home, and people living in regional Victoria were more likely to use EGMs in pubs, clubs or hotels.
- Those most likely to use EGMs were young people aged 18 to 24 years (over a third, 35.5 per cent) and people aged 75 years and older (nearly a quarter, 24.4 per cent).
- Gamblers speaking English at home were more likely to use EGMs compared with gamblers who spoke a language other than English at home (21.2 per cent and 16.5 per cent respectively).
- Gamblers living in regional Victoria were more likely to use EGMs compared with Melbourne-based gamblers (25.4 per cent and 18.8 per cent respectively).
- People of Aboriginal or Torres Strait Islander descent were more likely to use EGMs than non-Indigenous gamblers (30.4 per cent and 20.3 per cent respectively).
- People on lower incomes are more likely to use EGMs than high income gamblers with almost a quarter (23.9 per cent) of all gamblers with incomes of \$1 to \$20,799 and a further 23.8 per cent of gamblers with incomes of \$20,800-\$42,599 using EGMs.

4.2 Definition of gambling-related harm

4.2.1 Framing harm from gambling

Early gambling policies reflected the contemporary research which conceptualised gambling harm through the lens of individual responsibility caused solely by individual behaviours⁵⁵ and a diagnosable mental health problem. Approaches to minimising gambling harm have in the past promoted individual responsibility, with strategies focussing on supporting 'problem gamblers' to 'gamble responsibly'. These downstream measures focus on individualised behavioural solutions rather than population wide approaches⁵⁶.

In recent years there has been increasing acknowledgment of the socio-economic, environmental or venue design factors, and the features of the gambling product itself, that contribute to this risk. The framing of harm has shifted from 'problem gambling' and the 'problem gambler' to gambling harm, with acknowledgement this harm is experienced by all people across the continuum, including those at low, moderate and high risk of harm.⁵⁷ There has also been acknowledgement that harm is experienced not only by the gambler, but also by their families and the broader community.⁵⁸

Gambling-related harm is now recognised as:

*Any initial or exacerbated adverse consequence due to an engagement with gambling that leads to a decrement to the health or wellbeing of an individual, family unit, community or population.*⁵⁹

⁵⁴ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁵⁵ [Global Local: Gambling \(Iglu.org\)](https://www.iglu.org/)

⁵⁶ Thomas, S.L., Crawford, G., Daube, M., Pitt, H., Hallett, J., McCarthy, S., Francis, L. and Edmunds, M. (2023), Time for policies on gambling to benefit health - not the gambling industry. *Health Promot J Austral*, 34: 267–271. <https://doi.org/10.1002/hpia.721>

⁵⁷ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁵⁸ Li, E., Browne, M., Rawat, V., Langham, E., & Rockloff, M. (2016). Breaking Bad: Comparing Gambling Harms Among Gamblers and Affected Others. *Journal of Gambling Studies*, 33(1), 223–248. <https://doi.org/10.1007/s10899-016-9632-8>

⁵⁹ Browne, M, Langham, E, Rawat, V, Greer, N, Li, E, Rose, J, Rockloff, M, Donaldson, P, Thorne, H, Goodwin, B, Bryden, G & Best, T 2016, *Assessing gambling-related harm in Victoria: a public health perspective*, Victorian Responsible Gambling Foundation, Melbourne.

4.2.2 A public health approach to gambling-related harm

Gambling is recognised as a significant, global public health concern.⁶⁰

A public health approach to gambling harm is based on the following principles:

- Gambling, like tobacco and alcohol, are addictive products and therefore need to be regulated.
- Anyone can experience some level of harm from gambling, with greater harm being experienced by those who are vulnerable.⁶¹ This is discussed further in Section 4.4.
- All members of society have the right to live without unnecessary and preventable risk to health and safety from gambling products and gambling industry practices, whether land-based or online.⁶²
- Strategies will address health across the whole community rather than focus on the individual. This involves developing and implementing 'upstream' actions which seek to prevent harm from arising in addition to addressing harm when it is manifest.
- Strategies should focus on reducing both demand and supply, with a primary focus on prevention.⁶³
- Strategies address harm experienced by the individual gambler, as well as the indirect harm experienced by the gambler's family, friends and the broader community.
- There are multiple determinants of harm including socio-cultural, political, economic, environmental and health.
- A range of stakeholders and agencies are responsible for preventing and minimising harm. This indicates a partnership and intersectional approach across a range of stakeholders and agencies.
- Strategies and actions need to be based on a strong and transparent evidence base.

Contemporary studies into the health impacts of gambling-related harms consider all levels of risk i.e. low risk, moderate-risk gamblers as well as those previously referred to as 'problem gamblers'.⁶⁴ A recent study, within the framework of a public health approach, found of those at risk, 50 per cent, 25 per cent and 15 per cent are considered at low, moderate and high risk of gambling-related harm respectively.⁶⁵

⁶⁰ [Global Local: Gambling \(Igiu.org\)](https://www.igiu.org/)

⁶¹ [Protecting the public from being harmed or exploited by gambling and the gambling industry | ADPH](#)

⁶² [Protecting the public from being harmed or exploited by gambling and the gambling industry | ADPH](#)

⁶³ [Statutory levy on gambling may do more harm than good | The BMJ](#)

⁶⁴ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁶⁵ Browne, M., Langham, E., Rawat, V., Greer, N., Li, E., Rose, J., ... Best, T. (2016). Assessing gambling-related harm in Victoria: a public health perspective. Victoria Responsible Gambling Foundation, Melbourne.

4.3 Risk, prevalence and distribution of harm⁶⁶

4.3.1 General

The prevalence of ‘problem gambling’ in Victoria has remained largely unchanged, from 0.8 per cent in 2014 to 0.7 per cent in 2018–2019.⁶⁷ The proliferation of online gambling has increased the potential for harm in the community.⁶⁸

More than two thirds (70 per cent) of gambling-related harm is experienced by people whose behaviour is not classified as ‘problem gambling’.

Harm resulting from someone else’s gambling is strongly related to harm from one’s own gambling, particularly amongst people classified as ‘problem gamblers’. It is estimated for every person whose behaviour is classified as a ‘problem gambler’, six other people are negatively affected.⁶⁹

The prevalence of harm varies across the Victorian electoral regions. The Cardinia Shire is located in the South-Eastern Metro Region which has an above average prevalence of gamblers with one or more harms, and extra severe harms relative to all Victorian gamblers (refer to Table 7).

Table 7 – Prevalence of gambling-related harms across Victorian regions

Electoral region	One or more harms	One or more extra severe harms
Northern Metro	11.2	2.3
Southern Metro	8.0	14.0
South-Eastern Metro	12.4	2.3
Eastern Metro	9.5	1.6
Western Metro	10.6	2.1
Northern Victoria	9.1	1.6
Eastern Victoria	8.7	1.8
Western Victoria	7.4	1.7
All Victorian Gamblers	9.6	1.8

Source: Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

4.3.2 Gender specific risk and prevalence

Gambling participation rates amongst men and women are almost equal (70 per cent compared with 68.2 per cent respectively).⁷⁰ However, men in Victoria spend more on gambling than women and are more likely to experience harm compared to women (1 per cent and 0.5 per cent respectively).⁷¹

Younger women are at greater risk of several levels of gambling harm, with just under one quarter being classified as being at the greatest risk. This compares to 3 per cent older women and ten per

⁶⁶ Browne, M., Langham, E., Rawat, V., Greer, N., Li, E., Rose, J., ... Best, T. (2016). Assessing gambling- related harm in Victoria: a public health perspective. Victoria Responsible Gambling Foundation, Melbourne.

⁶⁷ Browne, M., Langham, E., Rawat, V., Greer, N., Li, E., Rose, J., ... Best, T. (2016). Assessing gambling- related harm in Victoria: a public health perspective. Victoria Responsible Gambling Foundation, Melbourne.

⁶⁸ Hetherington, B and Phillips, T (2023) *Gambling Harm and the Online Gambling Environment* Victorian Responsible Gambling Foundation

⁶⁹ Hetherington, B and Phillips, T (2023) *Gambling Harm and the Online Gambling Environment* Victorian Responsible Gambling Foundation

⁷⁰ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁷¹ Hing, N. and Breen, H. (2001) “An empirical study of sex differences in gaming machine play among club members” *International Gambling Studies* Vol 1, pp 1-8

cent of middle aged women which are considered to be at high and moderate risk of harm respectively.⁷² This is because younger women are diversifying their gambling behaviours and are more likely to gamble on multiple products - including sports betting- while older women most likely to gamble on just one product.⁷³ However, older women had a lower perception of harm caused by their own gambling because they perceived the social benefits associated with gaming venues such as social interaction and inclusion outweighed the costs associated with losses on EGMs.⁷⁴

4.3.3 Electronic gaming machines

'Problem gamblers' (69.3%), moderate-risk gamblers (52.3%) and low risk gamblers (40.0%) were more likely to have played the pokies compared with non-problem gamblers (16.3%).

Other research estimates 36 per cent of expenditure on EGM gambling is sourced from people classified as 'problem gamblers' with a further 23.6 per cent coming from people classified as 'moderate risk gamblers'.⁷⁵

It is widely recognised that wherever accessibility to EGMs is increased, there is always a risk of an increase in gambling-related harms.⁷⁶ Due to their high prevalence, EGMs have the highest population impact, accounting for more than a third (37.7 per cent) of gambling-related harm. The Productivity Commission (2010 p5.1) estimated people affected by gambling-related harms account for between 22 per cent and 60 per cent (averaged at 41 per cent) of total EGM spending.⁷⁷

This is because EGMs are recognised as posing the greatest risks to existing and potential problem gamblers⁷⁸ for the following reasons:

- EGMs are individually one of the four riskiest gambling activities and among the three gambling activities that have the greatest population impact.⁷⁹
- Inbuilt harm minimisation measures in EGMs are of most assistance in preventing gambling-related harms amongst those gambling with least risk. For these groups, these harm minimisation measures can be effective in preventing the development of riskier gambling behaviours i.e. more intense gambling. However, the evidence indicates they are ineffective amongst those at risk, especially higher risk.⁸⁰
- Around 80 per cent of presentations to counselling agencies relate to problems associated with EGMs.⁸¹
- For each additional EGM introduced into an area, there will be an increase of between 0.6 and 1 'problem gamblers', with an average of 0.8 problem gamblers per EGM⁸².

