CITY OF MONASH

Background and Context

Public Health Approach to Gambling Harm 2026

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BACKGROUND

The harms from gambling in all its forms are not limited to financial, and include harms to physical and mental health, as well as emotional and relationship harms[i]. Gambling harm affects not only the person gambling but also their family, friends, employers and community.

Participation in various types of gambling and experiences of gambling harm is associated with age and gender. Men and particularly young men are considered at-risk populations for gambling harm, especially from sports betting, EGMs and casino gambling. Women that gamble are most associated with EGMs, bingo and lottery/raffles. Women and people that spoke a language other than English at home were more likely to experience harm from other people's gambling. [ii] A study by Australia's National Research Organisation for Women's Safety (ANROWS) showed that for women in intimate partner violent relationships, gambling by either the male perpetrator or the female victim intensified the abuse they suffered [iii]. Women described that increased gambling resulted in increases in their partner's controlling behaviours, anger, physical and sexual abuse[iv].

Although progress in methodology in the Victorian Population Gambling and Health Survey (VPGHS) used to collect gender has been made, the number of responses for people that identify as non-binary or self-prescribed genders is too small to be included in bivariate analysis, meaning population level data analysis on gambling harm is binary and does not capture non-binary and gender diverse people. Refer to Appendix A for further gendered data on gambling.

Financially, gambling harm from EGMs is substantial; of the $7.4 billion gambling expenditure in Victoria in 2023-24, $3 billion (40%) was gambling machine expenditure[v]. In the 2024/2025 financial year $126,045,998.69 was taken by EGMs at venues within Monash[vi]. Monash ranked 8th highest in LGAs in Victoria, and highest for the Eastern Metropolitan Region[vi].

The Social Cost of Gambling Report estimates $14.1 billion in costs associated with gambling including financial impacts, mental health, family breakdown, productivity loss, costs to government, crime including corrections and court and police.[vii]

The features and design of EGMs has been shown to influence people's decision-making and can contribute to people spending more time and losing more money when using EGMs. EGM characteristics including sounds, music and lights are designed to draw people in and stimulate feelings of pleasure and enjoyment[vii]. There is strong evidence that shows near misses (where it appears the losing result was one digit / line / symbol off a win) and losses disguised as wins (where the amount 'won' is less than the amount bet) encourage EGM users to persist, EGM users report feeling like a win is close[viii]. Free spins and jackpots also have strong evidence showing the link between these characteristics and gambling harm[viii]. Currently the maximum bet one can place on an EGM per 'spin' is $5, with a minimum spin rate of 2.14 seconds, users can potentially lose $8.4k per hour[ix]. Reforms have been announced to change the minimum spin rate to 3 seconds on new machines, decreasing the maximum losses per hour to $6k.

The City of Monash has a key focus on reducing gambling harm related to EGMs, however there is growing concern about the impact that sports betting and online gambling is having on our community, in particular to young people. Sports betting losses are continuing to grow significantly with advances in technology, from $640m lost to wagering in 2005-2006 to $2.5b lost to wagering in Victoria in 2022-2023[vi]. It should be noted that a point of consumption tax was introduced in 2019, meaning figures for wagering were skewed prior to this date. The tax was previously applied at the point of supply, based on the operating company's address (in most cases, Northern Territory).

Advertising of gambling products and particularly sports betting is an area of concern for our community[x]. A recent study found that in 2021, there was an average of 948 gambling ads per day on Australian free-to-air TV, which is a 253% increase since 2016[xi]. Another study conducted by Deakin University found that 75% of children 8-16 years old could recall at least one sports betting brand[xii]. Results from the most recent Victorian Population Gambling and Health Survey (VPGHS) show people who experience harm from gambling are more aware of gambling advertising than those who don't experience harm, although awareness for all Victorians is high with 8 out 10 people reporting being exposed to gambling advertising in the last week[iii].

Online gambling continues to grow in popularity, making gambling easier and more accessible than ever. The rise of online games and gambling themes within online games (such as loot boxes) has raised e-safety concerns that gambling is being normalised for young people[xiii]. Games that simulate gambling activity may not always offer opportunities to spend money, but groom young participants with actions that look and sound the same as real gambling.[xiii] Online-only gambling (including loot boxes, eSports, fantasy sports betting) have been associated with high rates of problem gambling[iii].

