RESEARCH REPORT

Lucky for some: bingo in Victoria

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Conflict of interest declaration

The authors declare no conflict of interest in relation to this report or project.

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Lucky for some: bingo in Victoria

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Victorian Responsible Gambling Foundation

LA TROBE UNIVERSITY

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As we have discovered, bingo regulation is highly complex. To refine the recommendations made here, we held a state-wide symposium at the Foundation on 2 December 2019. Alongside allowing us to use their meeting room, the Foundation publicised the event though their networks. We thank the people who attended the symposium and provided their insights on our findings and on bingo more generally: Fiona Craigen, Penny Christie, Louise Crowe, Eliza Gilbert, Tiffany Griffin, Cassandra de Lacy-Vawdon, Luke Duffy, Ian Ferretter, Linley Kensitt, Clover Laurier, Scott May, Stephen Mason, Peter McCormack, Monica Mercieca, Helen Miller, Anisha Nagpal, Dea Morgain, Tony Phillips, Susan Rennie, Isolde Scherrer, Rebecca Selvarajah-Hutchinson, Greg Semmler, Lindsay Shaw, Rebecca Thorpe, Brendan Witt and Ivy Wong. Any errors in understanding the regulations are our own.

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Acronyms

CALD – culturally and linguistically diverse

CCO – community or charitable organisation

EGM (or pokies) – electronic gaming machine

GEGAC – Gippsland and East Gippsland Aboriginal Cooperative (GEGAC)

HILDA – Household, Income and Labour Dynamics in Australia survey

LGA – local government area

PET – Personal or programmable electronic transmitter or tablet

PGSI – Problem Gambling Severity Index

PO – Participant observation

POD – Play on demand

RF – Research Fellow

RSL – Returned and Services League

SMECC – Sunraysia Mallee Ethnic Communities Council

VCGLR – Victorian Commission for Gambling and Liquor Regulation

VRGF (or Foundation) – Victorian Responsible Gambling Foundation

Glossary

Books – bingo books are typically made up of 5–30 sheets of paper with a grid with 15 numbers. Each combination of numbers is different. Books are typically sold in a set of six, with individual books divided by a perforated line. Players may play one or more books.
Breakopens – breakopen tickets are pull-tabs products made of cardboard used for a form of instant lottery, where the buyer rips off a cover to reveal numbers or symbols which indicate if they have lost or won. They can be sold by a cashier or by a lucky envelope vending machine.
Compliance inspectors – inspectors from the Victorian Commission for Gambling and Liquor Regulation, an independent statutory body that regulates gambling in Victoria.
Dabber or dauber – a felt-tipped pen used to mark off the bingo book. The felt tip is often round, to enable good coverage when marking off a number.
Flyers – flyers are sheets for individual games of bingo, often played at the end of a set of ten games, which are sold in addition to bingo books.
Games – a game of bingo runs for the time it takes for a person to correctly call bingo, having marked off all the numbers on their grid. As above, a person may play more than one book during a game. In some circumstances, a bingo operator may deem that a game must be won on a particular call, with a specific pattern or within a certain number of calls and that, if it is not won in this manner, will end prior to a person correctly calling bingo.
Housie-housie or housey-housey – an older name for bingo. One theory is that this term derived from bingo players calling ‘house’, to indicate a full house or winning card (The Free Dictionary, 2019).
Lucky envelopes – an instant lottery ticket, usually accessed through a vending machine. This can be a breakopen ticket or a paper ticket printed by the machine (often a converted EGM).
Personal or Programmable Electronic Transmitter or Tablet (PET) – PETS are tablets loaded with electronic bingo games.
Sessions – a bingo session is made up of a series of games, often up to 30. Each session may include breaks, often two breaks after the first two sets of 10 games.

Terminology

In this report we use the term ‘Aboriginal’ to refer to First Nations peoples from mainland Australia. To refer both to Aboriginal and Torres Strait Islander peoples, and when referring to overseas literature, we at times use the term ‘Indigenous’.

There are many terms and concepts used in relation to gambling harm. ‘Problem gambling’ (in Victoria, contrasted with ‘responsible gambling’) has been widely used. Prevalence studies that draw on the Problem Gambling Severity Index (PGSI)—a nine-question survey that is used to categorise an individual as a non-problem gambler, a low-risk gambler, a moderate-risk gambler or a problem gambler—frequently categorise people as at-risk or problem gamblers. However, such language places responsibility for gambling harm unfairly on those who experience it, rather than the gambling products or suppliers (Kolandai-Matchett et al., 2017). Hence, many prefer the term ‘gambling harm’. In this report, where we are representing other people’s work, we largely reflect their terminology, including the term ‘problem gambler’. Where the term ‘gambling harm’ does not impede understanding of others’ work, this is our preferred term. Correspondingly, we refer to ‘bingo harm’.

‘Gaming’ and ‘gambling’ are at times used interchangeably. In this report, except where reflecting terminology by other writers, we use the term ‘gambling’.

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Executive summary

Purpose of report

This report presents findings of a qualitative study examining the experience and impact of bingo on three communities where bingo is relatively popular and economic and social disadvantage are common: Aboriginal people in Gippsland and East Gippsland, Pacific migrants in Sunraysia and older people with fixed incomes in Melbourne.

The report aims to explore how people from disadvantaged communities experience bingo and how can harms be minimised for individuals and communities. It highlights key findings and recommends actions to address gambling harm experienced by bingo players more broadly in Victoria.

Background and existing literature

- Bingo is a game where participants listen to an announcement of a series of numbers. The first player whose numbered squares are all called and who informs the caller that this has occurred is the winner. Bingo is played in diverse locations: from licensed bingo centres, to clubs, as well as in community agencies, churches and nursing homes, and online. It is a relatively little-studied form of gambling, and gambling harm experienced by bingo players is poorly understood, with scant evidence about effective policy and interventions.
- Bingo has at times been popular in Victoria, with up to 20 per cent of the adult population playing. At present, approximately 2.64 per cent of adult Victorians play bingo at least once a year. Bingo players in Victoria are disproportionately likely to be women, older, Aboriginal and poorer. Almost a third (32 per cent) of Australian bingo players are estimated to experience gambling problems: however, it is not known what proportion of these problems relate specifically to bingo. Around one in 10 Victorians who have been identified as problem gamblers play bingo.
- Bingo is one of a number of forms of gambling undertaken by Indigenous people in Australia and beyond, providing social connectedness and respite from trauma and injustice, while also exposing some participants, and their relatives and community, to harm, including harm from electronic gaming machines (EGMs). Bingo has become increasingly popular in Pacific countries in the past 25 years, with links to fundraising and church that means it is often not seen as a form of gambling; Pacific migrants in countries like Australia and Aotearoa New Zealand also participate in bingo. Bingo is unique among gambling forms in being most popular with older people. It is valued for providing social connectedness in the context of life changes caused by retirement or the death of a spouse or friends.
- Increased density of gambling products, such as EGMs, is linked to increased gambling harm, with proximity to EGMs being associated with problem gambling. Characteristics of bingo outlets are also likely to affect harms that bingo players experience.
- Bingo products and practices are changing, for example, with the digitisation of bingo through the introduction of personal electronic tablets (PETs) and online bingo.
- Factors outside the gambling industry also appear to create risk factors for gambling harm, including poor mental and physical health, some types of gambling behaviour, pre-existing trauma and/or adverse life events and other forms of disadvantage. Additionally, some socio-demographic groups have higher risk of gambling harm.

- A long-standing evidence base suggests that a public health approach is required to address complex, society-wide problems, including gambling; therefore a public health approach is likely to be an effective response to bingo regulation and responses.

Legislative framework

- Bingo is regarded as a minor form of gambling and in Victoria is regulated under the Gambling Regulation Act (2003) (the Act), Gambling Regulations (2015) and Rules of Bingo.
- The Act approaches bingo as fundamentally a fundraiser for Community Charity Organisations (CCOs), stating that 'The purpose of this Chapter [on minor gambling, including bingo] is to provide for the regulation, supervision and control of gaming for the benefit of community or charitable organisations …'. In this, it reflects past practice and intent: since at least the 1970s, legislators have stated that one of bingo's key roles is to benefit not-for-profit community organisations, particularly smaller ones.
- The Act allows three broad forms of bingo: 'unlisted', bingo operated by CCOs or their delegates and bingo provided by other groups. 'Unlisted' gambling covers games that are not intended to raise money for any purpose for operators where all proceeds are returned to players as prizes, which can include bingo. The second type of bingo is provided by CCOs or their delegates. In this context, not all monies collected are returned as prizes; rather, a set proportion must be retained by the CCO. Where bingo sessions are conducted at a bingo centre, the centre operator is permitted to claim expenses and a fee for operating the games. The final form comprises 'nursing home bingo', which, like 'unlisted' gambling, requires all monies to be returned to players as prizes but which has the addition requirement that games cannot be advertised and are provided for entertainment, rather than commercial aims.

Method

Using a case study approach, the research drew on interviews with 53 bingo players from across three communities and 13 stakeholders with professional knowledge of bingo in Victoria. Additionally, we conducted 12 participant observations at a range of different types of bingo sessions across Victoria. Mechanisms for community engagement and feedback were embedded in the research design and community members were employed in two sites to conduct interviews. Feedback from experts was sought through a one-day symposium held to share and test research findings. Research case studies and project partners were:

- Aboriginal community members in Eastern Victoria, partnering with Gippsland East Gippsland Aboriginal Cooperative (GEGAC);
- Pacific community members in Northern Victoria, with Sunraysia Mallee Ethnic Communities Council (SMECC);
- Older people (65 and older) on fixed and low incomes in Melbourne, with COTA Victoria (previously called the Council on the Aged, now known by its former acronym).
- Ethical approval to conduct the research was obtained from the Human Research Ethics Committee of La Trobe University (HEC18074). Key findings are summarised below.

Experiences of bingo

- Comparing the three communities, Aboriginal people were more commonly introduced to bingo as children, with bingo being a strong site of family and community connection; Pacific participants had also often grown up playing bingo and were introduced to bingo by family members, including in Pacific countries and Aotearoa New Zealand; older people were more likely to start playing as adults, often after retirement, and to be introduced to bingo by friends.
- Bingo is a site of community connection and real pleasure. Most players valued bingo because of: its social nature; the fact that it offered the chance to win money which provided both a thrill and, for some players, occasional help with pressing financial needs; the cognitive stimulation it provided; the escape it offered from responsibilities and stress; its predictable and affordable nature; and the fact that it was seen as a relatively low and 'controlled' spend. Participants regarded it as a good game as people aged, as safe and open to all and some players valued the fact that bingo raised funds for community organisations.
- Most players, and particularly older people in Melbourne, felt that bingo was harm-free. However, a minority of participants, and some stakeholders, described harm from bingo, caused both by bingo directly and because bingo put people in proximity to EGMs.
- Social advantage, including having more money, seemed to protect against some harms from bingo and hence it was not surprising that participants from the more economically disadvantaged Aboriginal and Islander communities were more likely to report greater harm.
- Harms described included financial hardship, stress, shame and conflict. Impacts on children were particularly noted, including missing out on food, other necessities and care givers' time and attention.

Bingo provision

- Bingo in Victoria is provided in Victoria in so many forms that sometimes the only common element is that numbers are called and the game is won when all required numbers have been identified. As noted above, only a proportion of bingo offered is regulated under the Act.
- Bingo regulated under the Act is often played in large bingo centres, sitting hundreds of people. These centres increasingly offer large jackpots, which may be rolling (ie not paid out each game but accrued across games) or linked (amalgamated simultaneously across different centres where bingo is played). The largest jackpot we heard of was $450,000. Large jackpots centralise wins, meaning fewer people get more winnings.
- Traditional paper-based bingo appears to have some inbuilt protective factors against gambling harm. Games loaded on PETs are increasingly sold at licensed bingo centres and some clubs. PETs enable elderly or disabled people who could not otherwise play to do so and are growing in acceptance by players. At the same time, PETs enable players to play many more games than they could complete on paper, reducing the chance for paper game players to win and detracting from the cognitive benefits of the game. PETs also greatly increase exponentially the amount of money that can be spent playing bingo and the jackpots that are offered.
- Amounts of money that people spend to play bingo vary widely. Several participants spoke of people spending in the low hundreds up to $1,200 to attend a 'package' session. At other times, even in the same venue, bingo is substantially cheaper and could be free or start at 50 cents for a book of 10 games. People could play a session of bingo over nearly three hours for $20-$30, in some instances including food, making it cheaper than many other outings.
- Increases in costs and prizes led some of our research participants to question whether bingo should still be considered 'minor gambling'.

- We suggest that bingo illustrates, as other researchers have argued, how the gambling industry has co-opted 'folk gambling', taking important community spaces and commercialising them. In doing so it has transformed a proportion of bingo from a gently redistributive game that moved money around a community, to one where money is extracted from many but returned to a few, as we shall discuss in more detail in the sections below.
- Nonetheless, bingo is an extremely complex phenomenon; it is important to bear in mind that some bingo offerings are still close to the old folk gambling model and that many players enjoy new forms of the game. Although concerning, harms directly associated with bingo are not commensurate with those associated with EGMs.

Bingo and other forms of gambling

- Bingo is commonly offered in close proximity to EGMs: while bingo centres cannot provide EGMs, gambling venues with EGMs, including Crown Casino, do offer bingo. Our research suggests that in venues wth EGMS, bingo functions as a 'loss leader', channelling bingo players to play EGMs. The Act and associated regulations do not prevent this from occurring.

Funds raised though bingo at licensed centres

- The role of bingo as a fundraiser for community agencies is unclear and most players appear not to be aware of bingo's legislative purpose in benefiting the community. There appears to be little transparency about where funds collected at bingo centres are directed and some interviewees expressed concern at whether they provide benefit to disadvantaged communities.

Service system responses

- Participants who experienced harm did not access help from formal services: where they did seek help, they approached family members. Family was noted as a resource particularly by Aboriginal and Pacific Islander participants.
- Several participants called for greater access to alternative activities for bingo players, including, for Indigenous people, including activities that strengthen cultural connectedness. Additionally, several participants highlighted the importance of addressing factors such as poverty, both in specific ways such as providing children's breakfast programs and at a societal level.
- Systemic marginalisation and violence puts some groups at greater risk of and from harm related to playing bingo, therefore interventions should be tailored to meet the needs of those groups and address structural factors that disadvantage those groups. Participants called for holistic, culturally appropriate services that sought to prevent as well as treat gambling harm.
- There is limited evidence about good practice in preventing and treating gambling harm experienced by bingo players.

Issues in bingo regulation

- Bingo, particularly bingo as traditionally provided, offers significant benefits that are valued by players, therefore any changes to bingo should seek to safeguard and strengthen such benefits where not in conflict with harm prevention and mitigation.
- While the focus of the Act is on bingo centres, bingo is allowed, with very little regulation, where it is offered without a fee or profit to operators, is not advertised and is not intended to provide a commercial benefit to the operator. Clarification of regulation regarding this form of bingo, including whether it is acceptable for commercial venues such as Crown Casino and RSLs to accrue indirect financial benefit from offering this form of bingo would support compliance efforts.
- New products and processes enabled by digitisation have changed how bingo is offered and are exposing bingo players to harm. Reviewing regulatory provisions regarding caps on costs for games (including PETs) and caps on jackpots and requiring venues to offer paper-based game (rather than just PETs) may protect players from harm.

Issues in enforcing compliance with the regulations

- Bingo regulations are complex and the different regulatory provisions relating to bingo with different characteristics makes it difficult for VCGLR compliance inspectors to assess whether bingo provision is compliant.
- Participants expressed concern that the merging of liquor and gambling compliance regulation into one body had reduced capacity to scrutinise bingo or reports from bingo operators. Hence, they suggested that bingo legislation and regulations were inadequately enforced.

Recommendations

Regulation and compliance

1. In consultation with bingo players, reorient the Victorian Government gambling framework to adopt a public health approach to bingo, with harm reduction and fairness to players as key legislative aims, including by:
   a) instituting measures to separate bingo from EGMs
   b) instituting maximum costs for paper and PET-based bingo
   c) instituting minimum mandatory game lengths and gaps between games to protect the social nature of bingo and reduce opportunities for venues to divert people to EGMs
   d) requiring donations to benefit the community where the majority of bingo players from that venue come from, or comparable communities
   e) clarifying legislative intent of 8.2.4A including in relation to 'commercial benefit' and determining whether casinos, hotels and clubs providing EGMs should be permitted to offer bingo and whether they should be exempt from reporting and other regulatory requirements
   f) clarifying legislative intent of section 1.3 ('unlisted' gambling) and determining whether bingo should be included as a listed activity under section 1.3
   g) better defining types of bingo to minimise confusion (such as between 'unlisted' gambling and 'nursing home bingo') to enable clarity about regulatory requirements.
2. Address harm from new products and practices, considering the following measures:
   a) requiring all bingo operators to offer paper-based bingo
   b) limiting the total number of games that can be played by any one bingo player at once, whether paper or PET
   c) prohibiting on-the-spot PET game purchases (as available in jurisdictions such as Canada), to ensure PETs games can only be purchased at the beginning of play
   d) prohibiting rolling jackpots over an identified amount
   e) investigating how online bingo sites are being accessed from Australia despite their illegality and identify measures to strengthen blocking of such access.
3. Authorise the VCGLR to collect and publish, per venue and LGA:
   a) the location of licensed bingo venues
   b) dollar and percentage amounts of proceeds, returns to players and expenses taken by operators for each session and for jackpots
   c) names of CCOs to which funds are directed, dollar amounts and percentages of remaining funds for each session and for jackpots
   d) number of paper-based bingo games sold
   e) number of PET bingo games sold
   f) number of bingo-venue inspections conducted in bingo venues, including covert inspections
   g) numbers of breaches identified
   h) types of consequences for breaches found.

4. Strengthen compliance monitoring to ensure fairness for bingo players, including through covert compliance activities, considering the following measures:
    a) requiring bingo operators to record the name of winners on running sheets, to assist compliance efforts
    b) providing clear information to compliance inspectors about how bingo should be monitored
    c) ensuring CCOs meet legislative requirements, by increasing scrutiny of CCOs receiving bingo donations.

Service system responses

5. Re-orient gambling prevention and treatment programs and services (including funding of such) to:
    a) recognise the links between bingo, other forms of gambling and gambling harm, and the impacts of disadvantage and trauma on bingo harm, in assessment protocols and treatment practices
    b) recognise the specific and different experiences of particular groups and ensure that services respond to specific needs, including by involving affected communities, (particularly Aboriginal communities), in the development, implementation and evaluation of relevant programs.
6. Trial programs to strengthen outreach to bingo players, such as through in-venue visits, in-venue provision of verbal information and messages printed on bingo books about gambling harm and where to seek help.
7. Encourage local governments and other service providers to identify and dismantle barriers to community members accessing local activities, to reduce social isolation and ensure alternative activities to gambling are equally accessible to all community members.

Research

8. Research is needed to investigate:
    a) the practice of rolling and linked jackpots to determine if these contribute to harm to players, including by disguising returns to players
    b) the pathways between bingo playing and use of EGMs, particularly in venues where both are present
    c) the impact of PETs on harms from bingo
    d) the impacts of prevention and treatment approaches for people experiencing harms from bingo.

1. Introduction

What is bingo

Traditionally, bingo has been a game where participants listen to numbers announced by a caller, marking each number off as it is called on a sheet of numbered squares. The first player to mark off all the numbers and inform the bingo organisers is the winner (Victorian Commission for Gambling and Liquor Regulation, 2017). While technological changes are transforming bingo, and machines can mark off the squares with limited human intervention, the aim of the game – being the first to correctly tell the caller all your squares have been marked off – remains.