⁷² McCarthy, S., Thomas, S.L., Randle, M. *et al.* Women's gambling behaviour, product preferences, and perceptions of product harm: differences by age and gambling risk status. *Harm Reduct J* 15, 22 (2018). <https://doi.org/10.1186/s12954-018-0227-9>

⁷³ McCarthy, S., Thomas, S.L., Randle, M. *et al.* Women's gambling behaviour, product preferences, and perceptions of product harm: differences by age and gambling risk status. *Harm Reduct J* 15, 22 (2018). <https://doi.org/10.1186/s12954-018-0227-9>

⁷⁴ McCarthy, S., Thomas, S.L., Randle, M. *et al.* Women's gambling behaviour, product preferences, and perceptions of product harm: differences by age and gambling risk status. *Harm Reduct J* 15, 22 (2018). <https://doi.org/10.1186/s12954-018-0227-9>

⁷⁵ Browne, M, Greer, N, Armstrong, T, Doran, C, Kinchin, I, Langham, E & Rockloff, M 2017, *The social cost of gambling to Victoria*, Victorian Responsible Gambling Foundation, Melbourne.

⁷⁶ Commission Decision, Croydon Hotel, paragraph 90; Commission Decision, Dromana Hotel, paragraph 59, Commission Decision, Mornington on Tanti, paragraph 94, Commission Decision, Zagame's Berwick, paragraph 53

⁷⁷ Productivity Commission (2010)

⁷⁸ Australian Government Productivity Commission (2010) *Productivity Community Inquiry Report, Gambling* p5.22

⁷⁹ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁸⁰ Andrew Harris & Mark D. Griffiths, 2017, A Critical Review of the Harm-Minimisation Tools Available for Electronic Gambling, *Journal of Gambling Studies*, March Vol.33 Issue 1 pp.187-221

⁸¹ Australian Government Productivity Commission (2010) *Productivity Community Inquiry Report, Gambling* p5.26

⁸² Storer, J, Abbot, M and Stubbs, J (2009)'Access or adaptation? A meta-analysis of surveys of problem gambling prevalence in Australian and New Zealand with respect to concentration of electronic gaming machines' *International Gambling Studies* Volume. 9, No. 3, December 2009, p238

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- Each person with gambling problems has 5 to 10 people in their lives who are affected by their gambling.⁸³
- Postcodes with no EGMs are associated with 20 per cent few family incidents per 10,000 and 30 per cent few domestic violence assaults per 10,000 compared with postcodes with 75 electronic EGMs per 10,000.⁸⁴

It is becoming increasingly recognised gambling-related harms have direct impacts on the person who gambles and indirect impacts on others including their families, friends and the wider community. Research found a person experiencing 'problem gambling' can affect up to six other people around them, moderate-risk gambling up to three others and low-risk gambling up to one other.⁸⁵ Close family members including partners and children were most often identified as the people most impacted by others' gambling.⁸⁶

4.4 Determinants of gambling-related harm

Protective factors have the potential to prevent or minimise gambling-related harms while risk factors have the potential to increase the risk or exacerbate existing levels of gambling-related harms.

4.4.1 General⁸⁷

People at risk of gambling-related harm are more likely to:

- Be male (1 per cent of Victorian men compared with 0.5 per cent of women)
- Be 35 to 54 years old (1.1 per cent of compared with 0.7 per cent of all Victorians)
- Have a personal annual income in the \$20,800 to \$42,599 range (1.3 per cent compared with 0.7 per cent overall)
- Aboriginal and Torres Strait Islanders.
- Participate in four or more gambling activities (54.8 per cent compared with 14.8 per cent of all gamblers).

People classified in the literature as 'moderate risk gamblers' have similar profiles but are more likely to be younger and fall in the 18-24 year old age group.

4.4.2 Age specific risk⁸⁸

A key risk factor for gambling-related harm among young people is regularly observing their parents and other influential adults such as teachers gamble during childhood, witnessing gambling being part of family routines and events, and being directly involve by being given scratch tickets. A further key risk factor is witnessing gambling wins.

In later adolescence at risk young gamblers tend to extend their gambling to riskier activities such as sports and race betting and EGM gambling, in some instances to demonstrate their skills through 'winning'. This is often supported through part time employment.

Although some young people indicate they understand gambling and its potential for harm, they tend to not acknowledge their gambling s being harmful, reporting confidence in being able to self-regulate their gaming into the future.

⁸³ Victorian Responsible Gambling Foundation (2013) *The Responsible Gambling Guide*

⁸⁴ Markham, F, Doran, B & Young, M 2016, 'The relationship between electronic gaming machine accessibility and police-recorded domestic violence: a spatio-temporal analysis of 654 postcodes in Victoria, Australia, 2005–2014', *Social Science & Medicine*, vol. 162, pp. 106–14.

⁸⁵ Australian Institute of Health and Welfare 2021 *Gambling in Australia*

⁸⁶ Australian Institute of Health and Welfare 2021 *Gambling in Australia*

⁸⁷ \$400 to \$799 weekly, \$800 to \$1,599 fortnightly

⁸⁸ Hing, N et al (2022) *NSW Youth Gambling Study 2022: Qualitative Research* NSW Government

4.4.3 Gender specific risk and prevalence

Gambling participation rates amongst men and women are almost equal (70 per cent compared with 68.2 per cent respectively).⁸⁹ However, men in Victoria spend more on gambling than women and are more likely to experience harm compared to women (1 per cent and 0.5 per cent respectively).⁹⁰

The prevalence of women's participation in gambling is steadily increasing⁹¹ due to the increased accessibility of online gambling and social factors such as boredom and loneliness.⁹² The risk of gambling harm is therefore increasing among women.

Younger women are at greater risk of several levels of gambling harm, with just under one quarter being classified as being at the greatest risk. This compares to 3 per cent older women and ten per cent of middle aged women which are considered to be at high and moderate risk of harm respectively.⁹³ This is because younger women are diversifying their gambling behaviours and are more likely to gamble on multiple products - including sports betting- while older women are most likely to gamble on just one product.⁹⁴ However, older women had a lower perception of harm caused by their own gambling because they perceived the social benefits associated with gaming venues such as social interaction and inclusion outweighed the costs associated with losses on EGMs.⁹⁵

⁸⁹ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁹⁰ Hing, N. and Breen, H. (2001) "An empirical study of sex differences in gaming machine play among club members" *International Gambling Studies* Vol 1, pp 1-8

⁹¹ Hing, N. and Breen, H. (2001) "An empirical study of sex differences in gaming machine play among club members" *International Gambling Studies* Vol 1, pp 1-8

⁹² McCarthy, S, Thomas, S, Bellringer, M and Cassidy, R (2019) *Harm Reduction Journal* Women and gambling-related harm: a narrative literature review and implications for research, policy, and practice 16.18

⁹³ McCarthy, S., Thomas, S.L., Randle, M. *et al.* Women's gambling behaviour, product preferences, and perceptions of product harm: differences by age and gambling risk status. *Harm Reduct J* **15**, 22 (2018). <https://doi.org/10.1186/s12954-018-0227-9>

⁹⁴ McCarthy, S., Thomas, S.L., Randle, M. *et al.* Women's gambling behaviour, product preferences, and perceptions of product harm: differences by age and gambling risk status. *Harm Reduct J* **15**, 22 (2018). <https://doi.org/10.1186/s12954-018-0227-9>

⁹⁵ McCarthy, S., Thomas, S.L., Randle, M. *et al.* Women's gambling behaviour, product preferences, and perceptions of product harm: differences by age and gambling risk status. *Harm Reduct J* **15**, 22 (2018). <https://doi.org/10.1186/s12954-018-0227-9>

4.4.4 Electronic gaming machines

Table 8 summarises the protective and risk factors specific to gaming venues and EGMs.

Table 8 – Protective and risk factors for EGMs

Protective factor	Risk factor
Proposal type	
Closure of a gaming venue. Availability of non-gambling sport, leisure, social and entertainment activities. ^{96 97}	New gaming venue as opposed to a top up of EGMs in an existing gaming venue. Increase in the size of the gaming room or space allocated to gambling. Medium to large venue (above 60 EGMs) ^{98, 99, 100, 101, 102, 103} Hotel (rather than a club). ¹⁰⁴
Venue design	
Design requiring patrons to pass through non-gambling activities. Screening of gaming room from inside and outside the venue. Facilities which encourage a break of play.	Entrances to gaming room which reduce surveillance.
Venue operations and harm minimisation	
Presence of highly trained staff.	Operating hours (trade after 2am, less than 6 hours continuous closure).
Locational features	
Availability of non-gambling activities in the surrounding area operating at the same time as the gaming room.	Functional and visual integration with services and facilities associated with people's day to day activities. Proximity to services used by people affected by gambling-related harm.

