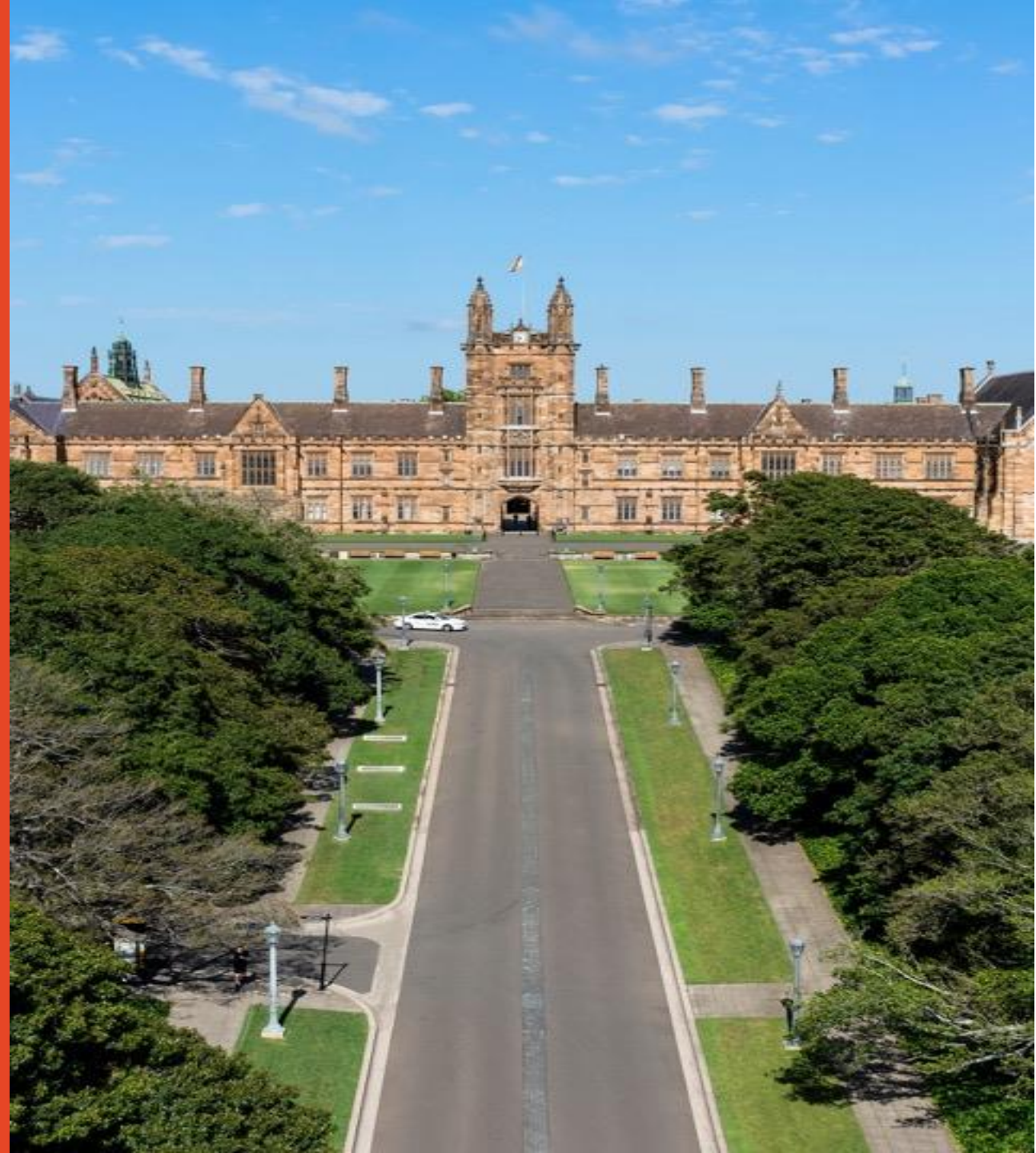


**Impact of the Australian Government's
2022 Monthly Activity Statement
Mandate: An Analysis of Survey &
Matched Behavioural Tracking Data**

**European Association for the Study of Gambling
Conference (Rome, 2024)**

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Disclosures

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- Participant recruitment support and customer account data were provided by the **online wagering operator Entain**. Entain were not involved in designing the study, analysing or interpreting findings, or writing or approving the final presentation for publication.