In Victoria, the Rules of Bingo define bingo as a game where 'Numbers are randomly drawn and announced and players compete to match these on a ticket. Between 1 and up to 90 numbers inclusive will be drawn, dependent on the Type of Bingo being offered for play,' (Parliament of Victoria, 2010). The Rules outline a number of types of bingo with between 1 and 90 numbers randomly drawn and announced (type 1), 1 and 80 numbers (type 2) and 1 and 75 (type 3) and allow for a range of versions of bingo. The winner of bingo in Victoria is determined to be the first player(s) who have all the numbers 'in the predetermined pattern on his or her ticket announced by the Caller' and no other numbers and call or have someone else call 'line' or 'pattern' or 'bingo' or make an audible noise (Parliament of Victoria, 2010). A player with a winning card who fails to do this forfeits their prize. Typically, winning tickets require fifteen numbers to be marked off. A prize is given to the winner(s) and must be paid at the end of each game; where more than one person wins, the prize is divided among the winners. A player who incorrectly declares him or herself a winner is permitted to continue to play (Parliament of Victoria, 2010). According to the Gambling Regulation Act no more than 30 games of bingo may be conducted by an organisation within an eight-hour period (Parliament of Victoria, 2003).

Bingo may be played as a game where no money or valuables are staked; in these cases, bingo is not considered a form of gambling. It is often classified as a minor form of gambling, that is, where amounts involved are small and proceeds go to charities (Tasmanian government, 2019, Victorian Commission for Gambling and Liquor Regulation, 2020).

Project overview and aim

Both internationally and in Australia, bingo is a relatively little-studied form of gambling (Bedford, 2015, Fiske, 2015, Wardle, 2016). Bingo has lower participation rates in Victoria than electronic gambling machines and sports and race betting (Hare, 2009, Armstrong and Carroll, 2017). The prevalence is higher among older people, Aboriginal people and some immigrant communities than in the general population (Hare, 2009, Kolandai-Matchett et al., 2017). The experience of bingo playing and the complex effects of bingo on players, including its benefits and harms, are not well documented: nor are the commonalities, differences and links between bingo and other forms of gambling (Wardle, 2016). As a consequence, gambling harm experienced by bingo players is also poorly understood and there is little evidence about effective policy and interventions to address gambling harm experienced by bingo players, or, indeed, to strengthen possible positive impacts of bingo playing (Wardle, 2016, Moubarac et al., 2010).

To address this gap, this project aimed to explore how people from disadvantaged communities experience bingo and how can harms be minimised for individuals and communities by considering:

- the appeal of and pathways into bingo playing among bingo players
- the impacts of gambling harm experienced by bingo players
- the developmental, social, cultural, economic and environmental factors that contribute to or protect against harm experienced by bingo players
- the role of services, venues and regulation in contributing to or protecting against gambling harm experienced by bingo players and their communities.

We used a case study approach based on interviews and participant observation (PO) to explore bingo from the perspective of three groups with relatively high rates of bingo participation, drawn from three different parts of Victoria. These are: Aboriginal people in Gippsland and East Gippsland, Pacific migrants in Sunraysia and older people with fixed incomes in Melbourne. Each group brings a range of protective factors in relation to gambling harm, and each also has shared and distinct experiences of discrimination, exclusion and inequality. By selecting a mix of groups and settings we hoped to better understand experiences both in urban and regional Victorian contexts, and for younger and older, Aboriginal and non-Aboriginal, immigrant and non-immigrant people. In exploring the experience of bingo players from these groups and settings, the project aimed to identify both specific and common elements between and across each group, setting and context.

We looked at both for-profit bingo and not-for-profit bingo, including where, in both contexts, bingo is used as a ‘loss leader’ to bring people into a venue where other gambling opportunities a primary activity. This is because paying any amount for bingo can lead to financial harms, and because of the important intersection of bingo and other gambling modalities that we highlight in this report.

The research was funded by the Victorian Responsible Gambling Foundation (VRGF, or the Foundation), and conducted between 2018 and 2020 in partnership with the Gippsland East Gippsland Aboriginal Cooperative (GEGAC), the Sunraysia Mallee Ethnic Communities Council (SMECC) and COTA Victoria.

The project team was Associate Professor Sarah MacLean (Principal investigator), Kathleen Maltzahn, Associate Professor Mary Whiteside, Dr John Cox, Professor Helen Lee, Annalyss Thompson and Jasmine Kirirua. The project was conducted at La Trobe University.

2. Literature review

This literature review explores the history, place and regulation of bingo in Victoria, who plays bingo, their experiences of pleasure and harm and the relationship between bingo and other forms of gambling. We note that many bingo players also use EGMs and engage in other forms of gambling and hence in surveying the literature we include information about other forms of gambling as well as bingo. We explain the process used to identify relevant papers and books for inclusion here in Chapter 3. After considering factors that shape the experience of bingo playing, including its rewards and harms, we provide an overview of the literature on the experience of bingo playing and related gambling in our three focus communities.

We conclude by briefly outlining good practice in the prevention and treatment of gambling harms relevant to this research. Research gaps are described in the discussion chapter of this report.

Gambling in Australia – background, prevalence and harm

Gambling in Australia – prevalence and harm

Based on the 2015 Household, Income and Labour Dynamics in Australia (HILDA) Survey, which entailed interviews with over 17,000 people who were representative of the Australian population, Armstrong and Carroll (2017) estimated that there are 6.8 million regular gamblers in Australia (39 per cent of the adult population) who spent around $8.6 billion a month at that time, the bulk on lotteries (42 per cent), EGMs (21 per cent) and race betting (15 per cent). Regular gamblers spent, on average, $1,272 annually, made up of a high of $1,785 for poker players and a low of $248 for instant scratch ticket buyers. While many gamblers participated in more than one form of gambling, with the exception of lotteries and keno, people typically spent more than half of their annual gambling spend on one product.

High numbers of people are at risk from gambling harm (Armstrong et al., 2018). Approximately 7.9 per cent of adult Australians (1.39 million), and 17 per cent of regular gamblers, were estimated to be at risk of gambling problems, including one per cent (193,000) who met the criteria for ‘problem gamblers’ (Armstrong and Carroll, 2017, Ferris et al., 1999). Armstrong and Carroll (2017) found that people at risk of gambling were more likely to take part in EGMs, race betting, sports betting, casino table games, poker and private betting than other gamblers. Money from ‘at-risk’ or ‘problem gamblers’ made up 42 per cent of expenditure from regular Australian gamblers, with problem gamblers averaging $6,241 in gambling costs a year compared with $883 for non-problem gamblers. People who spent higher amounts on EGMs, race betting and sports betting were most likely to experience gambling harm. In addition to spending more on gambling, people experiencing gambling harm were more likely to participate in more than one form of gambling. In recent years, while gambling participation rates have fallen, average expenditure has risen, particularly on EGMs, with people who gamble spending more than previously on gambling (Armstrong et al., 2018).

Gambling problems were experienced by 46.3 per cent of poker players, 41.5 per cent of people using EGMs, 41.4 per cent of race betters, 40.7 per cent of sports betters, 32.6 per cent of Keno users and 31.5 per cent of bingo players. Lottery (13.2 per cent) and instant scratch ticket (18.2 per cent) users had the lowest level of problems.

Gambling in Australia – background

Gambling is often described as a persistent and significant part of Australian cultural life (Productivity Commission, 2010). Gambling in Australia is common, with Australians spending more per capita on gambling products than people in any other nation (Armstrong et al., 2018). However, its legality has been less secure than its popularity. Writing in 1999, the Australian Institute for Gambling Research described a tension in Australian society and policy: while gambling in Australia had enjoyed a 'high degree of social acceptance', most forms of gambling were prohibited until that decade, although policing was inconsistent (Australian Institute for Gambling Research University of Western Sydney, 1999). Since the 1990s, however, gambling has been rapidly deregulated in much of Australia (McMillen and Wright, 2008, Productivity Commission, 2010).

Contributing factors to gambling harm

In general terms, gambling participation and vulnerability to gambling harm is influenced by the gambling product, experience and environment as well as by interrelated environmental, systemic, political and personal factors. We explore these factors below.

Availability, density and proximity

The availability and density of gambling products are one of the biggest determinants of gambling participation and harm; increased density of gambling products, particularly of EGMs, is linked with increased gambling harm (Rintoul et al., 2013, Young et al., 2012, Strohäker and Becker, 2018). Reinforcing the impact of density, Young et al. found that residential proximity influences gambling outcomes, with access to EGM venues 'associated with increased visitation, gambling participation and program gambling' (Young et al., 2012), saying in stark terms that 'the availability of an attractive gambling opportunity can lead to gambling pathology in some people who would not otherwise develop it' (Young et al., 2012). Proximity has a particular overlay in Australia. In addition to Australia having the highest concentration of EGMs in the world (Rintoul et al., 2013), EGMs in this country are disproportionately located in socio-economically disadvantaged communities, and, as a result of the link between proximity, gambling losses and harm, these communities lose more than twice the money than wealthier areas, despite having lower incomes and therefore being less able to afford losses (Rintoul et al., 2013). As low socio-economic status is also often associated with being a migrant and Aboriginal, this has disproportionate impacts according to ethnicity (Strohäker and Becker, 2018, Guttenbeil-Po'uhila, 2004) as we will explore later.

The question of proximity in Australia is shaped by a particular cultural context because, as Livingstone and Adams explained, gambling was for many decades a way for local suburban clubs to raise funds for relatively small-scale sports or social concerns (2011). This 'folk model' has been coopted by big business, which, with government permission and aggressive marketing, has transformed local clubs into industrial-scale gambling sites, giving gambling corporations deep penetration into many local communities, disproportionately in poor communities (Livingstone and Adams, 2011).

Livingstone and Adams regarded the 'folk model' of gambling as a means by which clubs could generate 'modest income to support social or sporting activities' (2011). In this report, we are cognisant of the many anthropological studies of various forms of gambling in diverse contexts where commercial interests are absent or minimal, and where social levelling practices mitigate against accumulation of gambling wins. Studies have demonstrated that gambling can be a mode of dealing with inequality within communities by recirculating money and extending social values through new relationships (Alexeyeff, 2011, Zimmer, 1987, Pickles, 2014). Folk gambling can also be subject to folk critiques, such as the Protestant church opposition to bingo and other forms of gambling noted by Alexeyeff (2011) and Cox (2014).

Gambling products

The range of gambling products available in any location also affects harms. Rintoul et al. (2013) found that in 2013 EGMs made up 55 per cent of all gambling spending in Australia, and were associated with the most harm. Gambling product design, therefore, is an important factor in gambling participation and gambling harm (Livingstone and Adams, 2011). Where there is high availability of particularly harmful products such as EGMs, gambling harm is commensurately high (Young et al., 2012).

Political will

Density, proximity levels, other factors related to availability and product design are clearly not fixed and inevitable elements; they are largely the result of regulatory choices, including the choice not to regulate to significantly reduce harm (Adams, 2009). Writers point to Australian state governments' financial dependence on gambling revenue as both a conflict of interest and an obstacle to gambling reform (Young et al., 2012, Livingstone and Adams, 2011); in the absence of such reform, gamblers are left vulnerable to preventable gambling harm.

Contributing factors outside the gambling industry

The factors above concern the structure, penetration, products and regulation of the gambling industry. Additionally, factors outside the gambling industry shape vulnerability to harm, including intertwined factors such as mental and physical health status, individuals' gambling behaviour, socio-demographic factors, social connectedness and experience of trauma (Sharman et al., 2019). Sharman et al found that while some risk factors affect all groups of people, other risk factors are heightened amongst particular groups (2019).

Health status and substance use

Mental and physical health, including anxiety, mood disorders, post-traumatic stress disorder were identified as some of the most common and consistent risk factor for gambling harm across seven groups of people (van der Maas, 2016, Sharman et al., 2019). While many researchers have identified the drug, alcohol and tobacco use as a risk factor, Sharman et al. noted that existing research has not established if substance abuse leads to gambling, gambling to substance use or whether both substance abuse and gambling come from other underlying conditions (2019).

Gambling attitudes and behaviour

Tying in with factors related to gambling availability, density, proximity and product type, gambling harm risk factors include having an accepting attitude to gambling, exposure to gambling advertising, gambling frequency and intensity and the form of gambling engaged in (Sharman et al., 2019, McCarthy et al., 2018).

Socio-demographic attributes

Van der Maas stated that there has been considerably more research on individual risk characteristics than on social factors, arguing that 'social setting has an important influence on the assumed relationship between psychopathology and gambling problems that is downplayed in current problem gambling research' (2016). Filling this gap, research has focused on socio-demographic determinants (such as age, wealth, ethnicity, gender) as correlated with and causative of gambling harm, with some socio-demographic characteristics identified as risk factors (Delfabbro et al., 2018, Lin et al., 2011, Stone, 2016, Hare, 2015). Robust data indicates that certain groups are at higher risk of gambling harm, including adolescents, older people, men, Indigenous people, prisoners and

poor people (Sharman et al., 2019). At the same time, some groups, such as women, while not highest risk, have particular vulnerabilities to and experiences of gambling harm (Sharman et al., 2019, McCarthy et al., 2018).

Wardle et al. have found that gambling harm amongst bingo players is higher for those experiencing more structural disadvantage (Wardle, 2016).

Wardle et al. found that the more forms of non-lottery gambling bingo players take part in, the greater the rates of gambling harm; at the same time, some players who only play bingo still experience gambling harm (Wardle, 2016). They also found that frequency of visits to bingo venues correlates with gambling harm, with more harm experienced by those who attend more frequently; further gambling risk is higher where bingo is the highlight of people's week, one of the few activities they can still do, somewhere they go because it is warm with cheap food and drink and where they say they cannot imagine life without it (Wardle, 2016).

While socio-demographic attributes are important in identifying groups that are at higher risk of gambling harm, researchers distinguished between association and causation. For example, Sharman et al. noted that gambling risks for Indigenous people include characteristics that are not inherent to Indigenous people, such as exposure to childhood sexual abuse and other traumatic life events, racism and unemployment and feelings of relative powerlessness (2019). For some groups, a complex mix of inherent and extrinsic characteristics make it difficult to ascertain which attributes cause gambling harm. For example, prisoners gamble because of factors related to being in prison, such as alleviating boredom and generating excitement; at the same time, people in prison typically have lower levels of perceived health, social functioning and educational attainment and a range of other characteristics that are risk factors for gambling harm (Sharman et al., 2019). Similarly, people living in poverty may be vulnerable to gambling because the possibility of accessing money is more compelling than for richer people; at the same time, as discussed above, some gambling products and venues are concentrated in poorer communities (Sharman et al., 2019, Wheeler et al., 2006).

Some commentators have argued that socio-demographic characteristics have limited explanatory value, and that other factors are stronger causes of gambling harm. For example, Stone et al. found that only four demographic factors could predict gambling harm: age (being younger), gender (being male), language spoken at home (not speaking English) and educational level (lower educational level) (2016). Other factors, such as number of dependent children, household type, income, socioeconomic advantage or disadvantage, migration status and geography (whether living in metropolitan or rural areas) were found to have no explanatory value. However, even the four factors identified (age etc), were found only to have weak explanatory power; in contrast, trauma and adverse life events in the previous 12 months were found to have a far greater impact on gambling harm.

Stone et al. argued not only that socio-demographic determinants 'were not the best determinants of gambling problems', but that 'their domination of the risk factor list [is] out of proportion to their real contribution to gambling problems' (2016). This reflects other research, as outlined by Hodgins, that has found that factors such as mental health status, number of adverse life events and some individual life events, self-reported health status, levels of smoking or alcohol intake were more significant than many socio-demographic factors (2010).

Other researchers, such as Sharman et al., found that there are varied causes for and pathways into gambling harm, with different people vulnerable to different risk factors, and socio-demographic factors being significant for some groups (2019). Van der Maas noted that while an increased focus on the social environment was important to counter the neglect of this area, there remained a dearth of research examining the links between individual risk factors and patterns of social disadvantage (van der Maas, 2016).

While there is some information about the health status, gambling behaviour and socio-demographic attributes of bingo players, reflecting the dearth of material looking at gambling harm experienced by bingo players, there is little exploration in the literature of factors that are linked to gambling harm experienced by bingo players.

Social capital

Loneliness and social isolation were reported to be another risk factor (Sharman et al., 2019). Conversely, there is growing evidence that social capital can impact on gambling harm and is useful explanatorily: illustrating this, Stone et al. find that being able to get help from friends, family or neighbours is a bigger predictor of gambling harm and its mitigation than socio-demographic factors, second only to trauma and adverse life events (2016). This is especially relevant given that it is clear that most people experiencing gambling (and other) harm do not access services (Hodgins et al., 2011), and where they do, do not maintain an engagement for long.

Trauma and adverse life events

Research increasingly identifies trauma and adverse life events as a risk factor for or cause of gambling harm (Hodgins et al., 2011, Hodgins et al., 2010, Kausch et al., 2006, Imperatori et al., 2017, van der Maas, 2016, Stone, 2016). 'Pathological' gamblers in treatment programs are more likely to have a history of trauma, often in childhood (Stone, 2016). Hodgins et al. stated that survivors of childhood trauma start gambling earlier and experience more severe harm than the general population, finding that childhood mistreatment predicts the severity of gambling harm (Hodgins et al., 2011); this is reinforced by Italian research with casino players finding that gambling severity is associated with childhood trauma (Imperatori et al., 2017). Further, more severe childhood abuse results in heightened gambling severity. The impact of childhood trauma holds even when controlled for demographic characteristics (Hodgins et al., 2010). Stone et al. found that childhood trauma and adverse life events in the previous year were the greatest cause of gambling harm (2016).
Together this range of elements – environmental, product-related, political and personal – shapes people's participation in and experience of gambling and gambling harm. This information provides an important frame when we think about bingo.

Bingo in Australia – history and prevalence

History of bingo

Bingo has been known by names such as tombola, house, housie-housie (sometimes spelled housey-housey) and lotto (Downs, 2007, Government of Queensland, 2018). While it is now largely known in Victoria as bingo, in some other parts of Australia, in New Zealand and the Pacific, it is more commonly referred to as housie-housie, housey-housey, housie or housey (Guttenbeil-Po'uhila, 2004, ACT Government, nd).

Downs argued that bingo and related games date back to the 1600s (2010); some researchers said that it appears to have started from a Genoese lottery game in Italy (Moubarac et al., 2010) and spread by service men to the United Kingdom in the late nineteenth century, possibly from Malta (Downs, 2007). Downs stated that by 1890 bingo was being used by British soldiers to raise mess funds, and it went on to become a popular activity among soldiers during the First World War; after the war it then spread in the UK to the wider population through travelling fairs and seaside arcades (Downs, 2007). In the United States, bingo was popularised in the late 1920s, where its name was changed from 'beano' to bingo (Anon., 1986). It became a mass activity in the United Kingdom from 1961, when it was inadvertently legalised: Downs described it as the 'the unintended child of the Betting and Gaming Act, [which] also caused enormous moral panic as leisure entrepreneurs were accused of enticing women into gambling' (2007).

Indicating its success, by 2007, when numbers were seemingly significantly lower than between 1950 and 1975, 10 per cent of the English population played bingo (Downs, 2010). Bingo became a popular fundraising activity (Moubarac et al., 2010), in some jurisdictions giving it what Bedford calls a 'charitable alibi' (2015). Interestingly,

moral panic about bingo varies widely: in many places bingo is seen as a form of gambling 'untainted by labels of deviance' (Chapple and Nofziger, 2000); in contrast, in Canada, Indigenous women have been frequently denigrated as irresponsible, neglectful and disreputable 'bingo addicts' (Fiske, 2015). Moubarac et al. argue that, internationally, since the 1980s, the bingo industry has changed and enlarged, and the game of bingo has been modernised; modernisation efforts include the introduction of electronic bingo and online bingo websites, large prizes and bingo networks (2010).