⁹⁶ Leino, T. et al (2017) 'Gambling behavior in alcohol-serving and non-alcohol-serving-venues: a study of electronic gaming machine players using account records' *Addiction Research & Theory* 25.:3, 201-297

⁹⁷ Hing, N. and Haw, J (2010) *The Influence of Venue Characteristics on a Player's Decision to Attend a Gambling Venue* Centre for Gambling Education and Research

⁹⁸ Hing, N. and Haw, J (2010) *The Influence of Venue Characteristics on a Player's Decision to Attend a Gambling Venue* Centre for Gambling Education and Research

⁹⁹ Rockloff, M (2010) *The impact of an audience and venue size on poker machine gambling* Central Queensland University Institute of Health and Social Science Research,

¹⁰⁰ McMillen, J and Pitt, S (2005) *Review of the ACT Government's Harm Minimisation Measures* Centre for Gambling Research, ANU

¹⁰¹ Blaszczyński, A et al (2001) *The Assessment of the Impact of the Reconfiguration on Electronic Gaming Machines as Harm Minimisation Strategies for Problem Gambling* University of Sydney Gambling Research Unit p17

¹⁰² Rockloff, M; Greer, N and Evans, L (2012) "The Effect of Mere Presence on Electronic Gaming Machine Gambling" *Journal of Gambling Studies*, October 2012, Issue 27

¹⁰³ Leino, T. et al (2017) 'Gambling behavior in alcohol-serving and non-alcohol-serving-venues: a study of electronic gaming machine players using account records' *Addiction Research & Theory* 25.:3, 201-297
https://www.academia.edu/32303619/Leino_T._Sagoe_D._Griffiths_M.D._Mentzoni_R.A._Pallesen_S._and_Molde_H._2017_.Gambling_behavior_in_alcohol-serving_and_non-alcohol-serving_venues_A_study_of_electronic_gaming_machine_players_using_account_records._Addiction_Research_and_Theory_25_201-207

¹⁰⁴ Hing, N. and Haw, J. (2010) *The Influence of Venue Characteristics on a Player's Decision to Attend a Gambling Venue* Gambling Research Australia

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Protective factor	Risk factor
Proposal type	
Health and community profile	
	<p>Proximity to groups at an elevated risk of gambling-related harm (refer to Section 4.4.1)</p> <p>High rates of crime and violence (assaults, criminal offences, family violence)*</p> <p>High proportions of people receiving welfare payments*</p> <p>High rates of homelessness*</p> <p>High rates of risky alcohol consumption and smoking*</p> <p>High rates of psychological distress*</p>

The risk factors marked with an asterisk may also be effects of gambling-related harm.

People using EGMs are significantly more likely to experience harm than people participating in other forms of gambling (69.3 per cent compared with 20.4 per cent of all gamblers).

EGMs are therefore recognised as posing the greatest risks to gamblers¹⁰⁵ for the following reasons:

- EGMs are individually one of the four riskiest gambling activities and among the three gambling activities with the greatest population impact.¹⁰⁶
- Inbuilt harm minimisation measures in EGMs are of most assistance in preventing gambling-related harms amongst those gambling with least risk. For these groups, these harm minimisation measures can be effective in preventing the development of riskier gambling behaviours i.e. more intense gambling. However, the evidence indicates they are ineffective amongst those at risk, especially higher risk.¹⁰⁷
- Around 80 per cent of presentations to counselling agencies relate to problems associated with EGMs.¹⁰⁸
- For each additional EGM introduced into an area, there will be an increase of between 0.6 and 1 'problem gamblers', with an average of 0.8 problem gamblers per EGM¹⁰⁹.
- Each person with gambling problems has 5 to 10 people in their lives who are affected by their gambling.¹¹⁰

¹⁰⁵ Australian Government Productivity Commission (2010) *Productivity Community Inquiry Report, Gambling* p5.22

¹⁰⁶ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

¹⁰⁷ Andrew Harris & Mark D. Griffiths, 2017, A Critical Review of the Harm-Minimisation Tools Available for Electronic Gambling, *Journal of Gambling Studies*, March Vol.33 Issue 1 pp.187-221

¹⁰⁸ Australian Government Productivity Commission (2010) *Productivity Community Inquiry Report, Gambling* p5.26

¹⁰⁹ Storer, J, Abbot, M and Stubbs, J (2009) 'Access or adaptation? A meta-analysis of surveys of problem gambling prevalence in Australian and New Zealand with respect to concentration of electronic gaming machines' *International Gambling Studies* Volume. 9, No. 3, December 2009, p238

¹¹⁰ Victorian Responsible Gambling Foundation (2013) *The Responsible Gambling Guide*

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- Postcodes with no EGMs are associated with 20 per cent few family incidents per 10,000 and 30 per cent few domestic violence assaults per 10,000 compared with postcodes with 75 electronic EGMs per 10,000.¹¹¹
- People are more likely to withdraw cash to continue using the EGMs.¹¹²

4.5 Social and economic impacts of gambling

All forms of gambling have the potential to affect the health and wellbeing of individuals and families. Gambling-related harm involves more than losing money or experiencing financial problems. It can also include:¹¹³

- health problems including emotional, psychological distress or physical issues
- issues with relationships with family or friends
- problems with work or study
- cultural problems
- criminal activity.

Table 9 summarises the potential social and economic impacts (benefits and disbenefits) associated gambling. Impacts marked with an asterisk are relevant to using EGMs.

Table 9 - Summary of potential social and economic impacts of EGM gambling

Social	Economic
Potential benefits ¹¹⁴	
Access to entertainment for those not affected by harm. Cash and in-kind community contribution (social capital). Access to social, leisure, entertainment and recreation facilities.	Cash and in-kind community contribution (additional source of revenue for recipients). Employment. Source of revenue for operators. Economic stimulus (investment, supply contracts and complementary expenditure). Competition (improved competition). Tourism. Expenditure for people not affected by gambling-related harms.
Potential disbenefits ¹¹⁵	
Impact on people directly and indirectly affected by gambling-related harm such as relationship breakdown, mental and physical illness, crime, family violence.	Competition (transfer of revenue from EGMs, food and beverages). Cost of service provision. Financial hardship. Unemployment.

¹¹¹ Markham, F, Doran, B & Young, M 2016, 'The relationship between electronic gaming machine accessibility and police-recorded domestic violence: a spatio-temporal analysis of 654 postcodes in Victoria, Australia, 2005–2014', *Social Science & Medicine*, vol. 162, pp. 106–14.

¹¹² Browne, M., Langham, E., Rawat, V., Greer, N., Li, E., Rose, J., ... Best, T. (2016). Assessing gambling-related harm in Victoria: a public health perspective. Victoria Responsible Gambling Foundation, Melbourne.

¹¹³ [Gambling | Department of Social Services, Australian Government \(dss.gov.au\)](https://www.dss.gov.au/gambling)

¹¹⁴ Adapted from Productivity Commission (2010) and VCGLR application forms

¹¹⁵ Adapted from VCEC Inquiry into Costs of Problem Gambling (2012), VCGLR forms and independent research

4.6 Vulnerability to the impacts of gambling-related harm

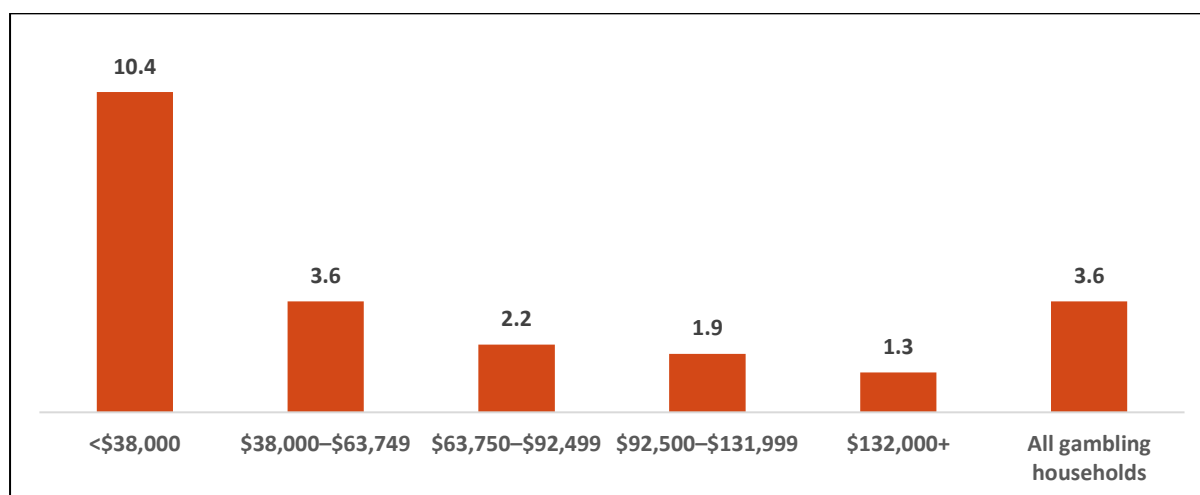
4.6.1 Socio-economic determinants

While some people are at risk of harm from gambling, the following groups are more vulnerable to the impacts of this harm:

- High level of socio-economic disadvantage
- Low income households (earning less than \$800 per week)
- Households with rental stress (%)
- Households with mortgage stress (%)
- Unemployment rate (%)
- Personal annual income \$20,800 to \$41,599
- Did voluntary work (%)
- Rent social housing (%)
- Aboriginal and Torres Strait Islanders (%)
- Low proficiency in English
- Below Year 11 Schooling
- Speak a language other than English at home.

Research¹¹⁶ has found the lower a household's income, the greater proportion of their household disposable income is spent on gambling (refer to Figure 12). Among households in the lowest income quintile, 'problem gamblers' spent on average 27 per cent of their household's disposable income on gambling. This compares with households in the highest income quintile where expenditure on gambling by 'problem gamblers' was 4 per cent of household income.

Figure 12 – Proportion of gambling households' disposable income spent on gambling, by income quintile



Source: Armstrong, A and Carroll, M 2017 *Gambling activity in Australia. Findings from wave 15 of the Household, Income and labour Dynamics in Australia (HILDA) Survey* Australian Institute of Family Studies

¹¹⁶ Source: Armstrong, A and Carroll, M 2017 *Gambling activity in Australia. Findings from wave 15 of the Household, Income and labour Dynamics in Australia (HILDA) Survey* Australian Institute of Family Studies

4.6.2 Gender specific determinants

The prevalence of women's participation in gambling is steadily increasing¹¹⁷ due to factors such as the increased accessibility of online gambling and social factors such as boredom and loneliness.¹¹⁸ The risk of gambling harm is therefore increasing among women.¹¹⁹

Research shows LGBTIQ+ people are less likely to experience gambling harm and have fewer friends who gamble. However, this group has higher levels of psychological distress, higher levels of impulsivity and lower levels of resilience, suggesting they are potentially more likely to be vulnerable to harm caused by their gambling.¹²⁰

4.6.3 Vulnerability in Cardinia Shire

Appendix 3 provides a detailed analysis of the individual determinants of gambling-harms for each district in the municipality.

On the whole, relative to Greater Melbourne, Cardinia Shire is considered to display a mix of indicators of vulnerability to harm from gambling. However, the increase in criminal and family incidents suggests the community in Cardinia Shire is at risk of gambling-related harm.