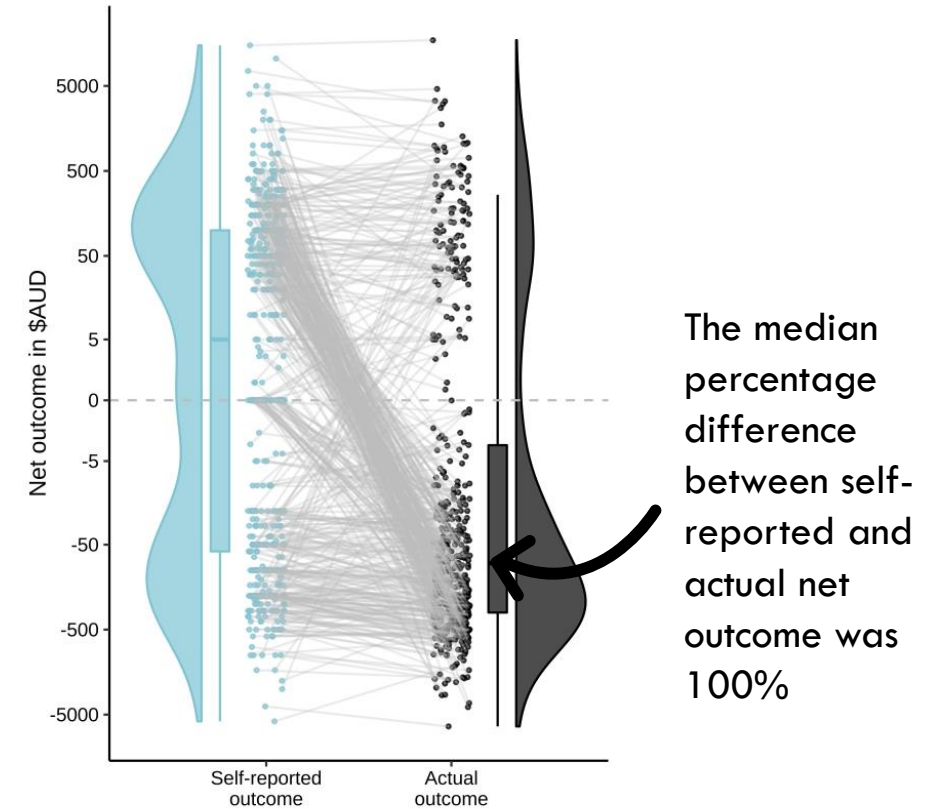
Past 5-year funding statement

RH has worked on a project funded by Responsible Wagering Australia (a representative body of Australian online wagering operators; University of Sydney, 2019-2021) and as an independent, sub-contracted statistical consultant for PRET Solutions Inc on a commissioned project (funded by the Australian Casino operator Crown; 2023). In 2023, RH was a co-investigator on a successful grant from the International Centre for Responsible Gaming (ICRG), which now partially supports his Research Fellow role at the University of Sydney.

Background

Our 2021 study found people who gamble online in Australia have a very poor understanding of how much money they're winning or losing ($N = 514$)

Heirene, R. M., Wang, A., & Gainsbury, S. M. (2022). Accuracy of self-reported gambling frequency and outcomes: Comparisons with account data. *Psychology of Addictive Behaviors*, 36 (4), 333–346. <https://doi.org/10.1037/adb0000792>



Background

Since July 31, 2022: gambling sites in Australia must send their active customers **monthly activity statements**.

These outline people's **wins, losses, and overall net result** for the past month and provide a **past-6-month summary**.

Your Wins and Losses over February including Free Bets

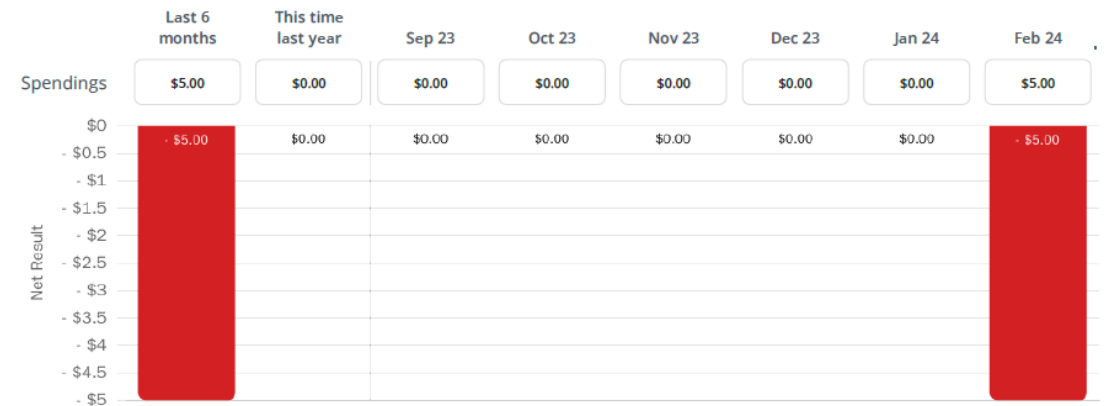
You Spent		You Won		You Lost		Your Net Result	
Personal	\$5.00 1 bet Incl. \$0.00 from 0 free/bonus bets	Personal	\$0.00 0 bets Incl. \$0.00 from 0 free/bonus bets	Personal	\$5.00 1 bet	Personal	-\$5.00
Pots	\$0.00 0 bets Incl. \$0.00 from 0 free/bonus bets	Pot Plus	\$0.00 0 bets Incl. \$0.00 from 0 free/bonus bets	Pot Plus	\$0.00 0 bets	Pot Plus	\$0.00