The history of bingo is less well documented in Australia, and how it was treated varies across jurisdictions, but, as in the United Kingdom, bingo appears to have been a favoured game amongst soldiers during the First and Second World Wars, with returned service men helping popularise the game post-wars among the civilian population (School of Literature, 2019, Anon., 1919, Anon., 1949, Anon., 1943, Anon., 1942, Anon., 1945). Housie-housie, as bingo in Australia was commonly known until the 1960s, was banned at times in the first half of the nineteenth century (Anon., 1925), and criminalised in Victoria from 1954 until 1977 (Maltzahn et al., forthcoming). Despite this, bingo continued to be popular (Australian Institute for Gambling Research University of Western Sydney, 1999). Writing in 1999, the Australian Institute for Gambling Research noted the racialised and gendered nature of Australia's contradictory approach to gambling, including bingo: 'gambling offered by European and Chinese clubs was often criminalised, illegal games including bingo played by Anglo-Celtic people, including in churches, were often ignored by regulators' (1999). Women's participation was also legally and culturally constrained. Women were excluded from playing Two-Up and SP betting, prevented from working as jockeys and banned from owning or training racehorses and being members of racing clubs. Bingo and the lottery, with their link to fundraising and charities, were seen as more respectable for women (Australian Institute for Gambling Research University of Western Sydney, 1999).

Through the 1970s, pressure grew on the Victorian government to allow bingo, including from sports and community clubs looking for a way to raise funds legally (Maltzahn et al., forthcoming)(Parliament of Victoria, 1986). Bingo was legalised in 1977 but with tight constraints on the number of sessions bingo operators could offer, the numbers of tickets sold and the price of tickets (Police Offences Act, 1928); rolling jackpots were illegal and staff could not be paid (Maltzahn et al., forthcoming). This aimed to keep bingo games small and local, both to avoid the massive housie-housie games of earlier in the century and to ensure that proceeds amassed locally would be redistributed locally (Maltzahn et al., forthcoming). In the mid-1980s, legislation was changed to allow bingo centres (Parliament of Victoria, 1986). In 1992, EGMs were introduced to Victoria, and bingo was decimated. From a turnover of $12 billion in 1985/86, by 1993/94, the turnover was down to $1 billion, leaving bingo in 'a parlous state' (Parliament of Victoria, 1994, Sutton, 2020). Responding to what opposition MP Bruce Mildenhall described as 'a period of dramatic change in the gambling market' (Parliament of Victoria, 1994), the Kennett government reformed the Lotteries Gambling and Betting Act 1966, with a strong focus on bingo: the Minister for Sport, Recreating and Racing, Thomas Reynolds, said the proposed legislation was 'in line with the government's general policy in the area of going for deregulation where possible, whilst enhancing the level of probity and protection of participants in the industry' (Parliament of Victoria, 1994). Further, the reforms aimed to 'modernise' bingo 'to enable it to properly compete in the market that is now being generated by such activities as casino gambling, the gaming machine industry, the marvelled innovations introduced by the passage of the Tabcorp legislation, the promotion of the racing industry in its various forms, gaming and lottery and so on'; in short, what National Party MP Peter Ryan described as 'the modern age of the gambling industry' (Parliament of Victoria, 1994).

The legislators described bingo in familiar terms: 'predictable', having 'modest' costs, 'limited risk', a 'particular pattern' of start and end times and as serving 'a particular niche' (Parliament of Victoria, 1994) with participants enjoying the game 'immensely' (Parliament of Victoria, 1994). They stressed the fundraising role of bingo for community and charitable organisations while describing the concentration of bingo into larger bingo centres. At this time, there were 38 bingo centres in Victoria, with the Bingo Industry Association arguing that around half were experiencing 'some degree of financial difficulty' (Parliament of Victoria, 1994). At that time, the Bingo Industry Association lobbied without success for rolling jackpots (Parliament of Victoria, 1994).

The reforms included increasing the number of tickets that could be sold at any one game from 500 to 600, increasing the maximum ticket price from 20 to 40 cents, removed the prohibition on Sunday bingo and allowing payment to staff (Parliament of Victoria, 1994). The changes enabled CCOs to contract bingo centres to run bingo on their behalf for a fee of up to two per cent of gross receipts and limited bingo centre expenses to no more than ten per cent of gross receipts excluding catering costs (Parliament of Victoria, 1994). The bill prohibited bingo centres from operating an EGM venue, allowing a five-year transition period for centres to divest of EGMs. In contrast, clubs can be declared a CCO, allowing them to conduct fundraising bingo while also being approved as a venue entitled to operate EGMs. The bill demonstrated the tension between community-based bingo and bingo centres, with Reynolds saying that 'the bill recognises the contribution of bingo centre operators to the bingo industry while endeavouring to ensure that their commercial aims do not conflict with the community-based aims of bingo permit holders' (Parliament of Victoria, 1994).

Interestingly, the Bingo Industry Association was said to oppose the increase from 500 tickets, fearing that, alongside other changes, it 'may result in the very large operators prospering at the expense of those less able to sell tickets', with Mildenhall predicting that 'those who are not able to offer the bigger prizes will find it difficult to survive' (Parliament of Victoria, 1994).

Bingo was again reformed in 2008, in what the Planning Minister, Justin Madden, described as 'the most substantial overhaul of the gaming industry in Victorian history' (Parliament of Victoria, 2008). As well as introducing punitive measures for irresponsible gambling products or practices, the legislation again purported to modernise bingo, as well as 'support industry growth, promote responsible gambling and reduce the regulatory burden borne by declared community and charitable organisations that choose to undertake bingo for fundraising purposes' (Parliament of Victoria, 2008). The legislation empowered the Commission for Gambling Regulation to create a standard set of bingo rules, abolished the requirement for declared CCOs to have a minor gaming permit to run bingo and, significantly, 'deregulat[ed] bingo where no fee is charged providing it is played as a private game, not advertised or open to the public. This will, for example, facilitate the playing of bingo in nursing homes for the entertainment of residents (Parliament of Victoria, 2008). Additionally, the bill required CCOs to notify the Commission of bingo games and large prizes. These developments have essentially shaped bingo as it is played today in Victoria.

Prevalence of bingo

Bingo is currently played by only a minority of gamblers in Victoria, as in Australia more generally. Moubarac et al. found that, internationally, prevalence rates vary wildly, with significant regional variation (2010). In Australia, Armstrong and Carroll estimated that 1.1 per cent of adult Australians, and 2.7 per cent of regular gamblers, played bingo (2010). In Victoria, Hare estimated that 2.64 per cent of adult Victorians played bingo (2015), up from 2.12 per cent in 2008 (Hare, 2009). Based on a population of 5 million adults (Queensland Government Statistician's Office, 2019), over 130,000 adult Victorians played bingo at least once in the previous year.

This contrasts to 1999, when five per cent of Australians were estimated to play bingo and of these, most played less than once a month (49 per cent), 22 per cent one to three times a month, 27 per cent one to three times a week and 2 per cent more than three times a week (Australian Institute for Gambling Research University of Western Sydney, 1999). Nation-wide, bingo rates declined 25.63 per cent from 4.89 per cent of the population in 1997/1998 to 2.94 per cent in 2010/2011 (Armstrong et al., 2018). Speaking in the national context, Armstrong et al. suggested that the drop in bingo participation was because Australians were moving to gambling marketed as 'skill'-based, such as sports betting, rather than chance-based gambling such as bingo (Armstrong et al., 2018).

The pattern in Victoria has been different: bingo playing appears to have declined significantly since at least the 1990s, when EGMs were introduced to Victoria (Parliament of Victoria, 1994). In 1999, the Australian Institute for Gambling Research noted that bingo had made up to 20 per cent of gambling spending in Victoria around the

1980s, but, along with lotteries, had subsequently declined in numbers in the subsequent 25 years. In contrast, they said, EGMs had been 'the dominant form of gambling expenditure since their introduction in 1992' (Australian Institute for Gambling Research University of Western Sydney, 1999); additionally, by the 1990s, casino gambling made up to 20 per cent. Patchy data collection makes it difficult to draw an accurate picture: for example, the 1999 report noted that 'due to administrative changes, bingo statistics for Victoria can no longer be collected' (Australian Institute for Gambling Research University of Western Sydney, 1999). Further, bingo is played in many venues without data being collected or being collected unevenly. For example, while bingo centres are required to submit a great deal of information to the VCGLR, some operators may have to do no more than notify them if they offer a jackpot of $20,000 or more. However, available information shows a significant drop between 2004 and 2016: reported bingo takings dropped from $101,281,306.93 in 2004 to $72,245,232.98 in 2016, up from a low of $64,648,648.27 in 2015, as Table 1 below shows (Sutton, 2020):

Table 1: Bingo gross receipts and returns by calendar year

Year	Total Gross Receipts	Gross Proceeds
2004	101,281,306.93	17,793,876.13
2005	93,022,165.51	18,144,125.21
2006	88,805,897.92	17,372,618.92
2007	85,765,422.13	17,026,295.13
2008	86,842,677.57	17,454,979.87
2009	86,788,207.91	18,112,771.38
2010	76,202,172.42	15,601,041.42
2011	71,854,567.28	15,764,527.28
2012	69,442,058.29	15,083,557.79
2013	71,362,668.10	14,971,630.30
2014	74,198,179.11	14,200,909.91
2015	64,648,648.27	11,902,411.27
2016	72,245,232.98	12,755,961.97
TOTALS	1,042,459,204.42	206,184,706.58

Figures in dollars

Victorian Commission for Gambling and Liquor Regulation

More recent figures for the financial year from 2014/15 show that while figure appear to be in flux, the overall downward trend seen between 2004 and 2015 appears to have ended (data not shown) (Sutton, 2020): these data reflect the rising prevalance rates noted by Hare above.

Armstrong and Carroll estimated that bingo players on average spent $1,568 on gambling overall in 2015 (2017), with a mean spend of $863 on bingo, illustrating the fact that bingo players were taking part in other forms of gambling; bingo spending comprised, on average, around 55.1 per cent of players' spend on gambling.

There appears to be some flux in the risk profile of bingo players in Victoria. During 2008 and 2014, there was an increase of 5.58 per cent of low risk gamblers playing bingo; in contrast, there was a decrease of 6.56 per cent of moderate risk gamblers playing bingo (Hare, 2015). However, there is no research in Victoria exploring the context for or significance of such changes.

In 2009, 41.9 per cent of bingo players played in clubs, more than those who played in bingo halls (38.26 per cent), with community groups in local halls (10 per cent) and in a local church (1.95 per cent) (Hare, 2009).

Harm from bingo

Based on the 2015 HILDA survey, 32 per cent of Australian bingo players experience gambling problems, although it is not known what proportion of these problems relate specifically to bingo (Armstrong and Carroll, 2017). Around one in 10 Victorians who are problem gamblers play bingo (9.13 per cent in 2008 and 11.39 per cent in 2014) (Hare, 2015) and problem gamblers are more likely than non-problem gamblers to play bingo with four or more books, that is, buying multiple bingo cards (Hare, 2009).

Sociodemographic characteristics of bingo players

There is some information available about sociodemographic characteristics of bingo players. Bedford argued that bingo 'attracts a distinct demographic of players', including, depending on the region, older, working class and Indigenous people (Bedford et al., 2016). Moubarac et al. found that bingo players were likely to have one of three characteristics: being on low incomes, older people or young people (2010). Bingo is twice as likely to be played by women, and while the ethnicity of players is not well researched, Indigenous people are more likely to play (Moubarac et al., 2010), as are people from the Pacific in New Zealand (Lin et al., 2011). Overall, research suggests that players are more likely to be women, working class, older or young adults. In Canada and the UK, a high number of adolescents play bingo, in part because bingo is seen as harmless (Moubarac et al., 2010); for example, in Canada, 20 per cent of high school students had played bingo in the previous year, leading to concern among researchers about young players. This is not the case in Victoria, where minors are not allowed to enter most bingo venues and are prohibited from playing. Bingo is also more likely to be played by people in poor health (Moubarac et al., 2010); it is not clear if this is linked to age or other factors.

Perceived benefits of bingo

Players identify the chance to win, the thrill of the game, the chance to socialise and the enjoyment of 'using their brain' as motivations to play (Chapple and Nofziger, 2000, Dudar, 2009, Wardle, 2016). Some see bingo as a way to alleviate boredom and social exclusion (Chapple and Nofziger, 2000, Moubarac et al., 2010, Wardle, 2016), and, conversely, as a break from a busy home (Dudar, 2009). For many (44 per cent in Wardle et al's study), bingo takes their mind off things (Wardle, 2016). Interestingly, bingo also provides a way to be 'alone in a crowd' (Dudar, 2009), as while people talk during breaks, once a game is going, people predominantly play in silence. Dudar argued that bingo is a way for women to step out of domestic life and traditional gender roles, which, in turn, makes home life easier to endure, and to be away from men (2009). The high number of women in turn makes bingo feel safe for players, particularly women (Dudar, 2009, Wardle, 2016). For older people and people with disabilities, it is often one of the few activities they feel able to take part in (Wardle, 2016). For some players, bingo is a money saver, as, in cold countries such as the United Kingdom, it provides warmth cheaply, and in many places, cheap food and drink (Wardle, 2016). Wardle et al found that 86 per cent of the regular players surveyed looked forward to going to bingo; for a quarter of their participants, bingo was the highlight of their week; 11 per cent could not imagine life without bingo (2016).

Bingo playing has many positive impacts, particularly in terms of cognitive stimulation and social connectedness (Wardle, 2016). Research testing the impact of non-gambling bingo playing on people with Alzheimers disease

found that it provided cognitive stimulation by requiring attention, focus, concentration and immediate memory, and that this in turn meant it had a greater therapeutic value in this context than physical activity (Sobel, 2001). Australian research found that players value bingo's cognitive complexity, the way it allows them to keep their spend low, and, most importantly, the fun and friendship it provides, seeing it primarily as 'a social outing that happened to involve a low-risk form of gambling' (Rockloff et al., 2016). However, Moubarac et al. and Wardle et al. stressed that neither these positive nor negative impacts of bingo have been studied comprehensively (2010, 2016).

Factors that put bingo players at risk of harm

Reflecting this, in the international context, Moubarac et al. found that, contrary to previous claims by researchers, there is a clear link between bingo and problem gambling, as at-risk and problem gamblers are more likely to play bingo than non-problem gamblers. They believe that problem gambling among bingo players may be higher than previously thought. Interestingly, in a Canadian study of gamblers, 30 per cent of participants, themselves gamblers, saw bingo as a 'particularly problematic gambling activity' (Moubarac et al., 2010). However, as discussed above, the exact nature of the link between bingo and problem gambling is not clear (Moubarac et al., 2010). Moubarac et al suggested that it is possible either that playing bingo puts people at risk of developing problem gambling or that existing problem gamblers may be more likely to search out bingo than other gamblers (Moubarac et al., 2010). Gambling harm experienced by bingo players may be from other forms of gambling, as bingo venues in some areas provide other forms of gambling, including EGMs (Moubarac et al., 2010). The evidence on factors that inhibit or enable possible harm from bingo playing is scant. Nonetheless, a growing body of literature on gambling harm complements the limited research on bingo.

As described above, gambling harm is influenced by the gambling product, experience and environment as well as by interrelated environmental, systemic, political and personal factors. We now explore these factors in relation to bingo.

Availability, density and proximity

As described above, Livingstone and Adams argued that a 'folk model' of gambling has been transformed by large gambling interests, allowing penetration into local communities (Livingstone and Adams, 2011). This is arguably the case with bingo: Breen argued that bingo in clubs is 'an essential break even or loss-leader'; in addition to creating atmosphere (2009), bingo brings people into clubs who then spend money in other ways, including on EGMs.

Bingo products

In the context of bingo, Moubarac et al. described successful attempts to modernise bingo, including the introduction of electronic bingo, large cash prizes, sometimes across multiple bingo venues, and online bingo (Moubarac et al., 2010). Rockloff et al. said that automation is bringing 'distinctly new gambling experiences to consumers' (2016). However, little is known about the contribution of these new products to bingo harm.

PETs

One notable aspect of this automation takes the form of an electronic tablet, called a PET, short for Personal or Programmable Electronic Transmitter (Dolphins Bingo, nd, Rockloff et al., 2016), also called electronic terminals/ touchpads, or Max machines or Pals in the United Kingdom (Wardle, 2016). A PET bingo player can either enter each number into the PET as it is called or have an 'auto-play' option that automatically marks off each number

called, with the display showing the games closest to winning as well as information about how many numbers are needed to win. Where the auto-play option is selected, the sole intervention required by the player once a number has been entered is to call out when all the numbers have been marked off in one game; to prompt this, the PET makes a beeping noise when only one number is left (Dolphins Bingo, nd, Rockloff et al., 2016). While the demands of the traditional form of the game mean that a typical bingo player is likely to play no more than six cards at once, a PET can be loaded with multiple games, allowing the PET player to play up to two hundred games at once (Play Bingo in Australia, nd). In the UK, electronic terminals can be used to play EGM-like games (Wardle, 2016).

Rockloff et al. conducted focus group interviews with bingo players about innovations including PETs, and reported significant disquiet among regular bingo players (2016). Bingo players in the group interviews largely saw the introduction of PETs as fundamentally changing traditional bingo: from cognitively demanding to automated; from low-cost to expensive; from predominantly social to primarily gambling; from having inbuilt cost limits and so being a controlled spend to being more like playing an electronic gaming machine and so potentially having limitless costs; and, as a consequence of these shifts, from low-risk to higher-risk (Rockloff et al., 2016). Players also felt PETs undermined the rituals and 'superstitions' they enjoyed, such as how they used the cards and pens, and that this made the game less enjoyable (Rockloff et al., 2016). Further, several participants said that they felt automation in the form of PETs made bingo more like playing the pokies (EGMs), which they saw as risky and negative (Rockloff et al., 2016). Rockloff et al. reported further that players were particularly negative about the audio alerts PETs made when players were one number away from winning: traditional players felt this undermined the suspense of bingo and lessened their sense of their chance of winning, while PET players felt the beep let other players know they were close to winning, something they did not like (2016).

In contrast, players who did use PETs and liked them commented on the helpfulness of the audio alerts when playing both paper and electronic bingo, the fact that the smaller screen was easier to track than multiple paper books, the ability to play multiple games (sometimes including paper-based books as well as electronic games) and the bigger cash prize pool available (because more people are paying more to play when they use PETs) (Rockloff et al., 2016).

The introduction of PETs is part of an international trend. Despite gambling being illegal in Brazil, electronic bingo is common in bingo halls in places such as San Paolo; in fact, some commentators link the proliferation of electronic bingo with resulting concerns about corruption that led to gambling being once again banned in the 2000s (Bedford et al., 2016). In Canada, electronic bingo has been rolled out in Ontario, in part to counter the downturn in traditional bingo, driven by a hope both that existing bingo players would play more games and younger players would start playing bingo (Bedford et al., 2016). In addition to standard PETs in Canada (called Play on Demand, or POD, terminals), Harrigan et al. described POD terminals that are available at all times, not just when a live bingo game is in progress, and which have electronic instant win tickets available on them, as well as on Video Instant Ticket Vending Machines (2015). The provincial government agency that conducts and manages gaming facilities in Ontario, Ontario Lottery and Gaming Corporation (OLG), stated that POD games can be played 'independently, in between Bingo sessions, at intermission, or even during live Bingo games' (Ontario Lottery and Gaming Corporation, nd). It contrasted POD games with traditional bingo by saying that while traditional bingo is 'played live against other players, POD games are played against the computer' (Ontario Lottery and Gaming Corporation, nd). Additionally, they identified several other innovations, both electronic and paper-based, that have been introduced into bingo venues in Canada (Harrigan et al., 2015).

Harrigan et al. argued that POD games replicate characteristics found in EGMs that are harmful to players, and suggested that making these games available in bingo centres, which have a high level of social acceptability, risks endangering bingo players; further, they suggested that modernisation of traditional games such as bingo can create new harms for bingo players (2015). The existence of PETs with EGM-style games loaded on them, as in the UK, illustrates this.