These data indicate the Pakenham community is most vulnerable to harm from gambling based on the socio-economic indicators, crime and safety statistics, and gaming environment. This suburb has half the gaming venues, 60 per cent of EGMs (n=245) and accounted for 68 per cent of EGM expenditure (\$23,945,737) in the 2022-23 Financial Year (refer to Figure 13).

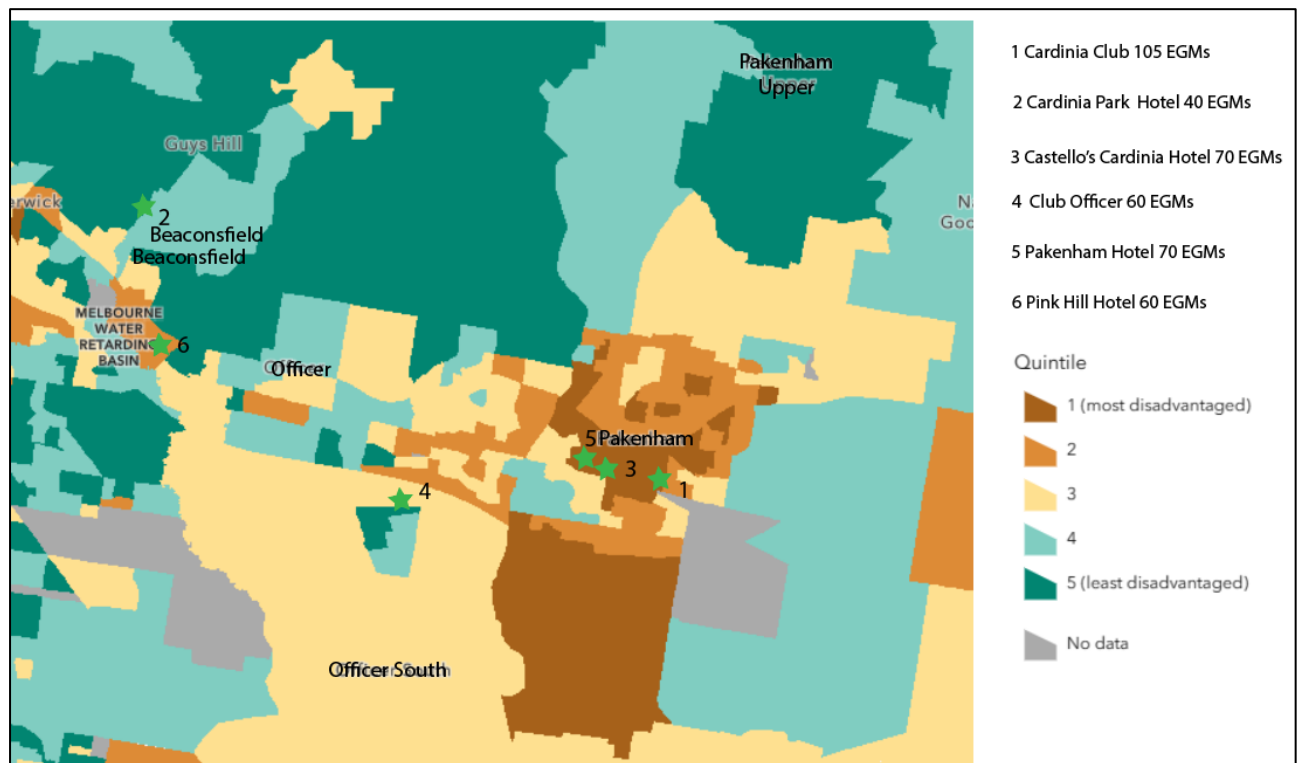
¹¹⁷ Hing, N. and Breen, H. (2001) "An empirical study of sex differences in gaming machine play among club members" *International Gambling Studies* Vol 1, pp 1-8

¹¹⁸ McCarthy, S, Thomas, S, Bellringer, M and Cassidy, R (2019) *Harm Reduction Journal* Women and gambling-related harm: a narrative literature review and implications for research, policy, and practice 16.18

¹¹⁹ Thomas, S, Pitt, H, Randle, M, McCarthy, S, Daube, M, Bestman, A & de Moel, C 2020, Australian young women's gambling behaviours: A socio-cultural investigation of gambling attitudes, beliefs, and consumption intentions, Victorian Responsible Gambling Foundation, Melbourne.

¹²⁰ Rachel Bush, Alex M. T. Russell, Andrea Waling, Petra K. Staiger, and Nicki A. Dowling 2021, Examining risk and protective factors for the development of gambling-related harms and problems in Victorian LGBTIQ+ communities, Melbourne.

Figure 13 – Socio-economic disadvantage and location of gaming venues



Source: SymPlan, ABS Census of Population and Housing 2021 and VGCCC

The communities in Koo Wee Rup, Lang Lang and Nar Nar Goon also display multiple levels of socio-economic and health indicators of vulnerability to gambling harm. These communities do not currently have any gaming venues.

5 Towards reviewing the *Cardinia Shire Council Responsible Gaming Policy 2005-2009*

The detailed peer review of the existing *Cardinia Shire Responsible Gaming Policy 2002-2009* in this section will assist Council in developing a new policy.

The benchmarking section provides a review of several social policies to provide insight into the scope of these social policies, Council's policy positions, and the scope of the strategies and actions which reflect local government's roles in protecting the community from gambling-related harm.

The peer review of the existing social policy provides the framework for Council to ensure the new policy aligns with the contemporary legislative framework and decision-making principles.

5.1 Benchmarking

Appendix 5 provides a summary of key components of gaming and gambling policies reviewed as part of the benchmarking process.

5.1.1 Role of the social policy

The social policies' roles are to:

- Provide a 'whole-of-organisation' approach to addressing gambling-related harm in their community and upholding the community's health and wellbeing.
- Transparently articulate Council's roles and responsibilities, and position on gambling.
- Demonstrate councils' commitments to addressing gambling harm.

While some policies include 'demonstrating leadership' in specific areas such as managing gambling on council owned and managed land, others indicate their intention to demonstrate leadership in all actions included in the policy, particularly in relation to mitigating the negative impacts of gambling and EGMs on local communities.

5.1.2 Scope

The scope of the policies reviewed varies from focussing on EGMs to covering gambling in general. The rationale underpinning policies focussing on EGMs is that this is the form of gambling over which Council has greatest control under the *Gambling Regulation Act 2003* and *Planning and Environment Act 1987*. Other reasons are that, based on scientific research, EGMs are the form of gambling associated with the greatest harm to individuals, their families and the broader community.

The rationale underpinning policies covering all forms of gambling is councils have a statutory responsibility to protect and enhance the community's health and wellbeing under two additional statutory instruments, namely the *Local Government Act 2020* and the *Public Health and Wellbeing Act 2008*.

In general the scope covered all councils' roles, including those relating specifically to land use planning and the assessment of applications for planning permits.

5.1.3 Council's policy positions

Appendix 5 provides details of the different policy positions underpinning the social policies reviewed as part of the benchmarking process.

In general the policy positions include the following statements and commitments:

- Acknowledgement gambling is a legal form of entertainment.
- Acknowledgement gambling is associated with some benefits.
- Statement of concern with harms caused by gambling to the individual, their families and the community.
- Statement identifying council's statutory responsibility for and commitment to preventing and minimising harm from gambling within the framework of a public health approach. Some policies describe their various roles which are broadly advocacy, collaboration and partnerships, and planning and regulation.

Some councils include a position on how they intend to manage gambling on land it owns or manages, and their intent to remain independent of the gambling industry.

5.1.4 Principles for a strong and defensible policy and action plan

The following principles may assist in formulating a strong and defensible policy and action plan:

1. Ensure the strategies and actions fall within the scope of Council's statutory roles and responsibilities.
2. Ensure the actions align with Council's resource capabilities.
3. Align the strategies and actions with the public health approach to protecting the community from gambling-related harm.
4. Ensure the strategies and actions are supported by a strong evidence base.
5. Protect those most at risk of gambling-related harm by focusing on the physical, socio-economic and venue based determinants.
6. Apply a gender lens to the development, implementation and monitoring of the policy and action plan by:
 - Ensuring language is gender neutral and inclusive.
 - Engaging with diverse groups during the development and review of the policy and action plan.
 - Applying a strong evidence base to understand the specific behaviours, determinants and impacts of gambling.
 - Ensuring policies and strategies apply a gender lens, particularly when it comes to capacity building and increasing access to services.
7. Maximise opportunities for the community, gambling industry and stakeholders to inform the decision-making process.

5.1.5 Framing key components of the policy

Framing Council's policy position

The framing of council's policy position on gambling is challenging as it needs to address inherent tensions between its statutory roles and policies in the planning scheme. One of the objectives of the *Gambling Regulation Act 2003* is to minimise (as opposed to prevent) harm.

The VGCCC's new harm minimisation statement acknowledges the need to act upon the residual risk of harm associated with any gambling and prevent harm by acting immediately and decisively whenever there is evidence of harm.¹²¹

It has released a harm minimisation position statement, which makes the following observations:

- A possibility of harm remains whenever someone is gambling.
- Disregarding the possibility of harm is equivalent to disregarding harm.
- Preventing harm means acting immediately and decisively whenever there are signs of harm or possible harm.

This suggests the principle underpinning the *Gambling Regulation Act 2003* is the community is expected to accept some level of harm but also efforts should be made to prevent harm where possible.

The principle underpinning the local government decision-making and statutory framework is local government is mandated to uphold and secure optimal public health and wellbeing, with net community benefit being one of the purposes of integrated decision-making.¹²² This is supported by a shift away from making decisions that just seek to minimise harm from gambling towards those that prevent harm from occurring in the first place.¹²³

A tension arises in the planning scheme between the principle to minimise the opportunity for convenience gambling underpinning Clause 52.28 Gaming and the policy imperative to locate gaming venues in activity centres. This policy tension can be addressed in the schedule to Clause 52.28 Gaming which provides Council with the opportunity to identify appropriate locations and appropriate venues for EGMs, both of which facilitate discretionary decision-making.