The cost-of-living crisis presents significant challenges to the community, especially for those on low incomes. The rising cost of living means disposable income is limited and gambling losses have the potential to cause significant harm. The 2023 VPGHS shows that whilst gambling participation levels have reportedly dropped, the proportion of people that do gamble and experience harm has increased (13% of people that gamble reported experiencing harm from gambling, up from 9.6% in 2018-19)[iii]. The VPGHS acknowledges response and participation bias may have impacted the results, likely underestimating the participation in gambling and/or the harm experienced. Victorian gambling expenditure data demonstrate that despite the cost-of-living crisis, gambling expenditure has increased from $6.3b (2021-2022) to $7.4b (2023-2024) [iii.]

GAMBLING AS A PUBLIC HEALTH PRIORITY

It is the position of Monash City Council that gambling is a public health issue which impacts not just individuals but entire families and communities. The public health approach recognises that it is a complex interplay of social, economic and environmental factors that contribute to people's health and potential harm from gambling[xv]. By applying a public health lens to gambling, it allows for a coordinated, comprehensive approach which works to prevent gambling harm for the whole population not just individuals experiencing significant harm from gambling[xvi]. We recognise that Council's actions play an important role in the approach and that multiple stakeholders must come together on this important issue including individuals, community groups, businesses and government at all levels[xv].

There are many factors that play a significant role in this public health issue including social norms, public awareness of gambling issues, accessibility of gambling (both venues and online options), targeted advertising, legislation around product design, venue operations and advertising, the EGM application process and the concentration of EGMs in vulnerable areas.

Gambling has become increasingly normalised in Australian society. Gambling advertising and availability of gambling (including online and gambling at local bars and taverns) contributes to the normalisation of gambling within Australian culture[xvii]. Public health research shows people are more likely to engage in the consumption of harmful products when they perceive that the behaviours are normal, socially accepted and culturally endorsed[xiii-xix].

EGM venues with hotel licences are taxed 8.33% of their EGM gambling revenue which goes directly to the State Government's Community Support Fund. However, an EGM venue, with a club licence which generates EGM gambling revenue such as an RSL, Mulgrave Country Club, Leighoak or Vegas on Waverley Gardens are required by legislation to give an equivalent of at least 8.33% of the venue's net EGM gambling revenue to community purposes or activities each year[xx]. This can be in the form of donations, gifts of sponsorship of local causes, community groups or sporting clubs (Class A contributions), and often venues choose to sponsor sporting clubs. Venues typically contribute significantly more funds to eligible operating costs such as staff salaries and refurbishment of their own venue (Class 'B' contributions) than contributions to community groups (Class 'A' contributions). For example, in Monash in 2023-24, Club venues declared $3.9m in 'Class A' contributions including gifts/donations to sporting clubs and local groups, and $6.2m in 'Class B' contributions including operating costs and capital improvements.[xx] As noted by the Victorian Gambling and Casino Control Commission (VGCCC), harm experienced by one person is not lessened by any associated benefits accruing to other people.[xxi]

The detrimental public health impact of EGMs on families and communities outweighs the required financial contribution made to community groups or clubs. This policy does not seek to stop such contributions but prohibits the gambling venue and its facilities and activities from being promoted by those groups or clubs operating from Council-owned or managed land or in Council facilities that receive the contribution.

CONSULTATION PROCESS

During the development of this policy, Council undertook extensive research and consultation with the Monash community and stakeholder partners. The guiding principles and priorities listed in the policy are a direct result from the community consultation, data collection and research conducted.

Council undertook a wide range of activities to capture the voice of our community on the role of Council in gambling harm prevention. Methods included a community survey, advisory committee meetings and a joint advisory committee workshop, 1:1 interviews with community stakeholders, and internal consultation, while gambling harm prevention questions were asked as part of the Community Satisfaction Survey. The draft Policy and revised Policy was available for community feedback for a period of 6 weeks (September-October 2022 and January – February 2026 respectively).

APPENDIX A – CURRENT STATISTICS AND RESEARCH

Gendered statistics

According to the most recent VPGHS data, just over half (53.3%) of the Victorian adult population participated in gambling in the past 12 months. Men (56.1%), particularly young men, were more likely than women (51.0%) to participate in gambling in the past year.

Men, especially young men (18-24 years old) participated in multiple gambling types (gambling on 4+ gambling activities). Men who gambled spent a much higher amount of money, on average, than females who gambled ($4,191 and $706, respectively)[iii].