In the UK, most bingo players play more than one form of bingo. While paper books are the foundation of players' experience, only one in eight play just paper books; 72 per cent of players played cash bingo games in breaks, and over half used PETs, with 28 per cent playing EGMs (Wardle, 2016).

Online bingo

There is little research in Australia about online bingo, where it is illegal but available. Research in the UK, where online bingo was deregulated in 2005, described online bingo as easy to engage with, replicating many of the attractive aspects of face-to-face bingo (Stead et al., 2016). These aspects include being affordable; offering social interaction (online chat features are available) and an escape from stress; being safe for women, with few men participating; and reducing boredom. Additionally, in contrast to face-to-face bingo, it has the added attraction for some of being able to played without leaving home, and, initially, without paying, as well as being highly immersive (Stead et al., 2016). As with face-to-face bingo, most players are women, commonly introduced to play by a friend or family member (Stead et al., 2016). This research found that there is currently little information about problem gambling and online bingo, with few people seeking help for online bingo-related problem gambling, but noted that 34 per cent of calls to a UK gambling helpline were for online gambling and that online gambling is being taken up faster by women than by men (Stead et al., 2016). The research suggested that while women's experience of online bingo commonly starts as a 'lighthearted social activity', it can become a compulsive activity which impacts negatively on players' relationships, work and sleep, and can lead to feelings of helplessness (Stead et al., 2016)

Political will

While bingo does not itself provide income to Australian governments, advocates for the bingo industry have at time had demonstrable influence upon legislators, and, as above, bingo is used by clubs to increase revenue from EGMs (Breen, 2009).

Bingo in the three study communities

We now turn to the experience of bingo playing among three groups: Aboriginal people, Pacific immigrants and older people.

Aboriginal people

As described in Maltzahn et al. (2018), gambling by Indigenous people has been regarded variously as an important element of pre-colonial cultures, a result of violence and injustice and a widespread and normalised activity, which combine to create a complex and often 'poorly understood' dynamic (Williams et al., 2016, Gill et al., 2016, Belanger et al., 2017, Larsen et al., 2013, Hing et al., 2015, 2018). Because of this context, internationally, Indigenous people in colonised contexts tend to gamble more frequently. An exception is the case of Aotearoa New Zealand where Indigenous people are less likely to gamble than the broader population. Indigenous people are also more likely to experience gambling harm (Hing et al., 2014a, Lin et al., 2011). Consistent with this, Indigenous people in Australia gamble more and experience more harm than non-Indigenous Australians (Delfabbro, 2012, Hare, 2015, Hing et al., 2015).

Bingo is one of a number of forms of gambling undertaken by Indigenous people in Australia and beyond (Hing et al., 2014a, Williams et al., 2016). Addressing the disproportionately high number of bingo players who are Indigenous, Williams et al. describe the way Catholic and Anglican churches in Canada introduced bingo to large numbers of Indigenous people in the process of colonisation and conversion, suggesting that this may in part explain the popularity of bingo among Indigenous people in a number of countries (2016). Other authors point to the fact that bingo venues may be one place where Aboriginal people experience less racism, and so be relatively attractive sites to visit (Fiske, 2015).

In research with two Aboriginal communities in Victoria, Maltzahn et al. found that bingo was seen as promoting social connectedness and providing a respite from trauma and injustice; additionally, while some features of bingo appeared to minimise the risk of gambling harm, other aspects exposed people to gambling harm, both from bingo itself and from other forms of gambling placed in close proximity to bingo games, such as EGMs in clubs (2018).

While most of the participants in this research saw bingo as positive, some were emphatic that bingo was harmful, for reasons both intrinsic to the game and circumstantial. Participants described the way bingo took people away from family and community life, and caused people on limited incomes to spend more than they could afford, leading both to financial hardship for that person and their family, and unreasonable demands on others for money (Maltzahn et al., 2017a, Maltzahn et al., 2017b, Maltzahn et al., 2018). Some participants described the way gambling venues offered bingo in close proximity to EGMs, and how, as a result, some bingo players became 'addicted' to poker machines and experienced significant gambling harm (Maltzahn et al., 2017a, Maltzahn et al., 2017b, Maltzahn et al., 2018). Other participants identified changes in how bingo operated, ranging from the introduction of electronic elements to large jackpots, which they believed shifted bingo from a fun outing to a riskier form of gambling. The research further suggested that there is a dynamic relationship between bingo and gambling on EGMs, as bingo is often played in the same venues as EGMs, with some suggestion, as mentioned above, that bingo may act as a 'pathway' to EGM gambling (Maltzahn et al., 2018).

Whilst there is a marked lack of research on addressing gambling harm in Aboriginal communities (Whiteside et al., 2019), the existing literature calls for a public health rather than an individualised approach, for culturally appropriate services staffed by Indigenous people, for services that engage with Indigenous people's lived realities, for genuine involvement of Indigenous people in developing, implementing and evaluation interventions and for an understanding that gambling harm exists because of long-standing, systemic dispossession and disadvantage (Hing et al., 2014b, Hing et al., 2014c, Morrison and Boulton, 2013, Dyall and Hand, 2003, Whiteside et al., 2019).

The focus on public health approaches informed by an understanding of systemic oppression is particularly strong in research on gambling harm in Aboriginal communities, (Dyall and Hand, 2003, Robertson et al., 2005, Maltzahn et al., 2018); this is particularly so in Aotearoa New Zealand, where gambling was identified by the government as a public health issue in 2003 (Morrison and Boulton, 2013).

Pacific immigrants

Dickins and Thomas stated that gambling was not part of pre-colonial history in some parts of the South Pacific (2006). Research from Aotearoa New Zealand, where there is a relatively high number of people from Pacific backgrounds, founds that, paralleling other culturally and linguistically diverse (CALD) communities (Feldman, 2014, Dickins, 2006), people in Aotearoa New Zealand from Pacific backgrounds are both less likely to gamble and more likely to experience gambling harm; Maori and Pacific New Zealanders are around seven per cent of the population, but 15 per cent of problem gamblers (Lin et al., 2011). Again, paralleling broader research for CALD and other Indigenous people, Maori and Pacific New Zealanders are also less likely to access help (Kolandai-Matchett et al., 2017, Lin et al., 2011).

Bingo – or housie as it is commonly known in the Pacific and Aotearoa New Zealand – appears to have become common in Pacific countries such as Tonga and the Cook Islands over the last 25 years. Alexeyeff argued that bingo playing increased considerably in the Cook Islands in the 1990s following wide-ranging economic reforms instigated by the Asian Development Bank that left many Cook Islanders financially vulnerable (2011). Bingo is also common in Tonga, with an expansion in commercial bingo in recent years (Guttenbeil-Po'uhila, 2004). Bingo is now a common fundraising activity, used by families and churches both in Tonga and in countries Tongan people migrate to, including Aotearoa New Zealand (Kolandai-Matchett et al., 2017, Guttenbeil-Po'uhila, 2004), and bingo is seen as 'acceptable and encouraged' (Guttenbeil-Po'uhila, 2004).

Bingo sits both within and outside of other forms of gambling. Kolandai-Matchett et al. noted that bingo is not seen as a form of conventional gambling; rather, it is seen as a type of giving and a way of fulfilling obligations, for example, as a donation to church, where it is commonly used as a fundraiser (2017). The role of the church, which is central in many Tongan communities, has particular links with bingo and other forms of gambling. Kolandai-Matchett et al. concluded that the widespread use of bingo as a fundraiser by churches normalises it, including for children (2017). More broadly, community members are expected to fundraise for and to give generously to the church, and giving can be public, with the minister reading out a list of who has tithed; failing to give can lead to shame and, as a consequence some people gamble to try to raise money to tithe (Kolandai-Matchett et al., 2017).

While there are few recommendations for action specifically addressing bingo and bingo harm, the broader research on gambling is relevant. Consistent with recommendations for interventions to address gambling harm for Indigenous people (Hing and Breen, 2014), researchers addressing gambling harm in the Pacific community have stressed the importance of taking a public health approach (Guttenbeil-Po'uhila, 2004). Kolandai-Matchett et al. noted that awareness raising campaigns and service models in Aotearoa New Zealand did not explicitly target the Pacific community, and emphasised the need for culturally appropriate and ethno-specific interventions, and for involvement and empowerment of affected people in planning, delivering and evaluation programs (2017). They identified existing Pacific health promotion models and cultural competence guides as useful resources in such work (Kolandai-Matchett et al., 2017). Rejecting the conventional service sector one-on-one treatment model, they called instead for responses that acknowledge and engage with the role of family and community, drawing on the Tongan concept of 'matakainga', which they describe as 'treating others like family' (2017). Further, Kolandai-Matchett et al. suggested that workers may need to embrace 'roundabout rapport building', which respects the importance of relationship in many Pacific communities, and which, by approaching problems in an indirect way, allows worker and client/s to explore possible barriers to addressing problems (2017). Recognising the importance of community settings and culturally beliefs, they recommended using the church as a site of communication, and using ethnospecific radio stations that allow people to hear messages in their first language (2017). Writing in the

Aotearoa New Zealand context, they stressed, however, that there may be differences for people born in Aotearoa New Zealand compared to immigrants (2017). They suggested that interventions should focus on achieving better health and education, rather than stopping gambling (Kolandai-Matchett et al., 2017). Guttenbeil-Po'uhila et al. stressed the importance of understanding the causal factors driving gambling harm, including disadvantage, emphasising that a narrow focus on gambling addiction or problem gambling will not improve health outcomes in affected communities (2004). They call for alternate recreation programs (Guttenbeil-Po'uhila, 2004). Recognising the systemic nature of gambling harm, they recommend greater government controls to constrain the promotion and expansion of the gambling industry (2004).

Older people

The number of older people who are gambling has risen substantially in many countries in recent decades (Tse et al., 2012, Medeiros et al., 2015). There is a number of reasons for this increase: the ageing population, with people having better health for longer; the spread of industrialised or commercial gambling; people having more free time as a consequence of being older; and people having more disposable income (Tse et al., 2012, Breen, 2009, Medeiros et al., 2015).

In addition to the broad reasons that people in the general population have for gambling, some specific factors shape the gambling participation of older people. Old age can be a time of transitions that can lead to isolation and boredom (Tse et al., 2012): Tse et al. identified transitions due to retirement, death of a spouse or friends, decreased opportunity to socialise and onset of illness, which they argue may cause older people to seek distractions from the changes they face, including through gambling (2012). Gambling can be additionally attractive because many venues also offer meals, transport, excursions and activities (Breen, 2009), and because gambling is seen to offer cognitive stimulation (Tse et al., 2012).

One of the salient aspects of gambling for older people is its apparent link to loneliness, with older people identifying gambling as a way to pass the time and address isolation (Tse et al., 2012); gambling venues can also be seen as safe and affordable places to spend time, and venues actively recruit older people to play bingo as well as participate in other activities (Breen, 2009). However, while gambling does appear to help combat loneliness and provide some other positive impacts for older people, Botterill et al. found that these positive aspects are 'almost exclusively' felt by non-problem gamblers, and that while gambling can start as an activity that assuages loneliness, it can then become isolating over time as people move into more problematic gambling (2016).

Medeiros et al. found that gambling disorder was increasing among older people, and that gambling harm can have different impacts and forms among older people, compared to younger people, and so may need tailored approaches (2015). Significantly, starting gambling later in life is identified as a risk factor for gambling harm (Tse et al., 2012). Gambling harm among older people also varies according to country (Medeiros et al., 2015), again requiring more research and tailored approaches.

Tse et al. stated that problem gambling is four times more likely where gambling is a 'significant part of [individuals'] recreational activities' (2012). Research by Breen about older people at a NSW club found that older people who were members of the club gambled on average four times a week (2009), and that gambling was one of the most popular activities, with one participant saying, 'We go to the club for a meal and bingo and of course we have a flutter on the pokies' (2009).

While there is limited information about bingo and older people, older people have the highest level of gambling participation in bingo of any age group (Breen, 2009), and the link between being older and playing bingo is commonly made (Bedford, 2011, Fiske, 2015, Rockloff et al., 2016, Maltzahn et al., 2018). Indeed, Cousins and Witcher asserted that bingo is unique as a form of gambling that is most popular with older people, and, indeed, women and poorer people (Cousins and Witcher, 2004). Armstrong and Carroll showed that bingo players were

more likely than the broader Australian population to be women, 65 years or older, have limited formal schooling, be retired or unemployed, be living alone and/or be living in poor areas with a low and/or fixed income (2017). Research about bingo often highlights the experiences of older women, given the high numbers of bingo players who are from this demographic (Bedford et al., 2016, Fiske, 2015, O'Brien Cousins and Witcher, 2007, Cousins and Witcher, 2004).

Cousins and Wither describe a pattern where people first play bingo when they are younger, and then return as regular players later in life (2004). For many older players, including older women, bingo offers social connection, cognitive complexity, escape from stress, a way to ward off depression and the chance of winning (Rockloff et al., 2016, Maltzahn et al., 2018, Fiske, 2015, Cousins and Witcher, 2004, Breen, 2009, Dudar, 2009); Cousins and Witcher characterised bingo as giving players a sense of control over their lives, in a context where many older women can experience isolation and inequity (2004). As discussed above, ageing can bring loss, ranging from loss of children in the home, to the loss of a spouse, income and social status as a spouse, parent or worker; in this context, bingo can offer an activity, a community and an identity (Cousins and Witcher, 2004). Importantly, for many older people, bingo, as a relatively sedentary game, is an activity that they can continue to do as their health deteriorates or they become more infirm (Cousins and Witcher, 2004, Breen, 2009). Some of the risks identified for older bingo players include its sedentary nature (Breen, 2009, Cousins and Witcher, 2004) and the risk of developing problem gambling (Breen, 2009), although this link is not deeply explored. Research about bingo tends to be descriptive or to look at prevalence, with limited focus on possible gambling harm, or on explanations for gambling harm.

Some research has found that older bingo players are more likely than other older people to gamble at least weekly and engage in a range of gambling activities compared to other older people, suggesting that this puts them at greater risk of gambling harm (Tse et al., 2012). This raises the possibility that bingo, particularly in clubs, acts as a pathway to other forms of gambling and gambling harm.

In terms of help seeking, where people do experience gambling harm, research suggests that older people are less likely than younger people to seek help to address mental health problems and are more hesitant about addressing addiction (Tse et al., 2012).

The literature suggests a number of interventions to address gambling harm among older people; as with the other two case study groups, many of the interventions suggested attempt to change the social conditions of gambling harm, rather than only clinical responses (Maltzahn et al., 2018). Botterill et al. argued that strengthening older people's social connections, as a way of addressing loneliness, may reduce gambling harm (2016). Cousins and Witcher argued that to counter the negative associations around older people playing bingo which lead to a 'lop-sided' focus on problem gambling, a public health approach to bingo is needed (2004).

Prevention and treatment of gambling harms relevant to bingo

While discussions about interventions to address gambling harm tend to take an individualised, psychological approach (Cowlishaw et al., 2012), researchers and other actors addressing gambling harm in disadvantaged communities adopt a broader, systemic perspective (Young et al., 2012, Livingstone and Adams, 2011). They respond to the interrelated environmental, systemic, political and personal factors, and the gambling products, experiences and environments, outlined in the introduction to this literature review.

The following identified interventions to address gambling harm in disadvantaged communities are likely to be relevant to bingo: government regulating the supply, distribution, promotion and design of damaging gambling

products, to make EGMs and other harmful gambling products less accessible, less attractive and less dangerous (Young et al., 2012, Livingstone and Adams, 2011); government and advocates moving from a framework that focuses on concepts such as 'problem gambling' and 'responsible gambling' to one that centres concepts such as product safety and fairness to players (Bedford et al., 2016, Livingstone and Adams, 2011); government investing in public health approaches that address the economic, social and cultural drivers of disadvantage and gambling harm (Livingstone and Adams, 2011); and services and programs that identify and respond to gambling harm in a holistic way (Maltzahn et al., 2018).

Complementing this, in terms of the link between trauma and gambling harm, Hodgins et al. argued for greater focus on preventing childhood trauma and for an increased focus on trauma in assessing and treating gambling harm (2011). Echoing the call for trauma-informed screening, prevention and early intervention, Kausch et al. argued for more frequent treatment sessions for abuse survivors and greater recognition of the links between other results of abuse, such as substance dependency, and gambling harm (2006).

In terms of interventions in relation to bingo, mirroring the broader critique mentioned above, Bedford et al. suggested moving from discussions about problem gambling and responsible gambling to instead looking at the idea of fairness, for both players and workers; this is echoed by Maltzahn et al. who recommended that regulators should examine the cost to play bingo relative to the profits made by operators (2018). In the Australian context, Breen and Maltzahn et al. have raised concerns about the use of free bingo as a 'loss leader' to bring people into clubs with EGMs, and suggest regulators address harm caused by this practice (2018, 2009).

In terms of technological innovations in bingo, Harrigan et al. called for careful monitoring of new developments such as POD terminals, or PETs (2015). Bedford et al. identified a number of areas of new regulation required for ebingo, including on equipment standards and authorised providers, procedures for winning and limits on how many games can be played on a machine, explaining that maximum game numbers are necessary both to address 'responsible gambling concerns' and to make sure traditional players do not feel excessively disadvantaged by ebingo players (2016).

At the same time, writers engaging with specific groups of bingo players and other gamblers, including Indigenous people, Pacific immigrants and other culturally and linguistically diverse groups in countries such as Australia and Aotearoa New Zealand and older people, identified the need to address the specific and different experiences of particular groups, including recognising some of the different gambling experiences, for example, between young people and older people, women and men, Indigenous and non-Indigenous people, immigrants and native born people (Dickins, 2006, Morrison and Boulton, 2013, Medeiros et al., 2015, Medeiros et al., 2016, Breen, 2009). This suggests that that services and programs need to involve affected communities in the development, implementation and evaluation of projects, train workers to understand and respond appropriately to the distinct experiences of different groups, address the specific stressors and disadvantages particular groups experience and conduct targeted education and community awareness for different communities (Morrison and Boulton, 2013, Maltzahn et al., 2018, Dyall and Hand, 2003, Medeiros et al., 2015, Medeiros et al., 2016).

Current regulation of bingo in Victoria

We now move to an overview of the current regulatory framework for bingo in Victoria. As noted above, gambling in Australia is regulated by state and territory governments (McMillen and Wright, 2008). Bingo in Victoria is regulated through the Gambling Regulation Act 2003 (Vic) (2003) and Gambling Regulations 2015 (Vic) (2015). Section 8.4.2D of the Act enables the Victorian Commission for Gambling and Liquor Regulation (VCGLR or the Commission) to make Rules for the conduct of bingo in Victoria. The VCGLR must publish the Rules of Bingo in the Government Gazette, publish a copy of the Rules on its website and notify in writing each CCO and bingo centre it knows is conducting bingo. The VCGLR gazetted Rules of Bingo in 2010. This chapter largely draws from the Gambling Regulation Act 2003 (2003), the Gambling Regulations 2015 (2015) and the Rules of Bingo (2010).

Gambling and the Gambling Regulation Act – overview

Objectives and definitions

The Gambling Regulation Act 2003 defines gambling as any activity where a prize can be won, a person pays money or something else of value to participate, and the outcome involves an element of chance, even if some skill is involved (Parliament of Victoria, 2003). However, several activities that meet this definition of gambling are not considered gambling for the purposes of the Act. This includes where the activity is run without the intention to raise money, all proceeds return to participants and no-one organising the activity is compensated for doing so: this is known as ‘an unlisted activity’ under section 1.3AA(4) (2003). Although bingo is not named in this section, where it is provided for free it can be, in some contexts, an unlisted activity under the Act.

Bingo in the Act is categorised as one form of minor gaming, along with raffles, lucky envelopes and fundraising events where ‘casino-type’ games are offered. However, minor gaming is not defined in the Act. A minor gaming permit is required for lucky envelopes, fundraising events and some raffles but not for bingo.