In order for Council's policy position to underpin a strong and defensible policy and action plan, it needs to acknowledge any policy while at the same time being clear its ultimate responsibility and objective is to protect and uphold the community's wellbeing. This can be achieved by:

- Expressing concern with the harmful impacts of gambling on the community
- Acknowledging gambling is a legal activity that has some recognised social and economic benefits.
- Expressing Council's intention to protect those most vulnerable to the harmful impacts of gambling.
- Seeking to both minimise potential harm and maximise any potential benefits.

The policy position also needs to be balanced and transparent in order to support a robust and consistent decision-making process. It also has to be flexible enough to support discretionary decision-making and represent the views of all sectors of its community, including the gambling industry.

¹²¹ [Our position on harm minimisation | Victorian Gambling and Casino Control Commission \(vgccc.vic.gov.au\)](https://vgccc.vic.gov.au/Our-position-on-harm-minimisation)

¹²² Clause 71.02-3 Cardinia Planning Scheme

¹²³ Presentation by Professor Samantha Thomas and Dr Jonathan Hallett to the Local Government Working Group on Gambling, April 2023

Framing the strategies and actions

Two different approaches are taken in the strategies and actions plans, one being the enabling or incentive approach and the other being the prohibitive or disincentive approach.

The enabling approach is typically given greater weight by the Victorian Civil and Administrative Tribunal (the Tribunal) and the Victorian Gambling and Casino Control Commission (the Commission). This is because it aligns with gambling being a legal and legitimate form of entertainment and recreation under the *Gambling Regulation Act 2003*. It also aligns with the principles underpinning the objectives in the *Planning and Environment Act 1987* which are to encourage positive actions by responsible authorities and planning authorities by facilitating development which balances the interests of all Victorians and achieves the fair development of land.

Most policies therefore adopt the enabling or incentive approach while some incorporate a mixture of both approaches in order to strengthen their capacity to protect those most at risk of gambling harm.

Examples of statements and strategies for both models are as follows (refer to Table 10):

Table 10 – Approaches to framing the strategies and action plans

Enabling and incentive approach	Prohibitive or disincentive approach	Balanced approach
Policy position and intent		
<p>Support public health and wellbeing (Maribyrnong).</p> <p>Protect and grow the prosperity of the City (Maribyrnong).</p> <p>Support entities wishing to divest themselves of EGMs and reduce reliance on the revenue received from EGMs.</p>	<p>Limit the prominence of gaming as a form of entertainment (City of Melbourne)</p> <p>Achieve a reduction in EGMs and other gambling-related issues (Knox)</p> <p>Make the municipality free of the harm associated with EGMs (Darebin)</p> <p>Not permit gambling advertising or activities (with some exceptions) on council owned or managed land and facilities.</p> <p>Not provide or reduce financial or other support for entities who receive financial or in-kind support from venues (Darebin).</p> <p>Not promote community grants or initiatives offered by gambling venues (Darebin).</p> <p>Not accept financial contributions from gambling venues.</p>	<p>Balance right to undertake legal revenue-generating activity with the overarching need to promote community health and wellbeing. Recognised gambling harm can be experienced by individuals, their loved ones and the wider community. (Geelong)</p> <p>Gambling is considered within the context of public health and consumer protection (Geelong).</p> <p>Protect those most at risk of harm by reducing or limiting density and number of EGMs (Bass Coast and Darebin).</p>

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Enabling and incentive approach	Prohibitive or disincentive approach	Balanced approach
Language and tone		
facilitate, support, promote, encourage/discourage.	Prohibit, reduce, limit, remove, oppose, object.	Oppose or object where there is evidence the social and economic impact will be detrimental.
Focus		
Maximising benefits	Minimising harms	Protect those most at risk of harm

5.1.6 Structure of the strategies and actions

The strategies and actions are broadly structured around four key council roles defined by the statutory instruments (refer to Table 11). The fifth category of strategies and actions describes how Council may wish to manage its relationship with the gambling industry.

Table 11 – Scope of strategies and actions

Council's roles and responsibilities	Scope of strategies and actions
Advocacy	<p>Changes to the regulatory framework to create a safe gambling environment.</p> <p>Fair and transparent distribution of the Community Support Fund.</p> <p>Greater access to support for those directly and indirectly affected by gambling harm.</p>
Collaboration and partnerships	<p>Work in partnership with relevant agencies and stakeholders (research, service provision).</p> <p>Collaborate with adjoining municipalities on applications for gaming licences and planning permits.</p> <p>Collaborate with the gaming industry to identify benefits and harms and implement effective harm minimisation measures.</p> <p>Participate in networks such as Local Government Working Group on Gambling and the Alliance for Gambling Reform.</p>
Capacity building	<p>Inform the community about applications for gaming licences and planning permits.</p> <p>Undertake research to provide a strong, defensible and robust evidence base.</p> <p>Raise awareness of the determinants of gambling-related harm.</p> <p>Raise awareness of and promote services available to those directly and indirectly affected by harm.</p> <p>Provide a mechanism to gather feedback from stakeholders and the community.</p>

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Council's roles and responsibilities	Scope of strategies and actions
	<p>Plan for, deliver and maintain services that promote healthy lifestyle behaviours.</p> <p>Maximise access to non-gambling activities in the venue and in the surrounding area.</p> <p>Support gambling venues to reduce their reliance on revenue from gambling activities.</p> <p>Incorporate questions on gambling in stakeholder engagement and community consultation activities.</p> <p>Protect council employees and visitors from gambling activities.</p>
Planning and regulation	<p>Identify opportunities to address gambling harm in all strategic and statutory documents.</p> <p>Represent community's views by making preparing social and economic impact assessments and making submissions to the VGCCC.</p> <p>Provide guidance in the planning scheme on appropriate locations and venues for EGMs.</p> <p>Enforce planning permit conditions.</p> <p>Prohibit and/or discourage gambling activities and advertising on council owned and/or managed land through leasing arrangements.</p> <p>Not promote community grants or initiatives offered by venues.</p>
Council's relationship with the gambling industry	<p>Prohibit advertising on council owned and/or managed land.</p> <p>Prohibit gambling on council owned and/or managed land.</p> <p>Prohibit gambling using Council owned assets.</p> <p>Maintain independence from the gambling industry (in relation to grants, sponsorships, money received).</p>

5.1.7 Collaboration with stakeholders

The preparation and implementation of the new gambling policy will require collaboration with a range of stakeholders from peak bodies, government, industry, community and service providers. These include the following (Table 12):

Table 12 - Stakeholders

Stakeholder	Details	Involvement
Council	<p>Planning and Design Unit</p> <p>Active and Connected Communities Unit</p> <p>Community and Family Services Unit</p> <p>Future Communities</p>	<p>Input into draft policy and action plan.</p> <p>Referral of applications for gaming licences and/or planning permits.</p>

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Stakeholder	Details	Involvement
	Governance Unit Arts, Advocacy and Economy Unit Communications and Engagement Team	
Peak bodies	Victorian Local Governance Association (VLGA), which auspices the Local Government Working Group on Gambling (LGWGOG) Municipal Association of Victoria (MAV) Victorian Responsible Gambling Foundation (VRGF)	Participation on working groups. Feedback on draft policy and action plan.
Government	Adjoining municipalities (City of Casey and Yarra Ranges, Baw Baw, South Gippsland and Bass Coast Shires) Victorian Gambling and Casino Control Commission	Collaborate on joint research activities and advocacy submissions. referral of applications for gaming licences and/or planning permits.
Industry	Community Clubs Victoria (CCV)	Feedback on draft policy and action plan. Opportunities to reduce reliance on revenue from gambling. Opportunities to increase non-gambling activities.
Community	People who live, work, study and visit Cardinia Shire	Notification of applications for gaming licences and/or planning permits. Feedback on draft policy and action plan.
Community organisations and educational institutions	Sporting clubs Social and leisure groups such as U3A, Probus Universities and research organisations	Opportunities to increase non-gambling activities. Organisation of social outings at non-gambling venues.
Service providers	Members of the Cardinia Shire Liveability Partnership Group	Collaborate on joint research activities and advocacy submissions. Feedback on draft policy and action plan. Partnerships in information and awareness campaigns.

5.2 Cardinia Shire Council Responsible Gaming Policy 2005-2009 peer review

The following discussion provides a peer review of the sections within the *Cardinia Shire Council Responsible Gaming Policy 2005-2009*.

5.2.1 General

Discussion	Recommendation
Scope of the policy	
<p>The scope of the current policy covers EGMs which is the form of gambling over which Council has the most control through making decisions on planning permits under the planning scheme and by making submissions to the VGCCC on gaming applications.</p> <p>The more recent social policies have a broader scope, covering all forms of gambling, only one of which is EGMs. This broader scope aligns with all the roles Council plays in protecting the community from gambling harm which incorporate advocacy, collaboration and capacity building, in addition to planning and regulation.</p>	<p>Council broaden the scope of the social policy to cover all forms of gambling, not just EGMs.</p> <p>Ensure evidence base, policy position, priorities/council's roles and actions cover all forms of gambling, not just EGMs.</p>
Framing and terminology	
<p>The policy is called the Responsible Gaming Policy.</p> <p>Section 5.1.5 describes the move away from ascribing responsibility for gambling harm to the individual, to an understanding that harm from gambling is caused by various determinants, including the product itself.</p> <p>There is also the opportunity to integrate Council's position on gambling in the title.</p>	<p>The policy be renamed in accordance with the following options.</p> <ul style="list-style-type: none"> • Cardinia Shire Gambling Policy • Cardinia Shire's Public Health Approach to Gambling Harm Policy
Definitions	
<p>The glossary of terms is very limited.</p>	<p>Select appropriate definitions from the list included in the Glossary at the beginning of this report.</p>
Methodology	
<p>There is currently no section describing the methodology used to prepare the Policy.</p>	<p>Include a couple of paragraphs describing the methodology.</p> <p>Opportunity to refer to the Background Report and any consultation reports that provide the evidence base in this section.</p>
Structure	
<p>Contemporary social policies typically have the following structure:</p> <ul style="list-style-type: none"> • Mayor's message (if the Policy and Action Plan is to be desk topped) 	<p>There is the opportunity to restructure the Policy and Action Plan to so the reader has a clear understanding of the 'why' i.e. the context and evidence, the 'what' i.e. what Council hopes to achieve through the policy</p>