You Spent is the sum of stakes and free bets placed during the statement period (i.e. turnover)

You Won is the sum of net results of winning bets (i.e. payout less cash stake) resulted during the statement period. This includes winnings from free bets

You Lost is the sum of net results from losing bets (i.e. the cash stake) resulted during the statement period. A losing free bet gives a zero net result

Your Net Result is the sum of all returns paid during the statement period minus all cash staked



Methods

How many people actually use these statements?

Who uses them?

What impact are they having?

Methods

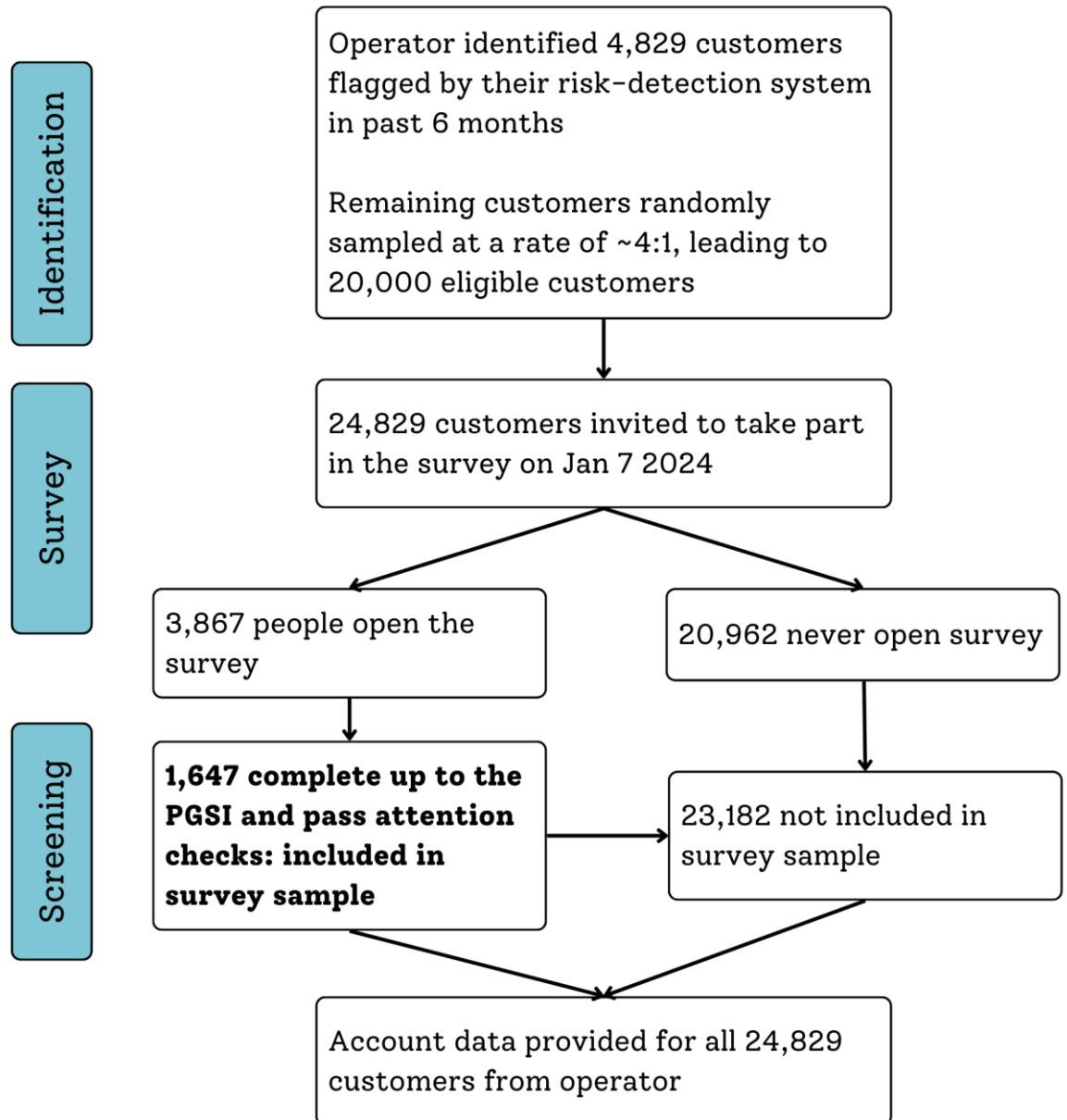
- Customers from two online gambling sites in Australia invited to take part in a survey