The Act has several general objectives: to foster ‘responsible gambling’ and minimise harm, protect minors from gambling, ensure gambling on ‘gaming machines is conducted honestly’, ensure gambling is free from criminal influence and exploitation and ‘promote tourism, employment and economic development’ in Victoria (Parliament of Victoria, 2003) (see Figure 1 for a full list of objectives). Additionally, objective (e) specifically addresses bingo and minor gambling: this objective is to ensure that ‘community and charitable gambling benefits the community or charitable organisations concerned’, practices that ‘undermine public confidence in community and charitable gambling are eliminated’ and ‘bingo centre operators do not act unfairly in providing commercial services to community or charitable organisations’ (Parliament of Victoria, 2003).

Figure 1 – Gambling Regulation Act objectives

(2) The main objectives of this Act 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;

(b) to ensure that gaming on gaming machines is conducted honestly;

(c) to ensure that the management of gaming equipment and monitoring equipment is free from criminal influence and exploitation;

(d) to ensure that other forms of gambling permitted under this or any other Act are conducted honestly and that their management is free from criminal influence and exploitation;

(e) to ensure that—

(i) community and charitable gaming benefits the community or charitable organisation concerned;

(ii) practices that could undermine public confidence in community and charitable gaming are eliminated;

(iii) bingo centre operators do not act unfairly in providing commercial services to community or charitable organisations;

(f) to promote tourism, employment and economic development generally in the State.

Chapter 8 of the Act, on community and charitable gaming, covers bingo in detail, alongside raffles and lucky envelopes. Here, the primary object of regulation is to benefit community and charitable organisations (CCOs), while ensuring gambling is run honestly and without criminality, practices that undermine public confidence in community and charitable gaming are eliminated and bingo centre and commercial raffle operators act fairly when providing commercial services to CCOs (2003) (see full objectives in Figure 2).

Figure 2 – Gambling Regulation Act, community and charitable gaming

Chapter 8 - 8.1.1 Purpose

The purpose of this Chapter is to provide for the regulation, supervision and control of gaming for the benefit of community or charitable organisations with the aims of ensuring that—

(a) community and charitable gaming is conducted honestly and is free from criminal influence and exploitation;

(b) activities authorised by a minor gaming permit benefit the community or charitable organisation to which the permit is issued;

(c) practices which could undermine public confidence in community and charitable gaming are eliminated;

(d) bingo centre operators and commercial raffle organisers do not act unfairly in providing commercial services to community or charitable organisations.

- Bingo is defined in the Act as ‘the game of bingo or any similar game’ (2003). Other concepts and definitions that are relevant to report include:
- community or charitable organisation – ‘an organisation declared to be a community or charitable organisation under Division 1 of Part 3 of Chapter 8’ (2003). Eligible organisations include philanthropic organisations covering the arts, science, religion, education or charity, sporting clubs and political parties and can apply to the VCGLR to be declared a CCO
- community purpose – ‘any philanthropic or benevolent purpose, including the promotion of art, culture, science, religion, education or charity…’ or ‘any sporting or recreational purpose, including the benefiting of any sporting or recreational club or association’ (2003)
- gaming machine – any device, whether wholly or partly mechanically or electronically operated, that is so designed that—(a) it may be used for the purpose of playing a game of chance or a game of mixed chance and skill; and (b) as a result of making a bet on the device, winnings may become payable’ not including lucky envelope vending machines or ‘interactive gaming equipment that is used or intended to be used for the purposes of interactive games and not for gaming of any other kind’ (2003)
- gross proceeds – ‘gross receipts less the prizes paid for that game or session’ (2003)
- gross receipts – ‘total amount paid by players in that game or session for tickets’ (2003)
- lucky envelope – ‘a ticket in a lottery in which the tickets which entitle the holders to claim a prize have been determined and announced before the commencement of the sale of tickets in the lottery’ (2003)
- rolling jackpots – jackpots where some prize money is held back from the session where the bingo tickets were bought and is distributed at a later date
- session of bingo – ‘a session comprising no more than 30 games of bingo conducted within an 8 hour period’ (2003).

The Act prohibits minors from gambling but does not include bingo in the definition of gambling or gambling provider in the section of the Act dealing with minors [see 10.7.1]. Instead, the rules state that players must be at least 18 years of age [rules 5.1]. Children are not prohibited from entering areas where bingo is being played.

Electronic and braille tickets

While not mentioned in the Act or Regulations, electronic tickets, commonly called PETs in Victoria, are allowed. The only requirements in relation to electronic tickets are outlined in the Rules of Bingo, which require operators to display notices at the point of sale of bingo tickets stipulating whether electronic tickets are available, are manual and/or auto-marking and the maximum number of electronic tickets an individual may buy (2010). Importantly, the legislation allows Braille bingo tickets (see 8.4.5).

Bingo operators and associated regulations

Under the Act, how bingo is conducted is determined by whom and how it is run. There are three broad contexts for providing bingo. First, as described above, some bingo can fall under ‘unlisted’ gambling under 1.3AA of the Gambling Regulation Act. This section of the legislation covers gambling run where providers are not raising money through offering gambling, any money is returned to players as prizes and no one providing the games is paid to do so. When conducted in this manner, bingo is not classified as gambling under the Act and is consequently not governed by the Gambling Regulation Act. Second, under 8.2.4 of the Act, bingo can be offered by CCOs or bingo centre operators acting as delegates for CCOs. Finally, under 8.2.4A of the Act, bingo can be offered by what the Act calls ‘other groups’, which are providers who are not CCOs or bingo centres. The requirements for unlisted

bingo and 'nursing home bingo' are very similar, creating the risk of confusion between the two categories and their regulatory requirements.

As described below, based on who is providing bingo, several additional criteria determine how bingo is regulated, including 1) whether players are charged to play; 2) whether that money returns entirely to players; 3) whether the game is advertised or open to the public and 4) whether the game is solely for the entertainment of players and does not provide commercial benefit to the person running the session or other people (Parliament of Victoria, 2003).

Where bingo is run by CCOs or bingo centres, it can be run in two ways: 1) under 8.4.2 (1), by either a CCO or a bingo centre, where players are charged to play – we discuss this in more detail below, as this is a significant focus of the legislation; or 2) under 8.2.4(2), where a CCO runs the bingo and players are not charged to play or, although they are charged to play, all the money they pay to play returns to them in prizes. In the second case, as no funds are raised, no reporting is required (Parliament of Victoria, 2003).

Where bingo is run by other groups, there are similarly two options. It can be run with players not being charged to participate, or players being charged to participate and with all the money they pay to play being returned to them. While this is the same as for CCOs, these groups have two additional requirements: 1) the games cannot be advertised and are not open to the public and 2) bingo must be conducted for the entertainment of players and without providing commercial benefit to anyone, including the person running the session. This is known as 'nursing home bingo' and is covered by 8.4.2A of the Act. As discussed earlier, nursing home bingo is essentially unregulated; as no funds are raised, and it is provided to a closed group of people, no reporting is required (Parliament of Victoria, 2003).

Bingo centres

The focus of the Act, in relation to bingo, is on the first scenario, bingo offered by CCOs or bingo centres, with a particularly focus on bingo centres. Bingo centres operate under delegation from CCOs. There are currently hundreds of CCOs and 13 licensed bingo centres in Victoria (Victorian Commission for Gambling Regulation, 2019, Victorian Commission for Gambling and Liquor Regulation, 2021).

To be eligible to apply to be a CCO, organisations must be not-for-profit organisations that benefit the community, either through philanthropy, offering sport or recreation or as a political party. Prospective CCOs apply to the VCGLR to be declared a CCO. Once declared, they may delegate a bingo centre to operate bingo for them.

Any bingo game being run under 8.4.2(1) requires a 'notice of authorised bingo sessions' by a declared community and charitable organisation and must follow the official Victorian 'Rules of Bingo' (2010).

Particular legal requirements pertain to bingo centres, which are covered in Part 5 of Chapter 8 of the Act; penalties apply for a range of breaches to the Act. Managers at bingo centres must be licensed and cannot hold a bingo centre operator's licence if they hold a venue operator's licence or are an associate of a venue operator. Bingo centres are required to implement a Responsible Gambling Code of Conduct, which must meet the requirements of the Ministerial Direction and be approved by the VCGLR. All bingo centres have adopted the Bingo Industry Association Responsible Gambling Code of Conduct, which includes requirements such as centres posting notices about the Code and players' right to set their own time or expenditure limits (known as pre-commitment) (Bingo Industry Association of Australia, 2009).

Before starting operating, bingo centres must advise the VCGLR of where and when they will provide bingo, including days/dates, starting and finishing times and frequency of sessions, number of games per session, and the name and number of the account proceeds will be deposited in. Bingo centres submit annual returns to the VCGLR including forwarding data to the VCGLR as described below.

The Act stipulates that prizes must be paid at the end of the game and those over $1,000 must be paid by cheque (although players can also request that any smaller prize be paid by cheque) [see 8.4.7A]. The Act also outlines required returns to players, with 20 per cent of gross receipts per game and 50-90 per cent for all games over a week required to be distributed to players as prizes. Where rolling jackpots are permitted, at least 20 per cent of gross receipts must return to players as prizes per session, and 50-90 per cent must be distributed over a seven-day period (Parliament of Victoria, 2015). The maximum fee that can be paid to bingo operators is two per cent of gross receipts for each session of bingo [see 8.4.6].

Bingo centres are not permitted to have EGMs. In contrast, clubs declared as a CCO to conduct bingo may also have EGMs. Other forms of minor gaming, such as lucky envelopes and raffles, are permitted at bingo centres.

A person managing or operating a bingo centre must hold a bingo centre operator's licence [see 8.5.1] which is granted by the Commission [see 8.5.2]. Licences are granted for a 10-year period [see 8.5.8] and are not transferrable [see 8.5.10]. Applications for extensions may be made [see 8.5.11]. A bingo centre operator's licence cannot be applied for by or granted to anyone who is a venue operator, gaming operator or a casino operator in Australia, or an associate of such an operator. Grounds for objection include that the applicant or an associate are 'not of good repute having regard to character, honesty and integrity', have a business association with a 'person, body or association' not of good repute, or that 'a director, partner, trustee, executive officer, secretary or any other officer or person associated or connected with the ownership, administration or management of the business of the applicant is not a suitable person to act in that capacity' (Parliament of Victoria, 2003). All paid staff employed in bingo centres, and required to perform prescribed duties, must have a gaming industry employee's licence [see 9A.1.3].

Oversight of bingo by the Commission

The VCGLR is mandated, amongst a range of duties, to regulate 'the activities of key operatives in the…bingo… industries', as well as ensuring compliance with Responsible Gambling Codes of Conduct and advising the Minister 'on community concerns about the economic and social impact of gambling on the well-being of the community' (Parliament of Victoria, 2003). The Commission, with the approval of the Minister, may make and amend standards and operating regulations governing gambling including equipment and systems, and the Act sets out the notification process for doing this [see 10.1.5A-5C]. The Commission must report every five years to the Minister, including on the effectiveness of Responsible Gambling Codes of Conduct and compliance levels [see 10.6.8]. Inspectors from the Commission are empowered to determine compliance with the Act and regulations through inspections, monitoring and examinations [see 10.5.7], and the Act lays out their powers, including to investigate complaints from patrons [see 10.5.11] as well as the consequences for breaches.

Compliance

The VCGLR is responsible for enforcing regulations around bingo. The VCGLR was established in 2012, from a merger of the Victorian Commission for Gambling Regulation (VCGR) and Responsible Alcohol Victoria (Victorian Auditor General, 2017); the VCGR, in turn, was preceded by entities such as the Victorian Gaming Commission and its precursor the Raffles and Bingo Permits Board (1991).

In 2017, the Victorian Auditor General carried out an audit of gambling and liquor regulation (Victorian Auditor General, 2017), noting the VCGLR had faced 'significant challenges': a 30 per cent cut in staff and budget in 2012-2-16 compared with the RAV and RCGR, the loss of 46 staff through redundancies between 2012 and 2014 and in 2012 the second lowest staff satisfaction level in the Victorian public service in 2012 (2017). The Auditor General noted that the VCGLR had undertaken a number of measures to address problems, had a 'largely sound' plan to strengthen its risk-based approach to licensing and compliance and had improved its management of

compliance inspectors (2017). However, the report found that, despite this, 'significant shortcomings' at the VCGLR 'continue to reduce assurance that VCGLR's efforts are adequate to protect the Victorian community from the harms associated with the misuse and abuse of liquor and gambling' (2017). Shortcomings included inadequate scrutiny of licence applications and, more generally, inadequate monitoring of compliance with gambling and liquor legislation. The Auditor General noted that compliance was focused on meeting quotas and that compliance targets for VCGLR inspectors created 'perverse incentives', leading to inspectors conducting multiple visits to the same sites and creating frequent audits, typically of gaming venues (2017). Further, the auditor general noted that there was no clear risk analysis or rationale for the number or type of venues inspected, stating that the 'VCGLR's resources could be better used to increase inspections of other venues or types of gaming activity with greater integrity risks, such as bingo' (2017). In 2015-16, the VCGLR carried out less than 20 bingo operations, approximately one per cent of gambling inspections. The Victorian Auditor General noted that this low number was 'despite the higher potential for fraud due to the cash-based nature of this activity' (2017).

In 2019, the Auditor General released a follow up report to the 2017 audit, finding that the VCGLR had made progress in all of the 13 areas identified in recommendations in the report; however, progress was more advanced for alcohol than gambling, in part, according to the report, because of the greater complexity of monitoring compliance in relation to gambling. The Auditor General found that more work was needed for most of the recommendations (Victorian Auditor-General's Office, 2019).

VCGLR data collection

There are different reporting requirements based on the different forms of bingo. CCOs or their delegates must provide the VCGLR with detailed information if they plan to conduct or cease bingo sessions and submit annual returns to the VCGLR that detail all sessions of bingo conducted that financial year, gross receipts, total expenses, prizes paid, net proceeds and the month-end balance of each and any jackpot pool. Additionally, where a CCO or bingo centre plans to offer a session where the total prizes will be more than $20,000, they need to advise the Commission in writing. Further, the CCO must keep a running sheet of bingo games, with, amongst other information, the serial numbers and total numbers of bingo tickets sold (Parliament of Victoria, 2015). However, none of this information is made publicly available. Additionally, bingo centres must prepare yearly financial statements and accounts and lodge financial returns with the Commission within three months of the end of the financial year.

3. Research design

This chapter describes the research methods utilised for this study. We commence by describing the methodology and central place of community engagement in the design and conduct of the study. Next, we identify the processes undertaken to develop the literature review, and the methods for data collection and analysis. We then describe our community feedback mechanisms. The chapter concludes by noting some of the limitations of the study.

As outlined above, the study is focused on three case study communities. In each case study community, we conducted interviews and observed bingo sessions. Stakeholder interviews were used to understand bingo playing from a broader perspective.

Methodology

This is an interpretive study, premised on the belief that order to learn about bingo, we need to understand people's subjective experiences of it. Interpretivists hold that any individual's perceptions and actions are shaped by cultures and sets of experiences that are shared within broad social groups and embedded in the languages we use to speak about our lives (Sarantakos, 2013). Our approach in this report might also be termed as 'critical' in that we seek to understand how groups of people's experiences of bingo are influenced by structural conditions such as dispossession (for Indigenous people) or marginalisation (for Pacific people) and poverty (for some members of all the groups studied here). For this reason, and as we explain below, we used a participatory approach to help ensure we interpret data in a way that reflects views of the communities involved. Interpretive, critical and participatory paradigms contrast with scientific approaches which seek to identify some kind of external reality or truth (Walter, 2013).

Interpretive studies such as ours tend to use qualitative methods (see, for example, Mayock, 2000, Sifaneck and Neaigus, 2001). We describe below how this approach enabled us to access detailed contextual information about bingo as it is provided and experience in Victoria.

Community engagement in research

Recognising that we are working with communities experiencing socio-economic disadvantage, we have taken a collaborative and participatory approach to designing and conducting the study (Wallerstein and Duran, 2010, MacLean et al., 2009).

One of the community groups we worked with is Aboriginal, and hence it was critical that the research design was consistent with National Health and Medical Research Council ethical guidelines for research with Aboriginal and Torres Strait Islander people; namely that research is safe, respectful, responsible, high quality and of benefit to the community (2018). Following discussion with the Foundation, we worked with GEGAC to recruit and train an Aboriginal Research Fellow (RF), who was based with and managed by GEGAC to play a key role in the part of the research that explores bingo in the Gippsland and East Gippsland Aboriginal community. Annalyss (Annie) Thompson was appointed to this role. In Mildura, two Research Assistants from the Pacific community were appointed to help us to access and engage with the local community. Jasmine Kirirua completed most of the interviews with Pacific community members. Annie and Jasmine had input into data analysis and report writing, providing text and comments on drafts and recommendations.

Prior to conducting research relating to each of the case studies we met separately with the relevant community partners to clarify the project's aims and objects and ensure the approach was suitable to their context. We also asked how we could most effectively share research findings with their communities. Hence, the study entailed separate research feedback mechanisms to each of the communities involved, as well as a broader forum for stakeholders. These are described later in this chapter.

Timeframe

The study commenced in April 2018 and concluded in February 2020. Fieldwork was conducted between September 2018 and October 2019.

Ethical approval

Ethical approval to conduct the research was obtained from the Human Research Ethics Committee of La Trobe University (HEC18074). This was obtained on 14 June 2018. In keeping with this approval, all participants are anonymous in this report and any other publication ensuing from the project.

Literature review method

This component of the research entailed reviewing available datasets to identify literature concerning bingo playing in Australia and elsewhere. We searched for scholarly and peer review articles and reports, written after 2000 and before October 2019 in English. Articles were retrieved using electronic databases including Psychinfo, Informit Complete, Cinahl Proquest Central, InfoRMIT, PsycInfo and Web of Science. Search terms included various combinations of: (concept 1) gambling, gaming, wagering, betting, bingo, and (concept 2) regulation/regulatory/regulating (Government/public) regulator (government/public), legislation, laws, policy.

Grey literature was also retrieved via a Google search. Additional documents drawn on included reports provided by staff within the Foundation, relevant studies from the authors' libraries and literature sourced though a review of treatment responses to gambling in Indigenous communities conducted during the same time period by MW, SM and KM (Whiteside et al., 2019). A total of 2507 references (excluding duplicates) were reviewed for relevance to the research questions.

Due to the heterogeneity of methods and foci in included studies, a narrative review (Booth et al., 2012) was conducted, drawing out themes across the literature that are relevant to the research questions that guide the study.

Case studies

In this study we used community case studies as a method to identify diverse experiences of bingo, focusing on three groups where bingo playing is popular and social and economic disadvantage are common (Hare, 2009, Kolandai-Matchett et al., 2017, Bedford, 2011). Our intention in doing so was to explore bingo and related benefits and harms across a range of settings and contexts (urban/regional, older/younger, Aboriginal/non-Aboriginal, immigrant/non-immigrant). By gathering data across these case studies, and exploring wider issues relating to bingo regulation and treatment with stakeholders, we hoped to provide insights that are relevant to bingo playing and players more broadly across Victoria.

In each case study community, we partnered with a community agency which could help us ensure the research was conducted appropriately and assist us in accessing participants. The research case studies and project partners were:

- Aboriginal community members in Eastern Victoria, partnering with Gippsland East Gippsland Aboriginal Cooperative (GEGAC)
- Pacific community members in Northern Victoria, with Sunraysia Mallee Ethnic Communities Council (SMECC)
- Older people (65 and older) on fixed and low incomes in Melbourne, with COTA Victoria.

Interviews

We conducted interviews in each of the three case study sites with people who played bingo. We also interviewed stakeholders, some of whom were working in the case study communities, and others with a state-wide or broader role, including bingo operators and people with expertise in regulation. For all interviews, potential participants were provided with a plain language information sheet about the study. After reading this they were asked whether they wished to provide verbal consent to participate in an interview. As noted above, all interviewees are anonymised and are referred to in the findings section by location (G for Gippsland and East Gippsland, M for Mildura and MLB for Melbourne). All interviews were audio recorded and transcribed.