Women were less likely to participate in high-risk gambling activities including casino table games, racing and sports, and more likely to participate in gambling activities usually associated with low risk of harm including buying scratch and raffle tickets. However, women, particularly older women, were more likely to participate in bingo than men, and for the first time, bingo was identified as a gambling type highly associated with gambling harm. Men and women were equally as likely to participate in EGM gambling, which is a high-risk gambling type for harm caused [iii].

Men are significantly more likely than women to be identified in the problem gambling category (using the Problem Gambling Severity Index), higher problem gambling severity was associated with male gender, younger age, living outside Melbourne, speaking a language other than English, not having finished high school, not living in a couple household, participating in a greater number of gambling activities and higher gambling frequency[iii].

Women were more likely to experience harm from someone else's gambling; 'affected others' were more likely to be females, aged 25 to 44 years, speak a language other than English at home, not have finished Year 12, live in single-parent households, be unemployed and be more likely to report personal annual income between $20,800 and $41,599[iii].

As noted in the background section, population level data for gambling harm is not available for non-binary and gender diverse peoples. The studies that have looked at LGBTIQA+ gambling experiences (small sample size, qualitative studies), have concluded that LGBTIQA+ communities participate less in gambling activities than cishet respondents[xxii]. Feelings of loss of control and stigma/shame are risk factors for problem gambling among LGBTIQA+ communities and strong support networks are protective factors[xxii].

Australia

Total gambling expenditure in Australia was $32.2 billion in 2023-2024. Per capita gambling expenditure in Australia was $1.5 billion and total electronic gambling machine expenditure in Australia was $16.3 billion[v]. Unfortunately Australia has the highest per capita losses in the world[v]. Almost three-quarters of Australians report spending money on gambling products. Lotteries/scratchies were the most common, followed by horse / sports betting and EGMs[xxiii].

Victoria

More than half of adult Victorians (53.3%) have participated in some form of gambling in the past twelve months[iv]. Despite general population participation in gambling activities appearing to decrease, the rate of people categorised as experiencing problem gambling has remained the same as previous years, meaning a

larger proportion of people that gamble are gambling at at-risk levels[iv]. Please note, sampling methodology has changed for the VPGHS and this may have impacted results.

City of Monash

In January 2020, City of Monash ran a 'Perceptions about gambling and gambling-related harms' survey within the community. These results demonstrated that:

55% of survey respondents strongly agreed, and a further 16% agreed that 'The negative impact to the community from gambling products outweighs the benefits'.

49.5% of respondents believe that EGMs are 'Very Harmful' to the local community, 26.5% believe they are 'Harmful', with 24% believing they are 'Not at all harmful'.

Out of the participants who visited a venue with EGMs within the City of Monash, 44% attended to enjoy the food or drink, 31% went to meet or socialise with friends, and 11% went to play the EGMs.

26% of participants used the EGMs once at a venue, for 18% of participants it wasn't the main reason for their visit.

APPENDIX B – CURRENT MONASH VENUES

Venue name	**$ taken** **July 2023-June 2024**	**# of EGMs**	**Owned by**
Club licensed venues			
Vegas at Waverley Gardens	$13,425,179.86	75	The Melbourne Racing Club
Mulgrave Country Club	$12,722,314.80	105	Mulgrave Country Club
MVRC Leighoak Club	$9,897,271.90	92	Moonee Valley Racing Club Inc.
Waverley RSL	$5,767,388.77	67	Waverley RSL Sub-Branch Inc.
Clayton RSL	$4,905,083.27	71	Clayton RSL Sub-Branch Inc.
Hotel licensed venues			
Century City Walk	$12,878,889.51	65	ALH Group Pty Ltd.
Village Green Hotel	$12,631,236.57	78	ALH Group Pty Ltd.
Matthew Flinders Taverner	$12,302,506.88	75	ALH Group Pty Ltd.
The Vale Hotel	$8,574,695.48	55	ALH Group Pty Ltd.
Mountain View Hotel	$8,842,057.96	62	ALH Group Pty Ltd.
Clayton Hotel	$6,143,403.05	35	L'unico Pty. Ltd.
Oakleigh Junction Hotel	$4,799,415.12	45	ALH Group Pty Ltd.
Monash Hotel	$4,938,008.38	44	ALH Group Pty Ltd.
Wheelers Hill Hotel	$3,917,463.96	40	ALH Group Pty Ltd.