Eligibility criteria

- Gambled at least once in the past six months
- Been registered with the site for at least 30 days
- Not self-excluded

Methods

- Customer IDs linked to unique survey invitations
- Survey responses connected to behavioural account data
- **Account data for ALL customers invited provided for 6 months pre-survey and 30 days post-survey**



Methods

Phase 1: Self-reported use & benefits of activity statements

- Analysis of survey responses related to use and impact of statements on gambling behaviour (N = 1,647)

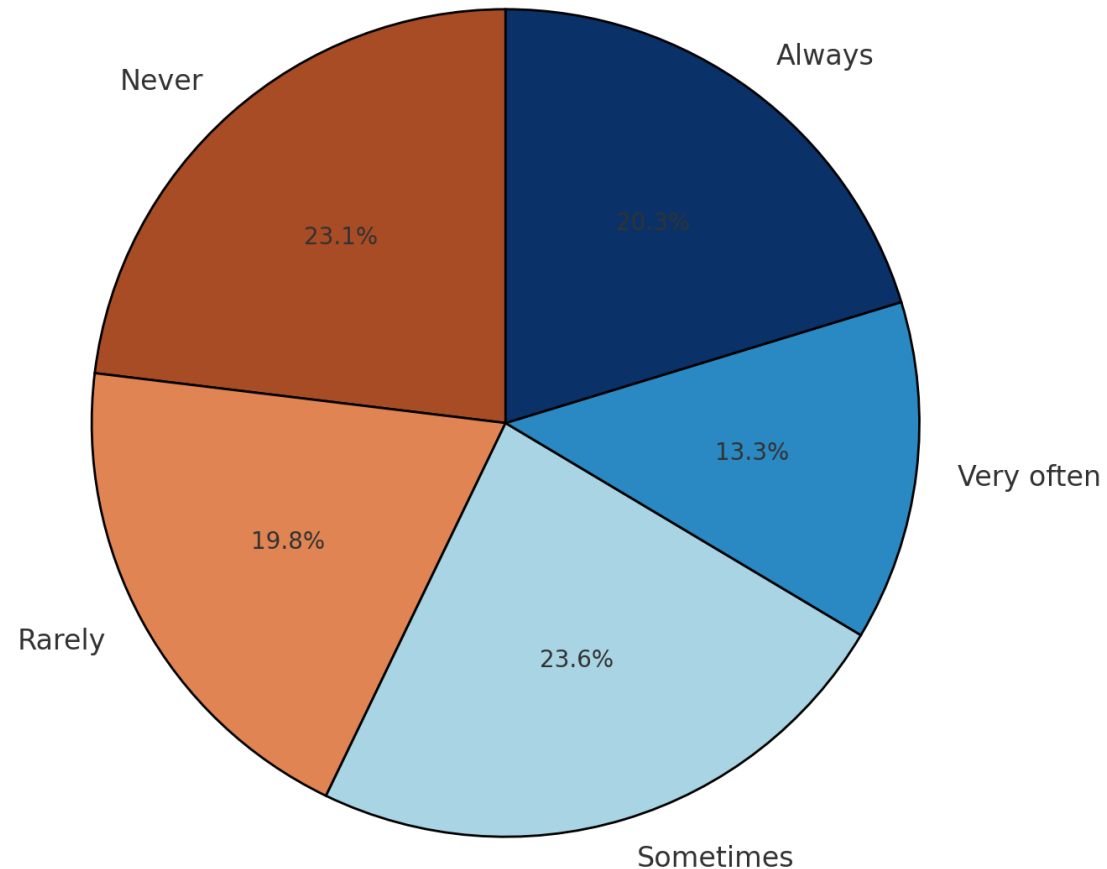
Phase 2: Impact of statements on behavioural tracking data over time

- Gambling behaviour tracked over time and around multiple statement dates

Phase 1: Self-reported use & benefits of activity statements

Phase 1: Self-reported activity statement use

How often have you opened and read a monthly activity statement?



Phase 1: Self-reported activity statement use

Who is most likely to open and use statements?