Interviews with bingo players

Eligibility criteria

Eligibility criteria for participation in interviews were as follows:

- aged 18 years or over and able to provide informed consent
- member of the Gippsland or East Gippsland Aboriginal community OR Member of the Mildura Pacific community OR person aged 65 years or older on a fixed low income and resident in Melbourne
- recent (last year) experience of playing bingo or directly affected by another person's bingo playing within that timeframe.

Recruitment

Multiple recruitment strategies were utilised. Most recruitment was done in collaboration with partner agencies. We utilised 'snowball sampling' (participants referring family or friends to the study) (Kemmesis, 2000). In contrast to Gippsland/East Gippsland and Mildura, where we recruited participants through community settings through snowball sampling, we recruited the Melbourne participants primarily through advertisements in COTA Victoria newsletters and social media.

Sample

A total of 53 people who play bingo were interviewed, as described in Table 1. Despite many efforts, we found it difficult to find the 15 people we had planned to interview in the Pacific community in Mildura. This was due to potential participants' involvement in harvesting at the time we tried to interview them, as well as the closure of the most popular bingo venue for Pacific people. Hence, we interviewed a larger sample of participants from Melbourne.

Table 2: Interview participants with bingo experience

	Gippsland/ East Gippsland	Mildura	Melbourne	Total
Number of individual, paired or group interviews	15 individual or pairs	12 individual or pairs	12 individual or pairs; 1 group interview	39 individual or pairs + 14 (as group interview)
Female (F) or male (M)* & age (where available)	9F; 6M	12F	22F, 4M All 65 years+	43F; 10M
Total participants	15	12	26	53

* No participant identified as gender diverse, transgender or other

Interview procedures

Interviews were conducted as conversations (Bourdieu and Wacquant, 1992) and were held face-to-face. Our aim was to access accounts and experiences of bingo that are both shared among players and divergent. Research questions were structured thematically to encourage participants to share experiences and insights about how bingo made sense, felt good or bad, provided benefits or caused harm, and was manageable or not, within the context of their lives. We used prompts extensively to encourage participants to elaborate. Annie, the Aboriginal RF, workshopped interview questions with other members of the research team to ensure suitability and appropriateness for her community. The theme sheet included questions on the following issues, to support comparison across the case studies:

- experiences of bingo
- winning and money
- personal context and bingo in their community
- impacts
- intersections with other kinds of gambling
- recommendations.

A brief demographic survey was administered after interviews concluded.

Interviews in Gippsland and East Gippsland were conducted by the Aboriginal RF. Three interviews with the Pacific community were conducted by a member of that community who had to withdraw from the project due to other commitments. The remaining interviews were conducted by Jasmine and Kathleen, the La Trobe RF and another project team member. Interviews in Melbourne were conducted by Kathleen. Interviews were of 30-75 minutes duration. Participants were reimbursed $30 for their time and travel expenses.

Ten interviews with bingo players were conducted in pairs, 29 were individual interviews and 14 took part in one group interview.

Interviews with stakeholders

Interviews with stakeholders allowed the research team to gain diverse perspectives on bingo, from treatment staff, regulation experts, community workers, other community members, local government representatives and bingo operators and venue owners. Stakeholder interviews were conducted by various authors, with Kathleen completing the greatest number.

Eligibility criteria

Inclusion criteria entailed that participants were:

- aged 18 years or over and able to provide informed consent
- had expert knowledge of bingo playing either specifically in the case study communities or more broadly.

Sample

A total of 13 stakeholders participated in this study component. Sampling was purposive to ensure that a range of perspectives were included. See Table 2 below for further information.

Table 3: Stakeholder interviewees

	Gippsland/ East Gippsland	Mildura	Melbourne	Statewide	Total
Number of interview participants	3	3	1	6	13
Gender (female (F) or male (M)*	1F, 2M	2F, 1M	1M	3F; 3M	6F; 7M
Bingo operators	2	2	1	1	6
Representative of Aboriginal services	-		2		2

*No participant identified as gender diverse, transgender or other

Interview procedures

These were similar to those described above for the interviews with bingo players and utilised the same themes. Interviews were conducted as part of site visits by members of the team. Interviews tended to be longer than those conduced with bingo players, lasting up to 74 minutes.

Participant observation

Participant observation (PO) allows researchers to observe community practice and so triangulate and enrich data sourced from interviews (Atkinson and Hammersley, 1998). For this study, attending and playing bingo was critical to our ability to develop an informed understanding of bingo. Playing in different venues and chatting with bingo players provided us with insights into the pleasures of bingo, and the diverse settings in which it is played. At least

two authors, or one author and a representative of a community partner agency attended each bingo observation (except the online session) and contributed to research notes. All the authors attended at least once.

Sample of venues

Our intention in sampling venues for POs was to learn about bingo run by a range of organisations, in different settings. We observed venues where bingo was played for free or very low cost and where bingo could be played for considerable cost. One of the free games we observed was in a neighbourhood house, where players played on laminated boards with glass beads, competing for household goods. Bingo games in urban and the regional settings where our case studies were situated were also observed, including games in RSLs and similar clubs, at a Melbourne bingo centre and at Crown Casino. Table 3 below provides information on the location of venues visited for PO. Wherever possible (Crown Casino is difficult to anonymise) we do not disclose the names of venues visited.

Table 4: Participant observation sessions

	Gippsland/ East Gippsland	Mildura	Melbourne	Online	Total
Number of observations	1	3 (1 venue visited on 3 occasions)	5 (1 venue visited on two occasions)	1	12 visits to 9 venues/sites

Procedures

We conducted POs at bingo games between two and five times in each site and conducted one online observation. In small community-based venues where most or all of the bingo players were from the same community, we sought verbal consent from organisers. In larger commercial venues we conducted more unobtrusive observations. At all tables where we sat to play bingo, we introduced ourselves as researchers and told our neighbours about the study we were conducting. We explained that we would not collect any identifying information. No one whom we discussed this with seemed concerned at our presence; in fact, they were very helpful explaining aspects of the game to us. PO sessions ranged from an hour to over three hours.

A list of questions was developed to ensure we gathered information to support comparisons across sites. Questions concerned characteristics of the venue and the people who attended it, how the game was structured, what people did there and the costs and prizes awarded. Detailed notes of observations were taken after the event and reviewed by each of the researchers who was present.

Analysis and reporting

All data were analysed thematically (Huberman and Miles, 1994) using NVivo 12 software (QSR International, 2018). The team worked collaboratively to develop a coding framework and Annie took a key role in the initial structuring of our data analyses and the analysis of the data from Gippsland/East Gippsland. Data from the three sites is integrated and across a common coding frame. This evolved iteratively as we explored how the frameworks we developed applied to each of the successive case studies. It was also informed by feedback from the community meetings, as described below.

As this is a qualitative study and the sample of participants is not representative of the population of bingo players overall, we do not report numbers or percentages of participants who express a particular point of view or describe a specific experience. Using terms such as 'most' or 'several' is good practice in qualitative research (Neale et al., 2014). By using 'most' we indicate that more than half of participants in the sample reported something, indicating that the experience is relatively widespread or important. When we use the terms 'a few' or 'several' we indicate that something was expressed only by a small number of participants, and while it may be significant for those who did, the experience or view described may not be widespread. Sometimes it is not possible to use either of these terms for instance when an interviewee makes a comment about common practice but where we have no know of knowing the proportion of people involved. In these instances, we use 'many'.

Research feedback to communities

Each community agency involved in the study provided advice on how we might best provide targeted feedback on the research as part of our discussions on commencing the project. As community members who participated in this study may not wish to read this detailed report, we provided 1-6 page research summaries for each case study site, which focused on what we learnt in relation to each. These are included here as Attachment A.

For the Gippsland and East Gippsland Aboriginal community, after discussion with GEGAC we agreed that a research summary itself may not be read by research participants, and further that organising a community meeting was not feasible across the sites in Gippsland. In view of this we commissioned Caden Pearson, an Aboriginal film maker, to film Aboriginal RF Annie Thompson discussing the research findings. Community Elders and others were shown the short video. The video is available at https://youtu.be/eIxpUYm7wEg.

In Mildura we were fortunate to be able to present our research findings to community members at a forum arranged to share information about another project conducted with Pacific community members. The forum, called 'Islanders in the sun: Pacific people in Sunraysia', was held in May 2019 to report on a 4.5-year project with Pacific people in the region focusing on socio-economic status. It had the format of a short presentation on the research followed by a panel of Pacific speakers, including Jasmine Kirirua who worked on the bingo project. It was attended by many members of Pacific communities as well as representatives of community organisations, local government, police, schools etc.

A research feedback session was also held at COTA Victoria to share findings from our interviews with interview participants from Melbourne. Each of these sessions provided us with valuable feedback to confirm and refine our analysis.

To conclude the project, we ran a one-day symposium where we presented our findings to representatives of a diverse range of agencies involved in gambling interventions, research policy development and regulation. We invited participants to explore the commonalities and differences in their communities or settings and identify effective and appropriate prevention and treatment responses. Recommendations from this symposium inform those made in this report. Following this symposium, we held a follow-up meeting with two representatives from the Victorian Commission for Gambling and Liquor Regulation (VCGLR) to check our understanding of the regulatory and compliance context.

Research limitations

The study focused on three communities where bingo is played and which experience social and economic disadvantage and involved convenience samples. Our sample is not representative and so our data does not permit us know the extent to which our participants' experiences can be used to understand bingo playing more generally. Nonetheless, our project entailed a number of processes to check that data reflects experiences of bingo beyond that of the study sample. In each study community we fed back findings and discussed our interpretation of them with community members (this was done with staff at GEGAC). Stakeholders interviewed shared knowledge of bingo gleaned through extensive and long-term exposure to bingo players and/or venues. At the conclusion of the project we held a workshop which was designed to test our findings against experiences of other people and this report draws on a range of literature and data to triangulate and support study findings.

Some differences in recruitment may influence study findings. Recruitment of participants from Melbourne via an advertisement in the COTA Victoria newsletter may have resulted in bingo players who experienced limited harm from bingo self-selecting to be interviewed; people who experienced harm from bingo or other forms of gambling may have been less likely to have been open to contacting the researchers. We requested interviews with the representatives of the regulatory body (VCGLR) and a bingo centre with a family foundation; the regulatory representative declined to be interviewed at that time although, as noted above we met with representatives prior to finalising the report, and the bingo centre representative did not respond.

4. Findings

Introduction to findings

The following chapter outlines our analysis of empirical data collected for the research, involving interviews, POs and community feedback. The first sections outline findings related to players' experiences of bingo, including its appeal, harms associated with bingo and existing and suggested prevention, harm minimisation and treatment measures. The remaining section highlights issues related to bingo provision, regulation and compliance enforcement, including the way changes to bingo potentially expose players to harm.

The logistics of playing bingo

As described above, bingo is played by marking off numbers on a grid when they are called out by a game caller; the numbers are randomly selected. In all but one venue we visited, the game was played with 90 numbers.

As we will discuss below, in the venues we visited, players had two options for play: a paper 'book' and a screen-based PET. Paper books, although printed by different companies in different venues, had a standard appearance with 15 numbers distributed across 27 squares arranged in three lines of nine squares. The typical bingo book has 10 sheets, one per game, each a different colour from the preceding and following sheets. Books come in sets of six, separated by perforated lines; where a player buys fewer than six books, the players' selected number of books will be torn off. A full sheet of six books ensures that there will be one number (but no more than one) to mark every time a number is called. Each sheet has a serial number and each book has a separate book number. Players whom we observed typically marked their book with textas or thicker 'daubers' or 'dabbers', which left a circular mark of less than a centimetre in diameter.

PETs replicate the arrangement of the paper books. Players typically used the autoplay option on PETs where the machine automatically marked off numbers as they were called, beeping when only one number remained. It appeared that venues may have set autoplay as the default setting. Players selected how they wanted their books to be displayed, with the option of the book/s with only one number remaining to be at the forefront. Some venues provide PET stands; in other venues, players brought their own, held their PET or laid it on the table.

In the venue where no-cost bingo was offered for household prizes in a neighbourhood house, bingo was played on laminated cardboard, with fewer numbers, and players placed glass beads on numbers as they were called.

How are people introduced to bingo?

People's introduction to bingo was one of the areas where there were significant differences between the different sites and communities involved in our study. In general terms, Aboriginal people in the Gippsland and East Gippsland area grew up with bingo, learning it at the feet of their parents, grandparents and aunties and experiencing it as a community gathering point. Interviewees from a Pacific background had also often grown up with it, although more had learned about it as adults. Many had learned or played bingo or housie-housie in the Cook Islands or Tonga, in Aotearoa New Zealand or other states of Australia. Both Aboriginal and Pacific participants had often started through an invitation from a family member. The older people in Melbourne, however, regardless of their ethnic background, tended to have come to bingo much later, usually in their forties at the youngest, and often not until retirement age. In their case, while two went to bingo with their mother, most were invited by friends, mainly women friends.

First time playing

Most people found the rules of bingo easy to understand, and taught themselves to play, although often starting with just one or two books and working up from there, noting that playing multiple books when learning is difficult. Some people found that more experienced players or the bingo operators would give them a few tips about how to proceed, and indeed we noticed this friendliness and preparedness to offer advice at all the sessions we attended. Mildura participants noted that the callers in the Cook Islands and Aotearoa New Zealand are generally much faster than those in Mildura, making it harder to learn. For some people, however, their first experience of bingo was bewildering:

> *The first time I went to bingo, oh, didn't understand, oh I didn't understand it (G14).*

> *Somebody on the table said to me if you look down your things, one to 10, 10 to 20, 30s, 40s and then you sort of, if you've only got a book, it's easy enough to pick it up. Took a few times 'cause some of the places like Knox, they used to call really fast and if you are a newbie, it was really sort of hard. I remember when me and my girlfriend first started going, we'd sit there laughing 'cause we mixed up half the numbers (MLB11).*

> *The first time I went in there … it's hard but when my friend showed me how to play bingo and then, yeah, it looks easy but the thing is, when you get, you know, play so many paper and then so it's hard, but when you just start with one ticket, you know, it's easy (M1).*

Growing up with bingo

Aboriginal participants painted a vivid picture of growing up with bingo ('It's always been a part of my life, from a very young age', [G1]), with Cremmin Hall in Bairnsdale fondly recalled (see Figure 3). Cremmin Hall had previously been owned by GEGAC, which for years had run bingo for the Aboriginal community, at times using it as a fundraiser for funerals in the community. One described there being a crèche of some sort during bingo games at Cremmin Hall, and of coming down to sit under the tables while adults played bingo. People mentioned their 'mum and dad', 'aunties and uncles', 'Elders and grandparents' (G2) going ('it was the norm' GS1) and being taken along by older siblings. Children learned how to play watching family members, picking up used books and playing with them, or at home with children's versions of bingo. Bingo was a place of fun and family:

> *I used to go to bingo with my mum and my auntie and uncle, and [at] a very young age, just lay around under the table, fall asleep under the table. And I used to play their tickets that they'd already played, so I was learning how to play it, and then, by the time I got to a certain age, I started playing myself (G10).*

> *Oh yeah, everybody knows bingo. It's not even a weird thing. It's almost like everybody that is in my extended family, on my mum's side, basically my dad's side too, I guess, everybody, I reckon they've all gone to bingo before they've turned 20. Like, their parents would have been, 'come to bingo now, have a go' (G9).*

One stakeholder from the Aboriginal community suggested the association with a happy childhood game was one reason why Aboriginal people might not see bingo as a form of gambling:

> *… [B]ingo is a social thing too, I know I used to go with my mum to bingo, sit there doing colourings and stuff the whole time, so it's a real social thing, I think, and people don't see it as gambling, they see the pokies and TAB as gambling but they don't always see bingo as gambling (S12).*

Bingo's popularity and familiarity in the Gippsland/East Gippsland Aboriginal community was not universal, particularly if people had been brought up in a religious family, or in an institute run by organisations such as the Salvation Army which did not approve of gambling:

> *No. My family are religious so they didn't believe…I didn't even hear about bingo when I was a kid … (G4)*

> *In one way, I've truly been blessed in that area because I grew up in the Salvation Army, in Orbost. And part of their doctrine is that there's no gambling … As I've gotten older, I've had Koori men here, God bless them all, they've all since passed, and they've sat with me and tried to teach me a racing guide. And I just wasn't meant to get into racing. And I put that back to my upbringing within the Salvos (G7).*

The connection between family, childhood and bingo had some parallels with the experience of the Pacific participants, some of whom had been taken along to bingo as children, and remembered with affection the experience of spending time with their mother or other family members, including in the Cook Islands and other parts of Australia:

> *I was … I think 14 years old. This was back in the island and I was with my mother. I went with my mum because I didn't like when she would go alone. It was cool because there was food at the bingo, and I was more interested in that. When mum would win at the bingo, she would always buy treats for me and the siblings. I was able to play by covering the numbers with the coins, but I couldn't yell bingo, because I was young. But that was my first exposure (M9).*

> *It was good. I felt like going bingo because it was a pleasure for me and I would always go with families, especially mum and the sisters and sister-in-laws. Having a girl's night. The process of bingo in Australia is much easier than back in the islands, there would always be interruptions of selling things during the bingo game. In Australia I was 18 when I started going bingo and growing up with strict parents, I wasn't allowed to go out clubbing so bingo was my social activity that I could go to. Sometimes I would go bingo with mum and dad, and I got to spend time with them (M9).*

In the Gippsland/East Gippsland Aboriginal community, participants tended to attend bingo before they were able to play, starting to play themselves when they were teenagers:

> *I used to tag along when I was smaller, and then I played when I was in my teens, early teens (G5).*

> *I was 16 and I was supposed to be 18, but yeah, 16 I started, playing bingo (G1).*

Players noted, however, that the culture of children growing up going to bingo had changed: rules prohibiting children from playing bingo had some impact, as did the introduction of EGMs in Victoria, referred to above:

> *Because that's what was the norm, and bingo, it's the norm for a lot of people that have grown up, … 'cause it was so huge during the eighties and pokies have really just decimated that (S4).*

I think it's just a thing that happens to people 'cause we used to get taken to bingo so that was just a normal thing for us whereas I don't think you can take kids in there now, there's more rules around it (S11).

Invitations from family

Despite this changing norm, the connection to bingo has remained. One player described his mother taking him to bingo once he turned 18, a much-valued experience both as part of his coming-of-age and because it was time for him to be alone with his mother:

I've never won, but the first two times that I went with mum were awesome because, it was almost like, I know this might sound weird, it was almost like a rite of passage. I remember when my older brothers got to go before me, and they both had wins on their very first turn … So I thought I was going to be involved in one of those sort of stories, where I'd have a win and like, mum took me older cousin … for her first time. She won the jackpot and upset all the old girls. But yeah, I just liked it because it was one of those times when it was just me and mum (G9).

Others continued the tradition of inviting younger family members to bingo, and then went on to take older relatives, to ensure they could keep that connection to family and community:

Oh, I'll often invite other people to come to bingo with me. I've invited my nieces, I've invited new friends to come along with me to bingo. Yes, I will invite people to come to bingo (G1).

… I first went as a kid with my older sister … and that would have been at the bowls clubs, back in the day… [T]hey only played a little bit of money, like, $20 a game, $30 a game, but back then it was just fun for me. But now I go to bingo myself, I quite enjoy it, it's just a night out, it's a social night out, and you get to see all the rellies that come from [a nearby town] and all that sort of stuff. And I take my uncle also out to bingo with me, my uncle…who I look after, and he loves it just to go out and see all his family, you know, from [a nearby town] and all that, cause they all travel up here to go to bingo (G13).