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Discussion	Recommendation
<ul style="list-style-type: none"> • Executive summary <ul style="list-style-type: none"> ○ Summary of the ‘why’, ‘what’ and ‘how’ • Introduction <ul style="list-style-type: none"> ○ Purpose of the policy ○ Scope of the policy ○ Methodology ○ Definitions • Context (the ‘why’) <ul style="list-style-type: none"> ○ Strategic framework ○ Statutory framework/Council’s role ○ Gambling in general ○ Gambling-related harm ○ Gambling in the municipality • Policy and action plan <ul style="list-style-type: none"> ○ Policy statement (the ‘what’) ○ Strategies and actions (the ‘how’) • Implementation and evaluation (the ‘how’) • Attachments <ul style="list-style-type: none"> ○ Background report ○ Submission process ○ Other (e.g. GIA process) • Related policies and plans • Acknowledgements • Related legislation 	<p>and the ‘how’ i.e. what strategies and actions Council will implement to achieve the ‘what’.</p> <p>Include a section on ‘scope’ indicating the Policy and Action Plan covers all forms of gambling, including EGMs which is the form of gambling over which Council has greatest control through the Planning Scheme and making submissions to the VGCCC.</p> <p>The Strategy and Action Plan can be structured in two primary ways:</p> <ol style="list-style-type: none"> 1. Priorities e.g. protecting the vulnerable, maximising benefits, working with the industry, enhancing harm minimisation measures. 2. Council’s roles e.g. advocacy, collaboration and partnerships, capacity building, planning and regulation and Council’s relationship with the gambling industry. <p>Either way works.</p>

5.2.2 Specific components

Section 1 – Cardinia Shire Council Gaming Position Statement

Component	Discussion	Recommendation
Introductory two paragraphs	This commitment is valid but may be perceived as not balanced as there is no mention of any benefits.	Consider a 'balanced' approach which acknowledges that although there are harms, some benefits may be associated with gambling.
	The term 'responsible' is no longer considered appropriate.	Reframe the concept of 'responsible gaming'.
1.1 Goal and objectives	The introductory paragraph reads as a policy position. Goals and objectives are typically associated with an Action Plan, not a policy statement	Change the heading to 'purpose'. Introduce the section with a short sentence reading something like 'The purpose of this policy is to...'
1.2 Policy Position Statement	At present this Policy Position Statement reads more like the 'how we will do it' rather than 'what does Council intend to do and what would Council like to achieve'.	Rephrase so it reads like a policy position statement.
Criteria	These criteria are more appropriate in the Strategy and Action Plan.	Relocate to the Strategy and Action Plan. Make them more high level so they are discretionary and provide more flexibility to make decisions on a case by case basis.

Section 2 Cardinia Shire Council's Advocacy Role

Component	Discussion	Recommendation
General	Council has several statutory roles, advocacy being one of them.	If the Policy and Action Plan is structured around roles (as opposed to priorities), the content of this section could be included under the advocacy role.
2.1 Community Support Fund	The introductory three paragraphs are too detailed for the Strategy and Action section.	Relocate text to the 'context' section, and if necessary, update this information.
	Four dot points (bottom of page 4 and top of page 5, and first sentence on page 5).	These are specific 'hows' and could therefore be relocated to the Strategy and Action Plan component.
2.2 Location of EGMs in Cardinia	The topic of how Council will manage the location of EGMs in Cardinia needs some regulatory context.	This content belongs under the 'why' section. It should include a more fulsome discussion of the social-

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Component	Discussion	Recommendation
	There are more than two factors that cause harm.	economic and environmental determinants of harm.
	The second paragraph starting with 'significantly' requires more detail and does not belong in a section discussing either Council's roles or the 'how'.	Include some more specific information and relocated it to the 'context' section.
	Third paragraph describing Council's position reads more like a strategy or commitment.	Move content to Strategy and Action Plan section.
	Fourth paragraph starting with 'Council will advocate' reads more like an action.	Move content to Strategy and Action Plan section.
	Fifth paragraph starting with 'Research findings'. Some of this is evidence, some is an action.	Split content between the 'why' and the Strategy and Action Plan.

Section 3 - Shire Policies and Strategies

Component	Discussion	Recommendation
General	This section mixes various concepts and reads like neither a summary of Council's strategic context or parts of a Strategy and Action Plan.	Include a discussion of the relationship between the Gambling Policy and other policies/strategies/action plans under the 'why' section, explaining where it fits into imperatives in these documents, particularly the Council Plan and MPHWP.
3.1 Maintaining Community and Industry Relations.	This is an important consideration which should be reflected in either Council's roles or Council's priorities. The information is now out of date as TABCORP and Tattersalls no longer own the entitlements, they are now owned by the venue operators.	Include a topic under either 'priorities' or 'council's roles' in the Strategy and Action Plan. Ensure text reflects the current regulatory framework.
	Paragraphs at the bottom of page 5 and top of page 6 are a mixture of regulatory context and actions. Council is not responsible for compliance.	Separate discussion into what is 'context' and what is included in the 'action plan'. Ensure text reflects the scope of Council's influence over compliance with harm minimisation measures.
3.2 Responsible gaming operations	The term 'responsible' is no longer considered appropriate. The scope of this section is confined to EGMs.	Delete.

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Component	Discussion	Recommendation
	Venue operations is beyond the scope of Council's influence.	
3.3 Enhancing Leisure and Recreational Opportunities	<p>This is an important component of a gambling policy.</p> <p>The outcome of community consultation processes is not appropriate in the Strategy and Action Plan section of a Policy.</p>	<p>Relocate findings from any stakeholder engagement process to the methodology section.</p> <p>Ensure any discussion on access to leisure and recreational opportunities is specifically relevant to a gambling policy. This will require a statement of evidence that access to non-gambling activities and facilities is a protective factor against gambling-related harm.</p> <p>Include specific actions relating to strategic planning and grants. These are likely to be in separate components of the Strategy and Action Plan section.</p>
3.4 EGMs on Council property	This is an important component of a gambling policy, strategy and action plan.	Include a discussion of where and why EGMs operate on Council owned property in the 'what' under the 'Gambling in Cardinia Shire' section.
	Some of the rationale presented at the bottom of page 7 and top of page 8 may no longer be correct.	Update the rationale discussion and include it in the 'what' under the 'Gambling in Cardinia Shire' section.
	Four dot points under 'In the future, council will' are actions.	Include specific and relevant actions in the Strategy and Action component of the Policy.

Section 4 – Electronic Gaming Machines and Land Use Planning Policy

Component	Discussion	Recommendation
General	This is a very important component of a Gambling Policy, Strategy and Action Plan.	Include a separate 'planning and regulation' component in the Strategy and Action Plan, either under priorities or Council's roles.
4.1 Planning Powers	<p>The content currently covers both the 'why' regulatory context and some strategies and actions.</p> <p>Some of the text is not entirely accurate and/or out of date.</p> <p>Some of the advocacy points are beyond the scope of Council's influence under the regulatory</p>	Ensure the discussion is up to date and relevant to the scope of Council's regulatory roles and responsibilities.

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Component	Discussion	Recommendation
	framework as they are regulated under the <i>Gambling Regulation Act 2003</i> and not the <i>Planning and Environment Act 1987</i> .	
4.2 Social and economic impact assessment	<p>This text combines contextual background and some actions.</p> <p>The preparation of a social and economic impact assessment is a requirement under both the <i>Gambling Regulation Act 2003</i> and the <i>Planning and Environment Act 1987</i> (the third purpose of Clause 52.28 Gaming).</p>	<p>The preparation of social and economic impacts is an action and should therefore be included in the Strategy and Action component of the Policy.</p> <p>Ensure the actions refer to both the planning permit process and submission process.</p> <p>Ensure the discussion is relevant to priorities/roles beyond just land use planning.</p>

Evaluation and Monitoring of the Gaming Policy

Component	Discussion	Recommendation
General	This is an important component of a Gambling Policy, Strategy and Action Plan.	Update as necessary and ensure it refers to gambling, not just gaming.

6 Conclusion and next steps

6.1 Conclusion

The research has found existing and emerging gambling behaviours, including online gambling and the use of EGMs, have the potential to result in gambling-related harms, particularly among groups at an elevated risk of gambling-related harms.

Council has statutory responsibilities to protect the community from harm caused by gambling. While Council's key influence on gambling within the municipality is on managing the location and operation of EGMs through its planning and regulatory roles, it has the capacity to protect the community from gambling-related harms through other roles including advocating to the government to reduce the risks associated with gambling, collaborating with stakeholders to increase access to support services and provision of alternative forms of recreation to build the community's capacity to engage in healthy lifestyle choices.

A strong, evidence based gambling policy and action plan, which is underpinned by a balanced and robust policy position, and comprehensive suite of objectives, strategies and actions can guide Council in fulfilling these statutory roles. This policy position can also guide Council's relationship with the gambling industry, and how it manages gambling activities and advertising on land it owns and/or manages.

The peer review of the *Cardinia Shire Responsible Gaming Policy 2005-2009* found it needs to be revised and updated to ensure the policy position, objectives, strategies and actions align with the contemporary regulatory context and reflect research into the determinants of gambling-related harm and how it is framed. The peer review also found the action plan needs to reflect Council's statutory responsibilities and ensure the actions are practicable within Council's resources.

6.2 Next steps

The evidence in this Background Report has led to the following recommendations:

- Council commence drafting a new social policy, the scope of which will cover all forms of gambling, only one of which is gambling using EGMs. This involves engaging with the community and stakeholders prior to developing the draft to inform the evidence base underpinning the new policy and prior to adoption, to ensure the new social policy considers all interests and is consistent with contemporary decision-making and research.
- Council assess the need to update relevant components of the Liveability Plan and Cardinia Planning Scheme to reflect the scope and intent of the new gambling policy.