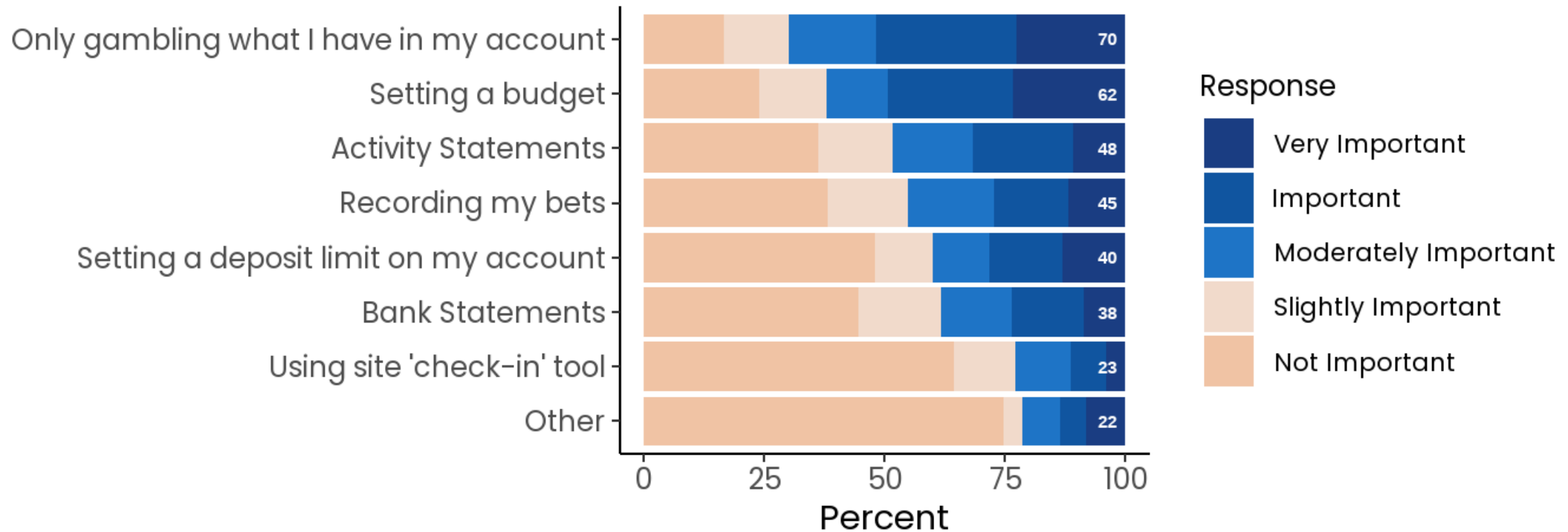
Ordinal Regression: Predictors of Statement Use Frequency

(N = 1,213)

	OR	95% CI	p-value	
Age	1.00	0.99, 1.01	0.539	X
Gender			0.005	✓
Male	—	—		
Female	0.64	0.45, 0.91		
Unknown	3.07	1.06, 8.85		
Education level	1.02	0.96, 1.09	0.530	X
PGSI category			0.003	✓
No risk	—	—		
Low risk	1.19	0.85, 1.67		
Moderate risk	1.22	0.88, 1.68		
High risk	0.66	0.45, 0.98		
Betting intensity	1.00	0.99, 1.01	0.893	X
Net outcome	1.00	1.00, 1.00	0.556	X
Total no. deposits	1.00	1.00, 1.01	0.600	
Active deposit limit			0.057	X
No	—	—		
Yes	1.46	0.99, 2.14		

Phase 1: Preferred methods of tracking spend

How useful are the following tools in supporting you to track your gambling spending?



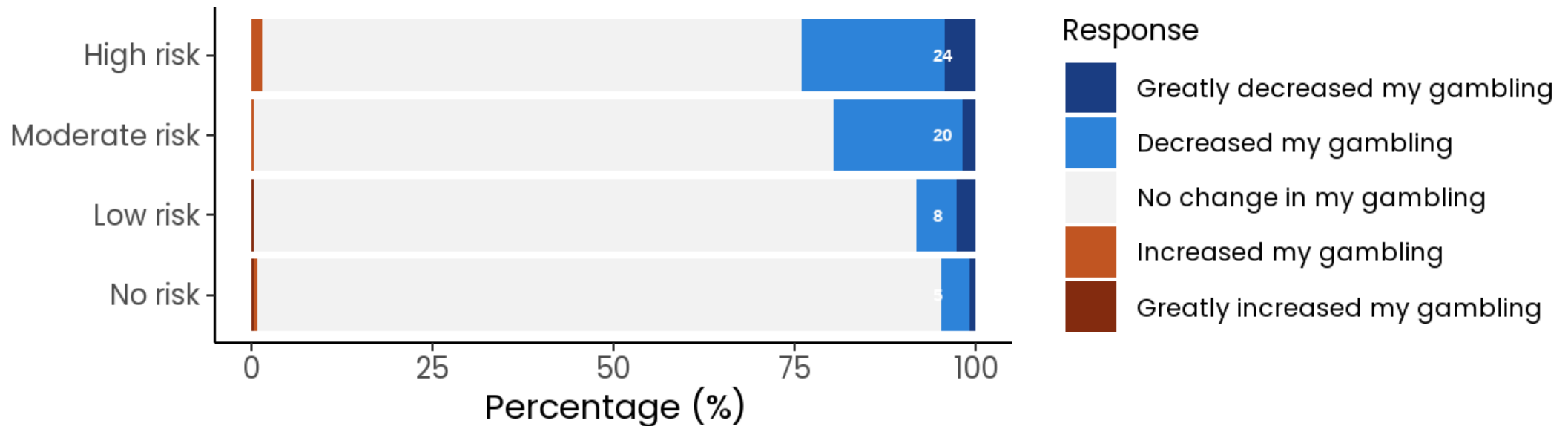
Phase 1: Self-reported impact of statement use

To what extent, if any, did reading your activity statement result in any change in your gambling behaviour?