Foresters Arms Hotel	$4,301,083.18	46	Castello Forester's Arms Hotel Pty Ltd.
TOTAL	$126,045,998.69	955	

APPENDIX C –MUNICIPAL CAPS AND REGIONAL LIMITS IN MONASH

In Victoria, all local government areas have municipal limits on the number of EGMs within the municipality. Some areas, like Monash also have regional caps which provide further limit on the number of EGMs permitted within a vulnerable area.

As per the current gambling machine regional caps and limits,[xxiv] the maximum permissible number of gambling machine entitlements under which gambling may be conducted in the City of Monash is 1393. Monash is one of few local government areas where a regional cap AND a municipal limit applied.

As of March 2025, City of Monash has a regional cap determined by the VGCCC that has a maximum permissible number of gambling machine entitlements of 616. This area includes:

Ashwood	Oakleigh
Chadstone	Oakleigh East
Clayton	Oakleigh South
Hughesdale	Mulgrave
Huntingdale	Notting Hill

Remaining suburbs within Monash are limited by a municipal limit of 777 gambling machine entitlements. The municipal limit is calculated at a ratio of 10 gambling machines per 1000 adults. If population rises, the limit may increase[xxiv]. Areas within Monash covered by the municipal cap include:

Glen Waverley

Mount Waverley

Wheelers Hill

APPENDIX D – GLOSSARY

Casino games – gambling activities found in a casino, often referred to as casino table games e.g. blackjack, roulette and poker.

Commercial bingo – organised bingo sessions conducted by a licensed commercial bingo operator. Bingo is a form of gambling where random numbers are drawn, individual players have different number sheets, bingo is won when the player has all numbers in a grid ticked off. Newer technology is now available, digitising the bingo sheets on personal electronic tablets (PETS), enabling many more bingo sheets to be played concurrently.

Community fundraisers – for the purpose of this policy, community fundraisers are those which have gambling elements, e.g. lotto, poker nights etc. Community fundraisers with gambling elements should consider gambling harm prevention measures including informed decision making, communication regarding triggers, support available, limited buy-in and prize pools. The VGCCC has regulations for community and charitable gambling (e.g. raffles, bingo), organisations are encouraged to check with the regulator.

Horse/dog race wagering – a form of gambling that entails placing a wager or a bet on the outcome of a horse, harness or dog race. This can occur online or through bookmaker.

Electronic Gambling Machines (EGMs) - commonly known as pokies or poker machines, are computers which when activated, simulate reels that appear to spin, if the symbols shown match, prizes are awarded. EGMs are designed to attract people to them and keep users on the machine for as long as possible. EGMs are one of the most harmful gambling types, taking billions of dollars from Australians every year.

Gambling expenditure or 'loss' data – the amount of money each form of gambling takes from the community.

Gambling – in accordance with the Gambling Regulation Act, gambling is described as 'any activity in which a) a prize of money or something else of value is offered or can be won; and, b) a person pays or stakes money or some other valuable consideration to participate; and c) the outcome involves or is presented as involving, an element of chance.'

Gambling harm - defined as 'any initial or exacerbated adverse consequence due to an engagement with gambling that leads to a decrease to the health or well-being of an individual, family unit, community or population'. Low-income earners are significantly more likely to experience harm from gambling

Keno – a form of gambling that is a rapid draw lottery determined by a random number generator.

Municipal limit – the number of EGMs allowed within a municipality, as set by the Ministerial Order in 2017. In Monash, this is 777 EGMs in the areas not covered by the regional cap.

Online gambling – refers to all gambling conducted online, usually via phone or computer/tablet. Often incorporates sports or race betting. Online gambling can include gambling within computer games e.g. lootboxes, skins etc.

Regional cap – a limit on the number of EGMs allowed in a distinct area, often categorised as high risk for gambling harm. In Monash, this is 616 EGMs in the areas of Ashwood, Chadstone, Clayton, Hughesdale, Huntingdale, Oakleigh, Oakleigh East, Oakleigh South, Mulgrave, Notting Hill.

Sports betting - a form of gambling that entails placing a wager, also known as a bet, on the outcome of a sporting event. Sports betting has become increasingly popular since the introduction of smartphones and the advertising and marketing by sports betting companies to normalise sports betting. Losses to sports betting have increased dramatically in the recent years.

Victorian Gambling and Casino Control Commission (VGCCC) – the independent regulator of Victoria's gambling industry. The VGCCC has regulatory functions and powers such as the distribution of licenses and permits for all forms of gambling in Victoria, monitoring and enforcement of gambling protections.

APPENDIX E – REFERENCES

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