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Appendix 2 – Cardinia Planning Scheme provisions relevant to gambling and EGMs

Clause	Relevance to gambling policy
11 Settlement	Purpose of planning is to recognise the need for and contribute towards health, wellbeing and safety, economic viability and diversity of choice
11.02-3S Sequencing of development	Manage the sequence of development in areas of growth so that services are available from early in the life of new communities.
11.03-1S Activity centres	Encourage the concentration of major retail, residential, commercial, administrative, entertainment and cultural developments into activity centres that are highly accessible to the community.
17 Economic development	Planning is to provide for a strong and innovative economy, where all sectors are critical to economic prosperity
17.02-1S Business	To encourage development that meets the community's needs for retail, entertainment, office and other commercial services
17.02-1S Facilitating tourism	Encourage tourism development to maximise the economic, social and cultural benefits of developing the state as a competitive domestic and international tourist destination.
21.01 Cardinia Shire Key Issues and Strategic Vision	One of the key issues is the location and characteristics of gaming venues (under Particular use and development)
63 Existing uses	Allows for the continuation of uses
65 Decision guidelines	Before deciding on an application or approval of a plan councils must consider, as appropriate, the orderly planning of the area; and the effect on the environment, human health and amenity of the area
71.02 Operation of the Planning Policy Framework	The Planning Policy Framework seeks to ensure that the objectives in Victoria (as set out in section 4 of the Planning and Environment Act 1987) are fostered through appropriate land use and development planning policies and practices that integrate relevant environmental, social and economic factors in the interests of net community benefit and sustainable development.
Clause 71.02-3 Integrated decision making	Planning aims to meet these [various social needs] and expectations by addressing aspects of economic, environmental and social wellbeing affected by land use and development... Planning and responsible authorities should endeavour to integrate the range of planning policies relevant to the issues to be determined and balance conflicting objectives in favour of net community benefit and sustainable development for the benefit of present and future generations.

Appendix 3 – Vulnerability to gambling-related harm

District/Area	One parent families with children %	Lone person households %	Aboriginal and Torres Strait Islander %	Speaks a language other than English %	Recent arrivals %	People not fluent in English %	Medium lowest individual income quartile	Low income households %	Unemployment rate %	Disengaged young people aged 15-24 years	Rent social housing	Households with mortgage stress % (> 30% of income)	Households with rental stress % (>30 % income)	People with a long term health condition %	People with a mental health condition (including depression, anxiety or dementia) %	People with below Year 11 schooling %	People with no qualifications %
Beaconsfield Precinct*	7.4	17.5	0.9	9.2	7.2	0.8	21.6	14.9	3.4	5.3	1.0	11.2	38.0	31.3	8.3	26.0	40.1
Beaconsfield Upper and District*	5.3	10.8	0.3	4.9	3.7	0.4	20.7	11.9	2.8	3.2	0.0	12.8	22.4	29.8	7.3	24.7	35.0
Bunyip*	8.2	17.9	1.0	1.9	4.4	0.4	25.8	18.7	2.4	5.3	0.6	13.0	25.6	32.0	9.2	35.1	40.2
Cardinia Road Precinct*	14.2	16.1	0.9	31.6	19.2	3.5	21.5	12.0	4.9	9.0	0.3	15.9	27.4	26.9	8.4	21.9	34.4
Cockatoo – Nangana*	11.0	16.8	1.2	4.0	3.1	0.4	24.1	15.0	3.6	7.9	0.6	12.3	36.9	34.2	11.7	28.2	35.3
Emerald - Clematis - Avonsleigh - Menzies Creek*	8.9	16.1	0.5	5.2	5.3	0.5	23.6	15.3	3.3	6.6	0.3	11.9	41.8	34.7	9.1	25.4	34.9
Garfield*	6.7	18.5	0.8	3.1	7.3	0.4	27.4	19.2	4.6	8.0	0.0	12.9	30.4	32.8	8.2	33.5	40.9
Gembrook*	8.5	16.3	1.4	3.6	0.0	0.2	25.2	16.3	2.9	7.8	0.0	12.4	38.5	30.4	7.9	28.6	34.3
Koo Wee Rup*	12.2	21.7	1.6	5.3	6.5	1.0	26.3	21.3	2.7	7.4	1.7	16.9	34.7	35.6	10.0	40.2	46.4
Lang Lang*	9.1	18.8	1.0	2.9	6.4	0.6	25.4	21.0	3.2	8.2	0.9	11.1	32.5	34.0	10.9	39.3	43.5
Nar Nar Goon – Tynong*	11.3	19.1	1.3	4.7	8.0	0.9	26.6	18.2	4.1	7.5	0.0	16.1	26.0	32.1	9.0	36.3	40.8

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District/Area	One parent families with children %	Lone person households %	Aboriginal and Torres Strait Islander %	Speaks a language other than English %	Recent arrivals %	People not fluent in English %	Medium lowest individual income quartile	Low income households %	Unemployment rate %	Disengaged young people aged 15-24 years	Rent social housing	Households with mortgage stress % (> 30% of income)	Households with rental stress % (>30 % income)	People with a long term health condition %	People with a mental health condition (including depression or anxiety) %	People with below Year 11 schooling %	People with no qualifications %
Northern Rural*	5.5	13.8	0.9	3.4	3.3	0.2	24.7	15.5	2.2	4.3	0.2	14.9	22.6	30.3	7.6	29.1	36.4
Officer Precinct*	11.3	15.4	0.4	28.2	16.7	2.4	21.1	11.4	4.1	7.3	0.1	14.0	25.6	27.5	7.8	20.5	33.3
Pakenham Balance*	9	13.8	1.1	9.0	11.3	1.5	24.7	14.3	4.9	8.1	0	21.7	11.9	28	6.9	32.7	42
Pakenham Precinct*	14	22.7	1.2	20.7	17.0	2.8	27.8	21.4	5.4	11	1.5	17	35	33.7	11	31.5	40.9
Southern Rural*	6.8	19.0	1.2	10.8	9.2	1.2	26.1	18.5	2.5	5.6	0	17.9	25.7	29.1	7.6	34	42.9
Cardinia Shire**	11.7	18.5	1.0	17.8	15.1	2.1	24.5	16.7	4.3	8.3	0.8	15.1	31.4	31.1	9.3	28.2	38.1
South East Metropolitan Region	10.1	24.2	2.3	31.7	17.1	4.2	23.5	20.1	6	8	3.5	14.3	28.2	28.1	7.7	24.6	35.9
Greater Melbourne	10.2	23.7	0.7	34.1	19.7	5.4	23.1	19.0	5.3	7	2.3	16.8	30.9	29.5	8.1	20.8	35.2

Source: ABS Census of Population and Housing 2021, compiled by .id consulting



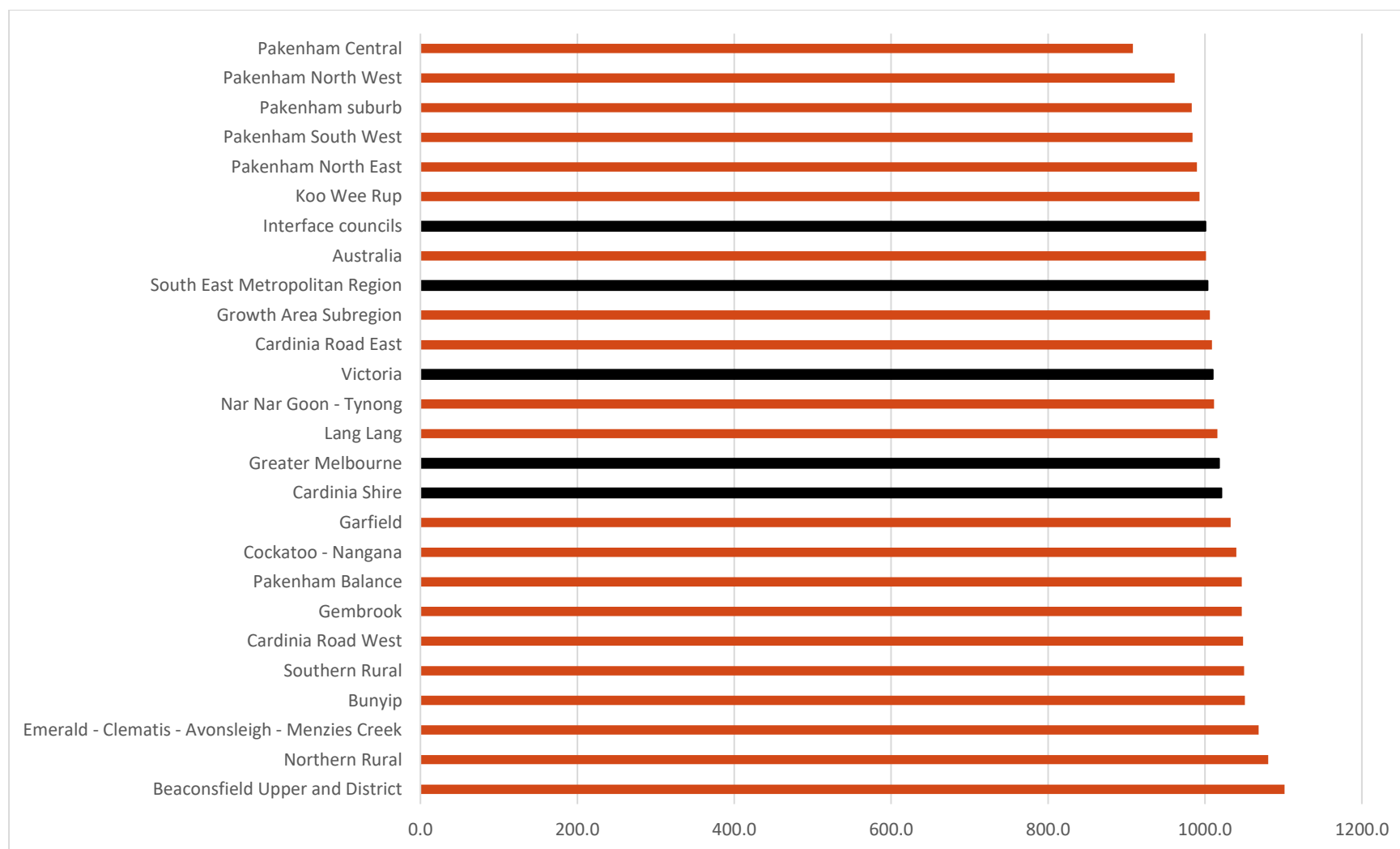
* Vulnerable relative to Cardinia Shire



** Vulnerable relative to South East Metropolitan Region

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Figure 14 – SEIFA Score of Relative Socio-economic Disadvantage, 2021



Source: ABS Census of Population and Housing, 2021

Appendix 4 – Gender Impact Assessment Framework

Purpose of a Gender Impact Assessment

The purpose of a Gender Impact Assessment (GIA) is to provide a gender focused lens during the development, implementation and review of policies and actions intended to protect the community from gambling-related harm.¹²⁴ A gendered approach to gambling harm prevention provides the opportunity to focus onto the unique factors that make specific groups in the community such as women and LGBTQI+ people more at risk of, and vulnerable to, the impacts of gambling-related harm. This aligns with the public health approach to protecting the community from gambling-related harm by recognising the intersectionality between multiple determinants of harm.