- Greatly increased my gambling: 0.3%
- Increased my gambling: 0.5%
- **No change in my gambling: 81.6%**
- Decreased my gambling: 15.4%
- Greatly decreased my gambling: 2.2%

Phase 1: Self-reported impact of statement use

To what extent, if any, did reading your activity statement result in any change in your gambling behaviour?



White numbers indicate the proportion of responses relating to decreased gambling

Phase 1: Does reading statements improve recall accuracy?

Do people who read statements regularly have a better understanding of their gambling expenditure?

We asked people: over the last 30 days, approximately how much money did they:

[1] spend on bets

[2] win or lose (net outcome)

Phase 1: Does reading statements improve recall accuracy?

Predictors of accurate recall of spend & net outcome

Simplified linear regression outcomes

Variable	Outcome
Statement read frequency	
No. days since last statement	
Number of bets	

Phase 2: Impact of statements on objective gambling behaviour over time

Phase 2: Trends in behavioural tracking data

Are there any observable changes in gambling behaviour in the days after people receive their statements?

“Seeing how much someone’s lost could lead to loss chasing”

- No control group
- Need to look at multiple statements to determine impact

Phase 2: Trends in behavioural tracking data

Isolated all customers from the 24,829 invited to the survey who bet at least once in the months of:

- *August 2023*
- *September 2023*
- *October 2023*
- *November 2023*

9,592 people selected

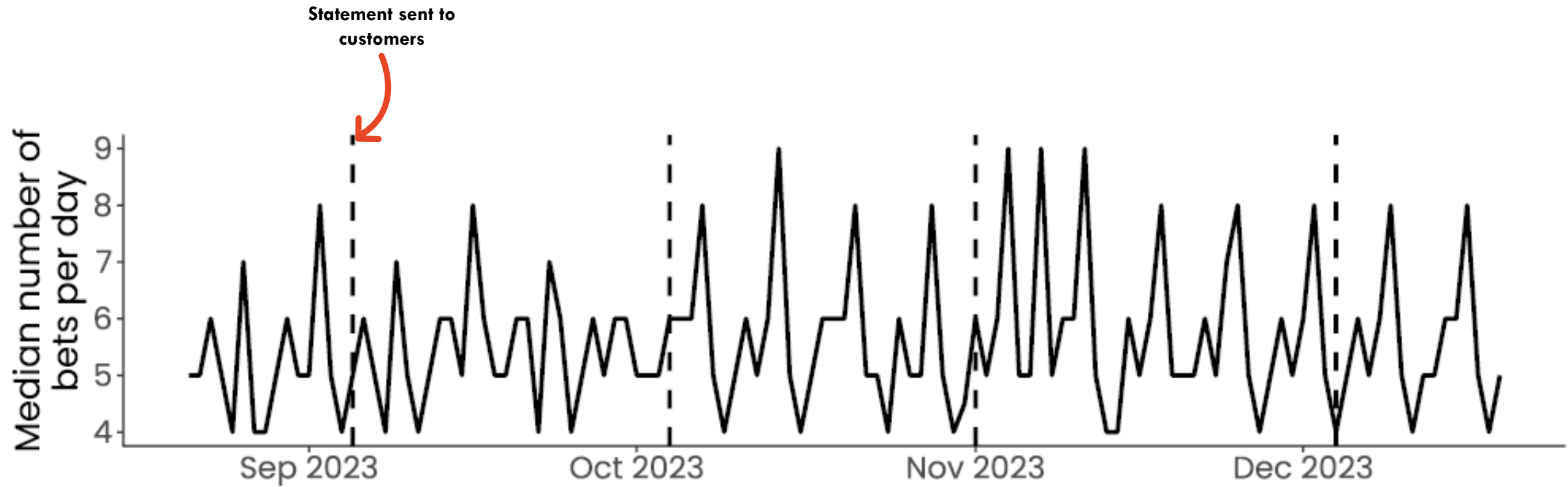
Phase 2: Trends in behavioural tracking data