People in all sites described starting to go with their mother when they were adults, either because they needed help getting there or just for companionship:

I didn't go every week as she did but then as she got older, she said to me, 'will you take me'? (MLB1).

Invitations from friends

As with the Gippsland participants, the Mildura participants were often invited the first time by family members. For several of the Melbourne participants, including those who grew up overseas, bingo had little presence in their lives when they were younger; for some it was unknown. In contrast, for one, it was a decidedly adult affair that children were prohibited from, giving it an exciting allure:

I remember when I was probably around ten, nine, ten, it would be a carnival on the beach in Warrnambool – I lived in Warrnambool – and there was a big tent and it was called housie-housie … And you see, it was exciting because it was forbidden. Children weren't allowed past this particular fence and the adults would all file in and play housie-housie (MLB1).

Three of the participants grew up in South-East Asia and did not learn about bingo until they were adults:

… because I was from Malaysia, put it that way, in Malaysia, my mum's very strict. No gambling, no nothing. As kids, we all got to help. There's no playing (MLB3).

As a young woman, she migrated to England to work, and was introduced to bingo there. Another of the Melbourne participants who had grown up in South-East Asia learned about bingo at Crown Casino:

> *Oh, we went to play the machines, the poker machines, and somebody told us about [bingo]. At that time, there were not many people then, in a small room, about forty of us. So now, there's so many in Crown Casino (MLB2).*

Other participants either found out about bingo on holidays, or, if they knew of it but had never played or not played recently, played the first time in retirement on holiday. One woman was introduced to it on a cruise.

Most of the Melbourne participants described starting playing after they retired from work in their sixties. A minority, however, started while they were in their forties. In contrast to the Gippsland/East Gippsland and Mildura participants, most were initially invited by friends, rather than family:

> *… I knew a few that went and I thought, you know, a friend of mine said, … well it was two of them actually, said you know 'how about we go and have a go, just see what it's like'. We'd never played so we all made fools of ourselves but enjoyed it and that was it (MLB11).*

> *… I was in a bit of a stressful job, I worked for the … Bank [laughs] and I was a supervisor and had a stressful job and if I had a day off, in the middle of the week or something, we'd arrange to have coffee or go to bingo 'cause the other girls were sort of, couple of them weren't working but I was, at that stage. And things were still a bit, still had the girls at home, they were grown up but they weren't moving [laughs] but no, that was it and it was just a way of relaxing, getting out of the house and relaxing for a day, you know, for half a day (MLB11).*

Participants' introduction to bingo was consistently done by friends and family, whether as children and young people for the Gippsland/East Gippsland and Mildura participants, or by their mothers or friends for Melbourne participants. This reflects the deeply social nature of bingo for most players, as we shall discuss in coming sections.

Who plays bingo?

There was a strong consensus about who played bingo – older people and women – although this was not absolute, as some younger people and men did play. Our POs indicate that the ethnic mix varies from town to town and venue to venue. Bingo was broadly seen by participants to reflect the ethnic and socioeconomic makeup of each community, including Aboriginal people, new migrants and more established populations, with a predominance of middle-aged and older players, and women across all ethnicities.

Age

Age of course was relative. One woman described the people where she played as 'middle aged upwards', saying that that there were 'not too many oldies'. 'Nobody', she went on to say, 'was as old as me' (MLB10). She was in her mid-90s.

There were varied views about whether the fact that bingo is seen as – and indeed is – a game mainly played by older people and women was a bad thing. Some felt that it was unfairly stereotyped as an 'old fuddy duddy thing which it isn't really' (MLB10). In contrast, one woman thought it was a game of diminishing popularity as it was 'from the old days' (MLB6). Others thought it was undoubtedly a game for older people:

> *Well, I got married when I was 21 and I certainly never played bingo. I used to play a bit of whist. They used to have whist drives, which they don't have any more. But I never played while the children were little. So it's really only since I've retired, that I've played so it must be an older person's game really (MLB5).*

Other people in the Melbourne cohort were concerned when younger people played, feeling that they should be in paid work rather than attending day-time bingo:

> *You got some, maybe 30, 40 years old, I always question, when I was 30, 40 years old, I was always busy. Where do these people get the time? Are they on the dole? Maybe they don't work (MLB3).*

> *Bingo player are usually older people, retired people. But recently I noticed there are some younger ones coming in. I just wonder why. Why, you know, haven't they got anything else better to do? (MLB4).*

The time of bingo sessions also influenced which age groups attended. One bingo operator believed there was 'a younger crowd' from Thursday to Sunday night (MLBS1). There was a range of perspectives about whether the age make-up of bingo was changing. Several people, including bingo operators, commented that more younger people had been coming recently:

> *… [O]nly because we've got the Federation Uni and people doing courses, their families perhaps aren't here, so it's just a night out for 'em to get out of where they're staying, I suppose. But it's irregular, type of thing, isn't it? They come and go (GS2).*

Younger people also came to accompany their parents, particularly when older people were no longer able to drive themselves to the venue. They were seen as more likely to come occasionally, and 'just for a laugh' (MLB11), compared to retirees who came regularly and found bingo appealing.

In contrast, one of the Gippsland stakeholders noted that bingo had changed from the days when the GEGAC owned Cremmin Hall and ran bingo there as a fundraiser. Then, whole families would come to play:

> *Nowadays, it's changed a lot, the demographics of people, other users have changed. Because you don't have that middle age group that are playing. Sometimes you get some of the young ones, you know, the 20-year-olds, because they might see it as a chance for them, you know, to have a chance at winning and you know, something that's cheap and it offers a bit of a hope to be able to maybe have an influence in their life whether it's financial gain, and it's the Elders there more so because of the time which they grew up playing because of those social connections in which they had, and then that kind of middle aged group, are more associated with the pokies, I guess. You know, they'd rather sit there. It's not as big as what it once was, back in the days where you'd go and your cousins would ask, 'where's such and such?', 'Oh, they're at bingo' (S4).*

Gender

While some men did go to bingo, particularly in communities where it was a family game and where people were introduced to it early in life, it was commonly described as women's domain:

> *To me it's more of a women's activity, that's how it was like back home in the island (M8).*

One woman in Melbourne commented that when men attended bingo, they were likely to go with their wives, and that many of the women playing were widowed, although that was not the case in her group:

> *… I think it's because a lot of women have lost their husbands, tends to be the men go [die] and the women, I think, are in a loose end and I've noticed that with the older people that there's a lot of women and a lot of them are widows … (MLB11).*

Reinforcing this, another Melbourne participant said:

> *Well, if my husband was still alive we might be doing things together, and so, I mean, he's been dead for [many] years, so most of my old age he hasn't been here [laughs]. No, he wouldn't have stopped me from doing it, but we would never have gone together. And there aren't many couples that go together. One lady I'm very friendly with, her husband goes and plays snooker while she is at bingo (MLB5).*

There were some comments about men attending bingo:

> *… we always joke when a man calls out bingo, 'you should be home doing the garden' [laughs] (MLB5).*

> *… it was seen as their [women's] institution. And then there would be the snide remarks, of 'what's he even doing here anyway?' (GS1).*

Disability

Some people noted that people with disabilities played, including people who lived at home with their parents and accompanied them to the bingo venue.

Player variation across the case study communities

The age and sex mix was influenced by the geographic area and people's ethnicity. In Mildura and Gippsland/East Gippsland, where Aboriginal people and Pacific people tended either to go in bigger family groups or to know other players from the community from outside bingo, there were sometimes more men and more younger people, and this was also the case at some of the bigger bingo centres. Overall, however, the biggest group of players was older women.

Although participants at venues reflected the overall mix of the area, participants emphasised that people from all ethnicities played bingo:

> *I think it's a mix, and all depends where the venue. If that venue, you know, is located, like for instance, in Springvale, near Springvale area, you will see mainly Vietnamese, and Asians and all that. But if you see, like in Forest Hill, it's more of a mix. Yes, so it all depends on the locality of the venue, the place (MLB4).*

> *All sorts of oldies that go you know, it's pretty multicultural, it's not only the whites (M7).*

Overall, while bingo was seen as a game anyone can and did play, it was overwhelmingly regarded as a game that older women were more likely to play.

Why do people play bingo?

Introduction

Our participants outlined five compelling and widespread reasons why people played bingo (for social connection; for the chance of winning and financial need; for cognitive stimulation and concentration; for a break and escape; and because it is affordable, a controlled spend and predictable). Of these reasons, social connection was the most frequently discussed, followed by chance of winning with the others also mentioned as important by most people interviewed. Three less important or less universal reasons were also mentioned: (it was good as people age; safe and open to all; and a way to support charities and community organisations). Together, these made bingo an activity and site of considerable pleasure and anticipated reward.

Social connection

The social nature of bingo was repeatedly raised, in all of the three sites and by people of all ages, ethnicities and across other characteristics. Bingo was described as a place where you could be with family and friends and make new friends, where '…everybody's happy to see everybody else' (MLB8). As noted above, the Mildura Pacific and Gippsland and East Gippsland Aboriginal participants were more likely to go with family including siblings, parents, adult children and cousins; the Melbourne participants with friends or by themselves. However, some of the Mildura participants also went to bingo with friends from church. In both Gippsland/East Gippsland and Mildura, bingo built on, and strengthened, the strong family and community connections in the Aboriginal and Pacific community.

Figure 3 – Bairnsdale bingo

The following description of playing bingo at the Cremmin Hall in Bairnsdale illustrates the social nature of bingo. Written by Aboriginal RF, Annalyss Thompson, it evokes her experience visiting Cremmin Hall, a place where her grandmother and many family members often met to play bingo.

Bairnsdale Bingo, held at Cremmin Hall, is a beloved community tradition among the locals and also a fun time out for visitors. All are welcome to Cremmin Hall. Gorgeous high ceilings and bright open spaces greet you as you enter. The old red stained floorboards chirr as you walk in and posters fill the walls of the community's happenings. The smell of homemade goodies, the kind that our grandmothers would cook, fill the hall with their sweet decadence and the sound of laughter from the early birds fill your ears as they enjoy the atmosphere as they eat their sweet treats, or even a wholesome dinner, before the games begin. The humming of chatter resonates through you as you feel the love from families as they catch up and fill in what had happened in their lives from last week's bingo session and witness relationships forming among new friends. Even the event organisers are light with laughter, flashing their huge, infectious smiles and blessing you with warm greetings.

Although Bingo has the potential to cause gambling related harms, there is no denying the pure enjoyment and fun that this recreational activity brings. It is evident that the participants of this game are attracted to it for more than just the opportunity to win money or prizes, there is a real sense of community and belonging.

Time with other people

Bingo was described again and again as a place to 'talk', 'yarn', 'gossip', 'chat', 'catch up' and to have 'company'. Participants described talking about children and other family members, their animals, community news and events. Some exchanged vegetable seedlings and produce from their gardens, brought cakes and sent cards when it was someone's birthday and presents for each other when they went on holiday. They described someone selling beautiful handmade cards; in one venue where we conducted observations, we saw people with cartons of eggs, seemingly for sale. Again and again, people told us bingo was social, and, either explicitly or not, that it gave them a place in the world where they felt valued:

> *You go there, meet your friends, have a chit chat, have a cup of coffee (MLB3)*

> *… [T]here's a whole group of us that have been sitting together for years and we're all retirees and we're all women and we've known each for years and to us, it's a social thing. We just sit there and between bingo games we chat about what's happening with our families, husbands, make sure everybody is sort of okay … (MLB11)*

The sense of being social was about more than just being around people. One stakeholder saw it an opportunity to participate in a shared activity:

> *Look, I actually felt there was something incredibly social about the big bingo barn full of people, you feel as though you're part of something. It struck me that unlike the pokies where you see a lot of people gambling by themselves, that that was actually not a common thing in the bingo hall. [Bingo] was almost always something that people do with someone else, which is a significant protective factor. Just even the way the tables were set up, I mean it was cheap as chips the whole setup of the place, I mean crappy plastic trellis table with plastic chairs, but you were with people…, it was not like a poker machine where you were there in front of your machine. Even if you sat by yourself at a table, there was every chance that other people would come in and you end up being surrounded by other people (S7).*

As mentioned above, people described taking older relatives and sometimes friends to bingo, to catch up with friends and family. For some, it was an opportunity to be introduced to relatives they had not previously met. For others, it was a place to be with other women:

> *I love meeting new people … To me, it's more of a women's activity, that's how it was like back home in the island (M9).*

One stakeholder who visited a bingo centre to better understand the impact of bingo on players appreciated the fact that it was an activity that adult family members could do together:

> *…for some people who were there, it was social low-cost family activity and we did see quite significant you know family groups with adult kids or adults, and you know, quite frankly in today's society that's a nice thing if parents are doing things with their adult kids still 'cause so many adult kids don't want to spend time with their parents (S7).*

A consistent theme was how bingo helped people living alone or otherwise lonely, including those who had been widowed or whose children or grandchildren had left home, to socialise and meet new people:

> *I've got no-one at home and I'm there by myself, I get lonely and bored and I just go to bingo (G8).*

> *… I haven't got many friends, and maybe there's people like me who are the same, and they get to go out and enjoy it because it might be that they go with other friends … And it could be the only thing that takes them out because they actually know the people they're going with … (G4).*

There was a sense that bingo had a meaning beyond with the pleasures of socialising. As described above, for Aboriginal people, bingo provided connection to family, and in turn reinforced an element of Aboriginal culture; for Pacific participants, it was a reminder of and link to home countries: 'how it was like back home in the island (M8)'.

A way to meet new people

For some people, particularly in the Aboriginal community, bingo was a place to go if you were new in town; Aboriginal people would expect to see local community members at bingo. Especially in country areas, participants noted that there were often tables of Aboriginal people:

> *When I moved up here, when you go to bingo, you'll notice that there are Aboriginal tables at bingo, and every bingo there is usually an Aboriginal table and it's where when I hit Gippsland, when I go to bingo, it's where I sit, at that table … (G1).*

Similarly, some Pacific participants saw it as a good way to get oriented in a new town, particularly pertinent in Mildura as the Pacific community appeared far more mobile than interviewees from other sites, with most both living in and regularly visiting other places:

> *When you come here to the place, whether you have experienced it before, because you've come from Tonga, you will hear your friends, or you will be encouraged by your friends or invited by friends: 'Let's go and have a game. Let's go and visit the club, and have a meal together there.' And that will be a way of introducing some people, new people, into it (S2).*

People commonly described making friends at bingo; this was particularly, but not only, the case in Melbourne, where participants were less likely to go to bingo with bigger groups of people they already knew and with family. Some of these friendships were enduring, lasting many decades. Some only saw each other at the weekly bingo catch up; others socialised outside of bingo:

> *We're really good friends and if one of us is unwell or something, well, we'll check up on them, pop in on them … (MLB11).*

> *One particularly lady, they would chat on the phone and when mum became unwell, she came to visit mum. … [W]hen mum turned 90, there'd be a different group of people on the table and all, she invited them all to her 90th (MLB1).*

The woman also described taking her beloved mother to bingo weekly as she became older and couldn't go by herself. When her mother died, after a break of a few months when it was too hard to go, she returned. While she goes less often than when she was taking her mother, when she does go, she sits on the same table as her mother did:

> *Yes, still on the same table. They were her friends and they make me feel special, because, yes, because of her. I suppose it's a connection, in a sense, still back to her (MLB1).*

The structured nature of bingo, including the physical arrangements with people sitting on tables, facilitates mixing, and this in turn leads to new friendships. Some people described how as friends on their table stopped coming because they had left the region, become unwell or died, others took their place:

> *They sit on our table and they just started coming, fresh faces, we didn't know them but they were such lovely girls. Now we're all on first name basis and you know, they come every week, just lovely (MLB10).*

Connections across ages and ethnicities

Some younger people appreciated being in a place with older people and people also talked about making friends with people from other ethnic groups. One woman in Gippsland/East Gippsland told us that bingo had enabled the Koori and non-Koori community to build a relationship; her friend added, 'it's been good for white people too, you know. Yeah, both sides' (G11). The Pacific participants echoed this theme:

> *… when we talk and we can learn some, you know, especially when we have got some new friends from other countries and so we can learn some other cultures and other stuff, so we can share, yeah (M1).*

> *I made a lot of friends there, unexpected friends from different countries … (M4).*

Bingo and social connections

In some contexts, players knew many of the people on other tables at bingo. This was particularly true at Cremmin Hall. While the hall had since been sold, bingo continued to be offered there:

> *[I]t's a friendly environment. Everybody seems to know everybody. Everybody knows who's sung out bingo: 'oh, that's so-and-so over there, or so-and-so over there'. We know the voices now, you know (G15).*

Addressing the fact that for most bingo players the social side of bingo was not the main motivator, a number of participants distinguished between people like them, who had a regular day and time they went to bingo but would miss it if something else came up, and those who went more often and would never miss bingo, even if they had an important family event at the same time.

Tension between social connection, chance to win and focus

As we will describe next, most participants, particularly in Gippsland/East Gippsland and Mildura, regarded the chance to win money through bingo as equally important to socialising. For the participants who played at the local neighbourhood house, the social side was the fundamental attraction:

> *It's more the lunch and companionship and there's a bit of a game afterwards, you know, that's all (MLB group member).*

Hinting at the tension between the social side of bingo and the desire to win, one participant described her enjoyment of the social benefits of bingo overriding her frustration at not winning:

> *… when I walk in to the bingo, when I walk in to the bingo room, I am thinking 'yes, I'm going to win, yes, I'm going to win'. But sometimes I win, but sometimes I'm not winning. But if I go there three days in a row and then I'm not win anything, all I do is just lose my money, and then I think, 'you know, stop going to bingo'. But when my friends ring me, I just change my mind, just want to go with them (M1).*

In contrast to the numerous people, from each of the three groups, who emphasised the importance of socialising through bingo, a small number of people were either dubious about how social bingo could be, were not attracted by the promise of socialising or thought the social interaction was relatively superficial:

> *I do question that one. Because this is my argument: you said it's social, but if you focus on your [card], how do you get any time to talk to other people (S1).*

> *'How are you', and that's it, you go and sit down and mind your own business. You know that's it, that's what I do when I see those people, 'oh, long time no see, blah, blah' and then that's it, you go and sit on your seat. Then the bingo finish, 'bye', that's it (M7).*

The social rewards of bingo were identified almost universally, creating a compelling picture of bingo's power to bring people together and enable and strengthen connection, including when people faced other barriers to being with people. We will explore the relative strength of the social side of bingo and other appeals as we outline other attractions of bingo below.

Chance of winning and financial need

While players overwhelmingly identified social connections as a great pleasure of bingo, it was clear that for most people, this alone did not make bingo compelling, and the rival attraction most raised was the chance of winning. People valued both the excitement and the prizes associated with this. While most people described bingo where the prizes were monetary, in the Pacific countries of Cook Islands and Tonga, the prizes are sometimes products or food; in Australia, prizes are usually money, although people did mention places where prizes comprised household goods. The importance of winning varied greatly amongst participants.

Winning not important or a bonus

The people who were most likely to be indifferent about winning were some of the participants in the non-gambling bingo at the neighbourhood house, where people played for free for the chance of winning household prizes:

> *I don't think winning is important at all. It just varies the monotony (MLB group member).*

Others, particularly older people, enjoyed the chance of winning, but were clear that they would keep going even if they did not win. Indeed, a handful of people said they had never won, or knew people who had never won, but kept going.