GIAs provide the framework to assess the risks of, and vulnerability to gambling-related harm, experienced by individual gambler in addition to their family, friends, colleagues and the broader community. GIAs also provide the specific opportunity to pay attention to the association between people experiencing gambling-related harm and their propensity to be perpetrators and/or victims of intimate partner and family violence.

Please refer to the gender specific discussion in Sections 4.1, 4.3 and 4.5 in the body of the Background Report for the evidence base used to inform the preparation of a GIA.

Gender impact considerations of a gambling policy

Gambling-related harm can affect any individual and their significant others, regardless of sexual orientation or gender. Specific risk factors for all cohorts of the population that increase a person's risk of gambling-related harm, and their resilience to the impact of gambling-related harm are social isolation and loneliness, boredom and trauma expressed as anxiety and depression.

However, research has found that women, particularly younger women aged 18-24 years and older women aged 60 years and over, are experiencing increased incidence of gambling-related harm because they are:

- participating in a broader range of gambling products and activities,
- more at risk of being victims of family and domestic violence than men, and
- attracted to gaming venues open when other non-gambling alternatives are available as they are perceived as being safe.

While research indicates people who socialised in LGBTQI+ venues are less likely to gamble (as these venues typically do not provide gambling activities), this cohort experiences the same risks of gambling-related harms as women for similar reasons.

Gender Impact Assessment Framework

The GIA Framework provided in Table 13 is derived from the following sources:

- Section 9 Gender Equality Act 2020
- Resources provided in the *Gender impact assessment toolkit and templates* [Gender impact assessment toolkit and templates | Commission for Gender Equality in the Public Sector \(genderequalitycommission.vic.gov.au\)](https://genderequalitycommission.vic.gov.au/gender-impact-assessment-toolkit-and-templates)

¹²⁴ McCarthy, S, Thomas, S, Bellringer, M and Cassidy, R (2019) *Harm Reduction Journal* Women and gambling-related harm: a narrative literature review and implications for research, policy, and practice 16.18

Table 13 – Gender Impact Assessment Framework

Gender impact consideration	Source
Name of the policy.	[Name of new policy]
Which specific gender cohorts are at an elevated risk of gambling-related harm?	Sections 4.1.1, 4.3.2 and 4.5.2 of the Background Report
What factors need to be considered when assessing the intersectionality between gender inequality and other forms of discrimination and disadvantage? These may include Aboriginality, age, disability, ethnicity, gender identity race, religion and sexual orientation.	Data sources for conducting a gender impact assessment Commission for Gender Equality in the Public Sector (genderequalitycommission.vic.gov.au) Stakeholder engagement process
What impacts will the [new policy] have on persons of different genders?	[Vision, priorities, position statement and outcomes in new policy]
How was the [new policy] developed to meet the needs of persons of different genders, address gender inequality and promote gender equality?	Section 5.1.4 Background Report [and relevant section in the new policy] [Relevant priorities, strategies and actions in the new policy] [Methodology and process to be included in the background to the new policy]
How will the [new policy] be monitored and reviewed to meet the needs of persons of different genders, address gender inequality and promote gender equality?	[Specific criteria to be included in the implementation, monitoring and review sections of the new policy]

Appendix 5 – Benchmarking Council policy positions

Policy	Broad gambling policy
Banyule Gambling Reduction and Harm Minimisation Policy 2019-2022	<p>Gambling is recognised as a legal activity, however it is acknowledged that local government has a responsibility to explore approaches to prevent and reduce harm from gambling in our community.</p> <p>All forms of gambling can lead to a range of complex social issues, local governments well placed to take a range of actions. Council identifies and acknowledges it has a number of roles around minimising harms.</p>
Geelong Gambling Harm Minimisation Policy 2022	<p>Council will focus on preventing and reducing harm by promoting alternatives to gambling, evidence based planning and community connection. The policy is underpinned by a harm minimisation framework.</p>
Greater Dandenong Gambling Policy 2022	<p>It is Council's intention to mitigate the harm caused by gambling. The policy strives to accomplish the most beneficial outcomes for the municipal community and alleviate the harmful economic and social impacts of gambling.</p> <p>There is a focus on protecting those most at risk of gambling harm.</p>
Kingston Gambling Policy 2020	<p>Council recognises that at harmful levels, gambling can have significant health, social and economic impacts to individuals, families and communities. Therefore Council will work with and support any community groups/organisations to transition away from gambling</p>
Manningham Gambling Policy and Action Plan 2012-2017	<p>Acknowledge both harms and perceived benefits.</p> <p>Adopts a public health approach.</p> <p>Designed to prevent and/or minimise potential harm complements other strategies.</p> <p>Does not in principle support any initiative that has the potential to increase EGMS.</p>
Maribyrnong Reducing Harm from Gambling Policy 2016-2020 – includes action plan	<p>As a leader, partner, advocate, decision maker, service provider, and planner Council identifies that community health and wellbeing is a long term investment. Council therefore has a key role in creating and improving the physical, social, natural, cultural and economic environments that keep people and communities well now and into the future.</p> <p>Council recognises that whilst gambling is a legal activity, problem gambling causes social and economic harms to individuals, families and communities making it a significant public health issue. The Council is therefore committed to prevent and reduce the harm and minimise the negative impacts of gambling to the City of Maribyrnong community.</p>

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Policy		Broad gambling policy
Maroondah Gambling Policy 2018		<p>Gambling is a legal form of entertainment associated with benefits to the individual, gambling industry and public sector.</p> <p>Council is concerned with the social, economic and health impacts affecting the individual, their families and the community.</p> <p>Council adopts a public health approach by addressing all the determinants of harm.</p>
Monash – Public Health Approach to Gambling Harm Policy		<p>Council is committed to reducing harm from gambling.</p> <p>Gambling is a public health issue which impacts individuals, families and communities.</p> <p>Public health approach recognises there is a complex interplay of social, economic and environmental factors that contribute to health and potential harm.</p> <p>Public health lens allows for coordinated, comprehensive approach which seeks to prevent harm from the whole population, not just individuals.</p> <p>Gambling is categorised as a legal form of recreation, however, as the closest level of government to the community, council sees the significant harm gambling causes within the community. Council's concern was particularly for those most vulnerable.</p> <p>Council is concerned with the significant health, social and economic impacts harmful levels of gambling can have to individuals, families and communities.</p> <p>Acknowledge organisations receiving funds need time to transition – ensure groups and clubs will have a limited transition period to ensure alignment with policy</p>
Nillumbik Shire Council Gambling Minimisation Policy 2016-2021		<p>Council recognises that EGM gaming is a legal activity, but the long-term social and economic impacts of EGMs is an important public health issue.</p> <p>Council encourages a responsible approach to the provision of gambling to minimise the risk of harms.</p>
Whittlesea Gambling Strategy and Action Plan 2014-2024		<p>Council aims to reduce the detrimental impacts of gambling acknowledging the use of EGMs is a legal recreational activity that forms part of a range of entertainment options available to the community.</p>
Specific Electronic Gaming Machine Policy		
Bass Coast EGM policy 2015		<p>It is acknowledged that while Gaming is a legitimate and legal activity in Victoria, it can have serious detrimental implications for problem gamblers.</p>

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Policy	Broad gambling policy
	Council has key roles in relation to Gaming within the municipality, primarily regulation, research, advocacy and information.
Casey Electronic Gaming Machines Strategy 2015-2020	Council acknowledges the economic and recreational functions of all forms of gambling in the local community but also recognises that a comparatively small but significant number of people gamble excessively and as a result experience personal, family and financial problems.
City of Melbourne EGM Decision-Making Framework (2017)	Gaming is a legitimate form of recreation and there can bring benefits to the community. Councils have important functions relating to health and wellbeing which give them the foundation on which to make informed decisions about the economic and social impact of EGMs on the wellbeing of local communities.
Darebin EGM Policy 2018-2022	Gambling through EGMs has a negative effect on individuals, families and communities. Council takes a whole of organisation approach to minimising harm that addresses harm from a health prevention perspective which encompasses a range of harm prevention and minimisation measures that focus on the social economic and environmental determinants of harm.
Knox Electronic Gaming Machine Policy 2020	Council is committed to mitigating the negative impacts of electronic gaming machines by adopting a harm minimisation approach. Council recognises that electronic gaming machines can pose a threat to public health and wellbeing due to the harm this activity can cause for individuals, families and the community. However, it accepts that the use of electronic gaming machines is a legal form of entertainment, which may be associated with some benefits for people who do not experience harm from gambling. Council, therefore, does not advocate for the prohibition of electronic gaming.
Yarra Ranges Electronic Gaming Machine Gambling Policy 2013	Council acknowledges Electronic Gambling Machine (EGM) gambling is a legal recreational activity in Victoria. While the majority of people who partake in gambling do so without experiencing adverse effects, a small but significant number of people experience harms from gambling and also experience a variety of personal, family and financial problems as a result. This also affects the broader community.