Data extracted for the weeks surrounding **four statement dates in 2023**

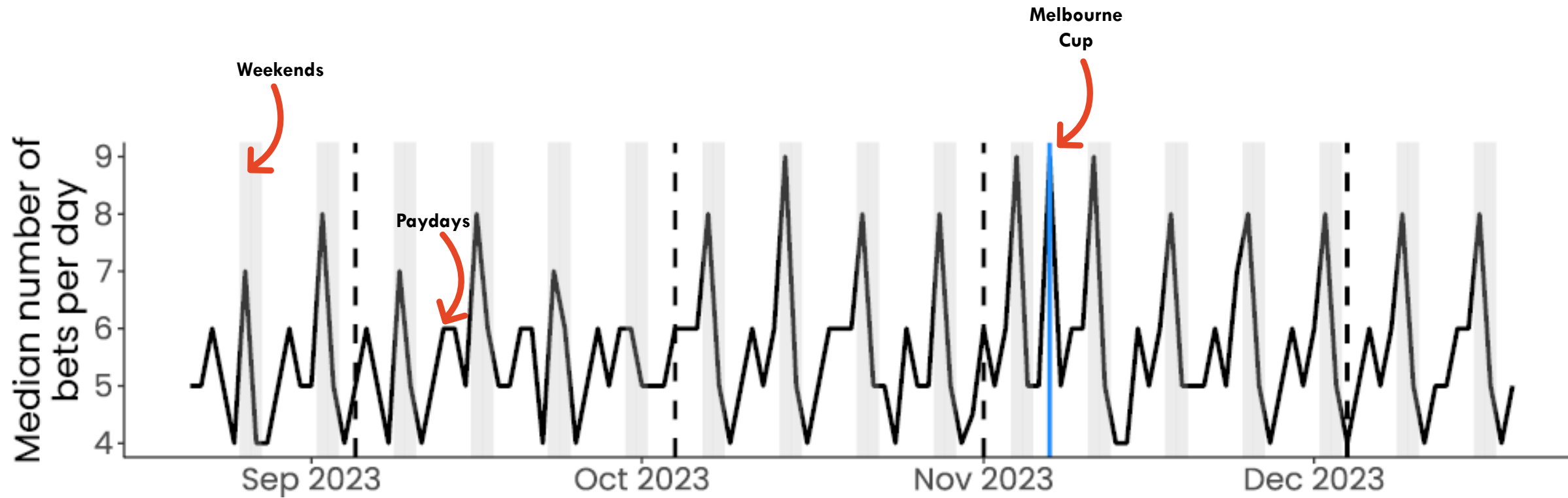
Summary variables computed: **Median no. bets AND median deposit amount (AUD\$)** per person per each day

Data visualised and trends confirmed using interrupted time series analysis

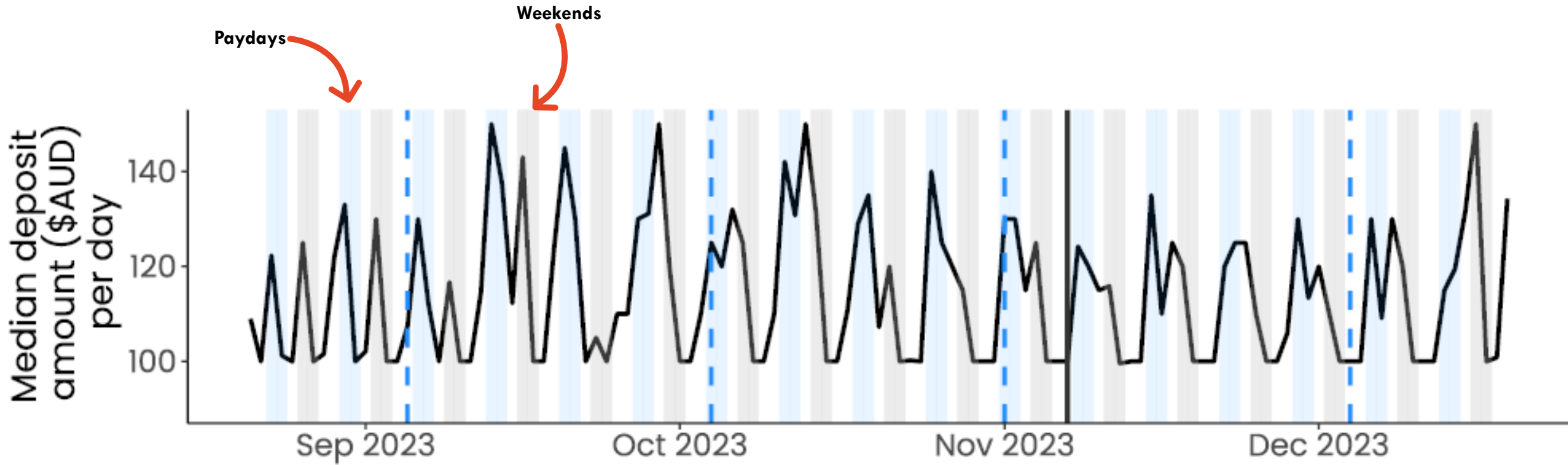
Phase 2: Trends in betting frequency



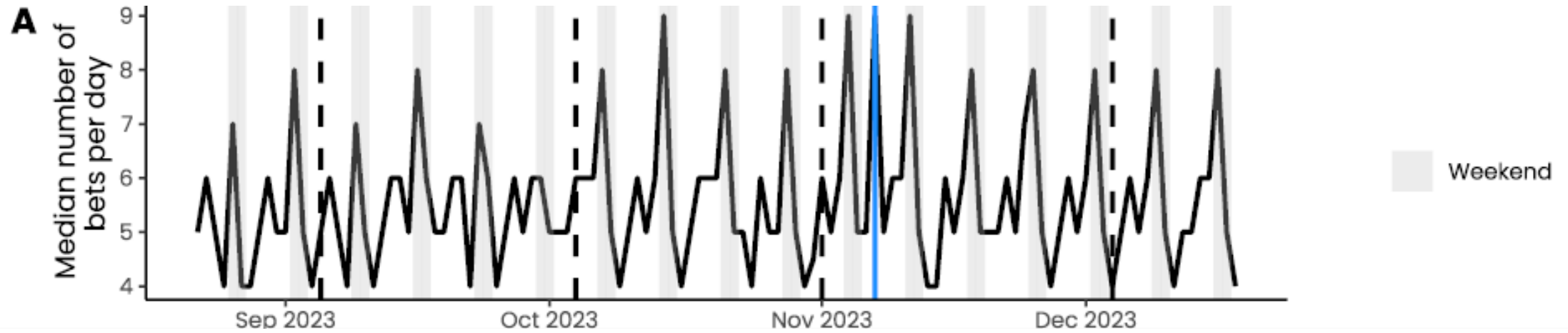
Phase 2: Trends in betting frequency



Phase 2: Trends in deposit amount



Phase 2: Applying models to the data



Phase 2: Trends in behavioural tracking data

Interrupted Time Series Segmented Regression Model: Impact of Activity Statements on Betting Behaviour

	Median number of bets per day (N = 9592)			Median deposit amount per day (N = 9023)		
	Beta	95% CI	p-value	Beta	95% CI	p-value
Time	-0.005	-0.075, 0.064	0.884	0.358	-0.965, 1.681	0.597
Post-statement (level) 1	0.201	-0.578, 0.98	0.614	2.255	-12.416, 16.927	0.764
Time after statement (slope) 1	0.008	-0.065, 0.08	0.831	-0.200	-1.596, 1.195	0.779
Post-statement (level) 2	0.374	-0.227, 0.975	0.225	1.983	-9.676, 13.641	0.740
Time after statement (slope) 2	-0.025	-0.061, 0.01	0.160	-0.520	-1.213, 0.173	0.144
Post-statement (level) 3	0.461	-0.148, 1.07	0.141	3.479	-8.151, 15.109	0.559
Time after statement (slope) 3	0.018	-0.015, 0.051	0.287	0.218	-0.428, 0.863	0.510
Post-statement (level) 4	-0.062	-0.72, 0.596	0.853	-3.676	-16.53, 9.179	0.576
Time after statement (slope) 4	0.006	-0.059, 0.07	0.865	1.305	0.056, 2.554	0.043
Weekend days	1.659	1.38, 1.937	0.000	1.869	-3.163, 6.901	0.468
Pay days	0.909	0.608, 1.21	0.000	17.587	12.229, 22.945	0.000
Melbourne Cup	3.640	2.177, 5.104	0.000	-10.642	-36.21, 14.927	0.416

Phase 2: Trends in behavioural tracking data

Sensitivity analyses

Outcomes remain almost identical when:

- A 1- or 2-day lag between statement dates and impact was introduced to account for delayed effects
- Only people with PGSI scores >2 are included in models (N=659)

Conclusions

An estimated **57.2%** of all online gambling customers open and read their **monthly statements** at least sometimes

At-risk customers are less likely to use statements but more likely to report benefiting from them

The **ratio of people who said they decreased their gambling because of reading statements relative to those who said they increased their gambling because of them was 22:1**

Conclusions

Reading statements does *not lead to improved recall of recent expenditure*

There is *no discernible change in gambling behaviour or spending in the days after statements are released*, suggesting there is:

[1] no backfire effect whereby seeing statements leads to loss-chasing

[2] no startle effect whereby people stop gambling in response to their observed losses

Questions?

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Project preregistration: <https://osf.io/5at3q/>

Survey sample representativeness

How representative are those who completed the survey?

Most differences between responders and non-responders on key demographic and wagering characteristics were negligible and not statistically significant

The participant sample, however, was more likely to:

- Be older ($d = 0.40$)
- Have been registered for longer ($d = 0.25$)
- Bet more recently ($d = 0.51$)
- Bet more regularly ($d = 0.58$)
- Deposit more often ($d = 0.32$)