Emotional rewards of winning

Even where people were clear that their main motivations were socialising and/or cognitive stimulation, the majority also appreciated the chance to win. Of the participants who talked about winning as important to the pleasure of playing bingo, across each of the three groups, a number emphasised the emotional sensation that winning gave, rather than the money itself. Even some of the players at the neighbourhood house where we conducted a group interview enjoyed the sensation of winning, despite not having staked money to play and the modest prizes:

> *On a high, on a high just for that moment, but it is very brief 'cause then you're starting another game, but you're on a high for a moment (MLB group).*

A number of people were very clear that although they would and sometimes did keep playing if they didn't win, and did not need the money financially, this did not mean that they did not enjoy the sensation of winning:

> *Winning's not a good deal, but it would be good to (M5).*

> *It's good. And it's exciting: 'Oh, I've won $5'. Not that the $5 will buy you a lot of things, you know. But it's the feeling, it's the feeling (MLB3).*

> *… I just think, 'no, go out, have a night, if we win, if we're lucky, we're lucky, if we're not …' [laughs] (G12&13F).*

> *… it's a day out, it's a night out, and if you win, that's a bonus but it doesn't matter if you win or if you don't but it's nice if you did (G11).*

If a win did come, this bonus was welcome. A number of the Melbourne participants put any winnings into their holiday fund: one woman who was surprised to win $5,000 subsequently booked an overseas trip.

People described their feelings vividly. The emotional sensations of winning ranged from mild pleasure to relief to deep pleasure to excitement. Both while talking generally and when describing particular wins they talked about winning as 'a bit of a thrill', 'the adrenalin starts to pump a bit', 'exciting'; 'you'd walk out smiling' and being 'quite happy', 'happy', 'very happy', 'so so happy, up the moon', 'shocked', 'over the moon' and 'like I was in heaven'. Other participants were more sanguine, saying they valued the company more than winning ('not really much excitement. Just "oh, that's good, I've got some money back". It isn't that much that you'd throw your hat in the air and dance.' MLB5) In contrast, at times, people's emotions were strong:

> *When I looked at my numbers and realised that I was going to win that money, I started to cry [laughs]. I couldn't believe it. And that's part of our, mum and I used to share whatever wins we had. So it was easy to do, but yes, that was my reaction. Then that's my reaction to lots of things, happy or sad … [I]t was crying from happiness (MLB1).*

> *Shocked at the win and the amount [laughs] … [I]t gave me a couple of heart palpitations 'cause I don't win things, I'm not a lucky person, not lucky like that, usually (MLB11).*

Even when people were not in financial need, as one person pointed out, winning money is attractive to most people: 'I get happy and excited, who wouldn't when they win money?' (M3).

The importance of winning

Not surprisingly, the importance of winning appeared often to correspond to people's sense of financial comfort. People who were relatively better off financially often saw winning bingo as a bonus; in contrast, people under financial strain could be strongly motivated to go to bingo by the hope of winning much-needed cash. Older people, perhaps corresponding at times with people who were more financially settled, were also more likely to see winning as a bonus. For a notable minority of people, however, bingo was emphatically about winning. While they enjoyed socialising, that was a pleasant by-product of playing, not their primary reason to be there. For these people, bingo was about playing for money, as was apparent when we asked if they would play for food or vouchers:

> *No, I wouldn't. It'd be a waste of time [laughs] (M8).*

> *If the prize is low, what's the point? (M6).*

For these players, wanting to win trumped any other reason to play:

> *Oh, it's the name of the game (G14).*

> *Because you had a couple of wins and you get drawn to it. And it's hoping to win that big one every now and then (G5).*

> *If you don't win three weeks in a row, me and my uncle, we sort of think, 'no, we'll give it a break this week and we'll go next week' (G12).*

For some people, winning transformed bingo from a boring activity into a pleasurable one, as one woman recounted:

[My husband] loves it, he loves it more than me, actually … Oh he didn't really like it [at first] 'cause it was boring but then I guess when he first won, that's when he started liking it, I guess (M3).

At times it let people have treats they could not otherwise afford, particularly in the context of people struggling to pay bills:

We all wanted to go as a family [to the Mildura Show] … but we couldn't afford it. Mum had gone to the bingo and she won the jackpot. She came straight home and … she took all of us to the show with the money … that was one of the best family memories (M6).

Winning to meet financial need

For some people, winning was not simply a bonus, as in the comment above. Stakeholders and players repeatedly acknowledged that some people were playing in the hope of winning funds when they were under financial strain. Particularly in Gippsland/East Gippsland and Mildura, participants talked about either themselves or other people playing bingo in the hope of winning enough to pay for bills, rent, food and other necessities and seeing people borrowing money to play bingo, something we will discuss more in a later section on harms:

Those kind of people worry me because I don't think that they can afford to be there. And they're counting on winning, and there's consequences for them if they don't win. They'll go home and they haven't got food, or they're spending the gas money or something, but yeah, there are people that sit at my bingo table that actually concern me because I don't believe they can afford to be there (G1).

… [T]here was a time when there was no bread, no milk, no nothing and then my mum had, like, what, $20, and then instead of buying our food and stuff, she went to bingo to try and get more money and then she came back and we were hoping she had won and she didn't … (M12).

It was not uncommon to hear people talk about paying bills they were worrying about. A win could also mean that they were 'ahead' and would not be out of pocket because of playing bingo:

Exciting 'cause all your bills will be paid off (M6).

Great, I guess. I guess it's kind of like that exhilaration and excitement that you're ahead, you know (G6).

[My husband] was more excited than me because we get to pay the bills (M3)

…I felt very happy about that. Because if you win once, it pays for the rest of the year (MLB2).

One stakeholder, from a Gamblers' Help service, noted the context of poverty that many people operated in:

I think there are lots of class issues, class and gender and one of the most important issues with gambling in general, poor people wanting to become rich, who are isolated, limited money (S13).

For people who were really struggling financially, winning bingo promised the hope of being able to do more for their children or grandchildren. The size of jackpots made this an especially alluring hope, as two stakeholders from an Aboriginal service explained, voicing the thoughts of their clients:

S11: If we can win a bit we can do something more with them.

S12: … give our kids what they really want or whatever.

S11: Especially Christmas time.

S12: Especially with those big prize monies.

Interviewer: Once they're tens of thousands like Faulkner ...

S12: $100,000 … last time I looked at it.

Similarly, in Mildura, community members had financial responsibilities beyond their immediate family, with people both sending money back to family in the Pacific and donating to their church. The churches in turn were raising money for operations in Mildura and to send to sister churches in the Pacific, and groups would visit from the Pacific to raise funds. At the same time, people worked in precarious jobs picking fruit, where they were paid according to how much they picked, not how long they worked. To have enough money to donate for fundraising, people would work even harder at fruit picking and would also sometimes hope to make money through bingo, as one stakeholder in Mildura explained:

… [W]hat I've heard [about how people spend their money] for church and for their families. Family here, and they're giving money to Tonga, for their family in Tonga… Or there are so many Tongan groups coming to Australia, fund raiser. And that's the way they think, 'we go tonight [to bingo], hope that we get some money for the group that is coming this Friday night, so we've got the money to give' (S2).

Participants described with pleasure the way bingo allowed them to be generous to others. This was particularly strong in the Mildura and Gippsland and East Gippsland interviews, although people in Melbourne also described sharing their winnings. There was a sense that where people had very small incomes, bingo winnings were what allowed them to treat other people. Reflecting people's pleasure in sharing, several people had a standing arrangement with another bingo player that if one of them won, that person would share it with the other. Whether with another bingo player or a family member, people talked with relish of being able to give another person some money from a bingo win:

Although I usually share it with my girlfriend now, because the other girl, she's moved [out of Melbourne] and yeah, so we go halves. She's got cancer at present and you know, she's having treatment today. She's not going [to bingo] tomorrow but you know, it sort of gives her a break. And I said to her, 'look, don't worry, if I have a win', I said, 'we'll still share it', and that (MLB9).

… [W]hen you go with other people, it's like I'd buy someone else a packet of cigarettes, and here's you know, fifty bucks for petrol and here's some money for groceries, so it's kind of like you share it. And being young, and having Elders and stuff around me, that's just sort of the norm…It's very common in Aboriginal communities, that we do that [share money and other resources] with everything (G1).

If I win the money from the bingo, all I do, I just spend the money with my family and help some other people that need help (M1).

Bingo operators were clear that most people were playing to win, particularly because they saw many people who would only play if the jackpot was a certain size, and players reinforced this observation. Whether it was the jackpot going up to $200 in a small country town or up to $75,000 in a large Melbourne bingo centre, in both cases, bigger jackpots brought bigger crowds:

There is certainly that factor, and when our, 'cause we do a running jackpot, it grows by $200 each week and when it goes up, the crowd comes in, so winning that money is a big factor (S4).

… I also know that if a competitor puts on a program that's bigger than ours, the numbers drop, so, but I will say we do have our core regulars that will come here no matter what … and then there's the floaters that I know their name but if a centre around the corner has something bigger on, they're not here, they'll look, they'll see what we've got, what they've got, 'oh, I'll go there tonight' (S9).

The promise of winning was a vital part of bingo for people we interviewed in each site and for people they had observed. For some, winning money was a pleasure for the feeling it elicited and the money itself was a pleasant addition but not an essential one; for others, the money itself was a pleasure, allowing the winner to buy things they would not otherwise have been planning to buy or to pay off household expenses more easily; for others still, going to bingo was a gamble to cover seemingly impossible bills or basic household needs, and losing was a source of great stress, as we will explore in later sections.

Cognitive stimulation, concentration and pleasure in numbers

Cognitive stimulation was also raised consistently, as a benefit of bingo and a reason to play, although not nearly as frequently as socialising or wanting to win money, but had most resonance for older people.

Cognitive stimulation and mental satisfaction

Players, particularly the older players in Melbourne, appreciated the way bingo kept them mentally active, especially as they aged, and for some the cognitive stimulation was accompanied by pleasure in bingo being a numbers game ('it's fun and a numbers game that gets you thinking and focusing' M6; 'it's good for the brain, it's training, it sharpens the brain' MLB2). Younger people too acknowledged that 'it keeps them [older people] sharp' (G9 M). One industry stakeholder said he has had customers who had been told by their doctors to do something like bingo:

> *And also I've had people come to me that have had problems with … Alzheimer's, other brain types of diseases and the doctor tells them, play bingo, play something that's going to keep your brain active (S10).*

One of our stakeholders, while concerned about a number of aspects of bingo, noted that it was 'training their brain in numbers which is a positive way to keep them motivated in their mind, exercising their mind…' (MS2).

Another stakeholder described how it made her concentrate:

> *I think old fashioned bingo in senior citizens club[s] and everything is probably actually quite helpful. To be honest I think is there is a generation of people who [are] ageing who are looking for more sophisticated forms of entertainment really but for quite elderly people …, it is probably quite a healthy and useful mind activity in terms of staying sharp and focus and concentration. Because … when I was filling out the paper bingo things … you really needed to concentrate … in a way I don't concentrate these days (S7).*

A participant in her 90s felt that bingo helped her cognitive function. Another Melbourne participants explained, 'I just like it because we feel like our brain works a bit quicker' (MLB7) and invited her husband to explain the story of how they started playing bingo. He described the two of them being interstate on holiday, seeing bingo on offer over the road and heading off to play:

> *I've never been so knotted up in all my life, trying to keep up with these number and things! And the two ladies who were running this, they were both good, but one come over and explained things to me … And she said, see that lady over there, and I said 'yes', 'she's 93' … And she had a full sheet. I thought, 'well, there's got to be something about this', and I found now, I can easily do this, so it has definitely helped the mind. And I think hand-in-hand is the concentration bit for the mind as we're getting older, and the friendships that you make' (MLB8).*

One older participant used bingo as a place to stretch her brain even further:

> *It's good to use your brain. I go there and I use my left hand as opposed to my right, because my [family member with professional expertise in this area] says it's good to get the other side of your brain to work. So, you can actually feel that, when you … swap over, and you can feel your brain sort of thinking, 'oh, I've got to use the other side' (MLB1).*

Pleasure in numbers and numeracy

One Melbourne participant identified the satisfaction she got from the numbers and patterns side of the game:

> *Well, strangely enough, I get a certain satisfaction. I'm a crosswords fan, and it's almost as if I'm filling in, although I'm not using my brain, I get a satisfaction about the geometry of it …' (MLB5).*

For one woman, bingo went beyond cognitive stimulation to providing opportunity to become numerate, as she explained:

> *When I first went to bingo here in Bairnsdale, I didn't know how to play bingo, didn't know the numbers. I can't read and write, so … they taught me how to pay bingo … [later going on to say,] I do real good at bingo. And I can do it on my own, play it myself without people teaching me now. I know the numbers real good (G8).*

Others reinforced this point, saying that bingo helped people's numeracy: 'It helps with the numbers' (G7). Another explained, 'You pick up the numbers, 'cause you know some callers, they're fast, so you have to pick up playing the numbers [laughs]' (M6).

Bingo's cognitive stimulation was contrasted with poker machines, which participants saw as mindless ('poker machines are just pressing, just a reflex action, stupid. Nothing challenging about that at all …' MLB10).

Concentration and calm

Bingo also provides the opportunity for intense concentration and while the game is being played, aside from the caller's rhythmic and measured voice, requires absolute silence. For at least two players, concentration was the first thing they said when asked what they liked about bingo, and a number of the other Melbourne players raised it as one of the prime attractions of bingo. While the rules of the game as predominantly played in Victoria are extremely simple and quickly learned by most players, succeeding at bingo requires acute focus, and in its own way is unforgiving. If you miss a number, you cannot make it up afterwards, and such a lapse can cost you the chance to win the game, as the investigators learned while playing bingo during PO sessions. Each of the investigators had times when they missed marking off one or more numbers because their attention had wandered, even momentarily. As we found, paying full attention to the caller's voice and the numbers in front of you for each of the up to thirty games in a session, sometimes over close to three hours, was not easy.

Players talked about the importance of concentrating and the need for the room to be quiet, to ensure they could hear the call accurately:

> *… you've got to really listen to make sure you are getting the numbers and if there is a noise in the room, everyone is 'oh, really, what was that'… (M11).*

While the need for quiet is a requirement of the game, it also something people appreciate beyond its functional value, as one player described in contrasting bingo to EGM rooms:

> *I don't think there's too much of a hope of winning, although having said that, a friend the other week won $550, but I don't like the noise, I don't like the flickering lights. No, I think that's probably more it, the*

> *flickering lights and the noise, whereas at bingo while you're working, it's so quiet. The minute somebody says bingo, it erupts (MLB1).*

The attention and single-mindedness required to play bingo successfully in turn helps make bingo a place of calm that complements the sociability described above. While before and after games, bingo players have ample opportunity to socialise, once the game begins, the silence is almost immediate, and, in most places, close to absolute ('no noise, you can hear a pin drop' M11). People who talk or otherwise make noise are shushed and at times reprimanded, as the investigators learned when we came late to bingo and disturbed the players around us. Having said that, we visited one venue where people did chat and joke through the sessions. One stakeholder described the movement between conviviality to quiet, contrasting the focus of bingo to the experience of 'being in the zone' people describe from using EGMs:

> *Bingo doesn't create, I don't think, quite the same sense of zone. There is this frequent break between games, so, you know, you concentrate, you concentrate, then they, you know, person wins, then you've got a minute or two of chatting and everything and it all gets noisy and then they concentrate again. See … when you're in front of a poker machine, you're not in control of the zone, well, at a bingo centre, you're also not, but they're breaking it up with this, you know, minute-long game… (S7).*

Skill

Participants reflected on the skill that some players deployed in playing bingo, and, in contrast, times they had not been skilled enough to play well, in the process identifying some of the skills required to play bingo well ('really have to be switched on', S10). Skilled players could play up to nine paper books, and good players commonly played six with a PET machine as well. Several people described strong bingo players playing their or other people's books upside down:

> *I've seen people play the books upside down and I'm like 'how are you reading those' (S11).*

> *I mean, funny, we run bingo at our local footy club and all the young boys say 'this will be good, this is easy' so I have four books, and we started and they were like 'slow down, slow down', they don't realise what nanna does is [hard] (S10).*

The Melbourne players who talked about concentration appeared to be articulating something implicit in comments by other players. The absorption bingo offered appeared to be satisfying in itself, and also offered a chance to clear your mind of any other thoughts, including troubles and worries: it is simply not possible to play the game successfully if you are thinking about other things, as a single lapse of concentration can result in missing a winning number. The concentration required by bingo relates to a broader question of the skills required to play bingo well.

The sense that bingo stimulated their brain was an important element of the appeal of the game for a significant number of our participants, and this was particularly strong amongst older people. For younger participants, the sense that bingo got their brain going was often simply a pleasure; for older people, it was a training exercise, a way of keeping their brain active as they aged. Complementing this, bingo offered the pleasure of concentrating intensely and to be absorbed in the moment.

A break and escape from home, family, alcohol and drugs, stress

Across each of the three sites, bingo was frequently described as offering a break from everyday life. Participants talked of the need for a break in the context of financial stress; family demands, ranging from caring for grandchildren to living with ageing husbands with illnesses including dementia to cancers, mental illness and chronic illness; or their own isolation or loneliness. For some, it was a chance to 'refresh' from hard work, including for the fruit-picking community in Mildura whose work is so physically demanding. The break was both in terms of hours away from those things, and also, as suggested above, a mental break from thinking about other things that bingo's intense concentration provides. Players and stakeholders described bingo as 'time out', 'my time' or 'her time', 'stress relief' and 'stress outlet'; again and again, they said it was 'stress free'.

A break from caring roles and loneliness

Participants from each site talked about bingo as a total break, offering people, often women, time to themselves and to be themselves outside their family or care roles:

> *It's just sort of time out, away from the house, away from the kids, from your cats and dogs (G14).*

> *… [S]he's seen that as her time in which she could just be herself and not be the mum, not be the aunty, not be the wife and you know, it was just their time. Not being there as a community member (S4).*

Consistent with the discussions above about the importance of socialising as part of playing bingo was the emphasis participants placed on its value in providing a break for people who lived alone or had limited chances to get out of the house. This was particularly salient as people got older:

> *When you are alone, you need some outing outside. You have to do something or you sit alone (MLB4).*

A break from stress

Importantly, it was an escape, for a set period, from stress:

> *It's just when things get a bit too stressful at home … that's when I'll, like, head up with the girls and see if they're going to bingo, and then I'll tag along (M2).*

Stakeholders from an Aboriginal service indicated the intensity of the stress that some people needed a break from:

> *There's a lot of people that would think about suicide and things like that but that's their escape, is going to play bingo, meeting up with friends and make some, forget about that stuff for a while but like I said, isolation and loneliness comes back to, and all these silly thoughts, then a friend will ring, 'come meet you at bingo …, let's all meet up at bingo' … (S11).*

These stakeholders talked about gambling harm amongst people from the stolen generation, suggesting the deeper causes of gambling participation:

> *Like I said a lot of people down here walking around lost 'cause they don't know their real identity and that's got a lot to do with a lot of things today (S12).*

In addition, these stakeholders described the severe financial and emotional strain many community members were under, including grandparents bringing up their grandchildren, often without financial support. As above, in this context, bingo provided a break from children, plus the hope of alleviating financial strain through winning:

> *Most families go pay to pay (S11).*
>
> *And then you've got to take them to all their support services, school every day, lunches everyday, excursions, everything that's happening at school, it is a big drain so I don't know how these people go, all these poor grandparents and other aunts and uncles that use it as an escape to get away from them kids. Have they got enough money for those kids or basic living for them everyday to keep them kids in their care? Or the ones that don't get paid for them? (S12)*

The importance of bingo as a way to counter stress meant it had little shame associated with it in the Aboriginal community:

> *S11: I don't even reckon anyone has ever been shamed about bingo (S11).*
>
> *S12: They love their bingo (S12).*
>
> *S11: Yeah, community just loves it (S11).*
>
> *S12: Because it's like their time away from everything, everybody. From their problems, from everything (S12).*

They went on to explain how people's need for the break was more important than how much they spent:

> *S11: And they never know and they spend way more than they've ever won but they wouldn't admit to that, they're like: 'but I get a couple of hours away'.*
>
> *S12: Away from the kids and the grandkids.*
>
> *S11: It's their little break.*

Bingo provided a break from stress in at least two ways: by enabling people to be with others, and through its requirement for concentration, which provided mental relief from worrying. One player described an intensely difficult time in her life when she had had to be away from home, and the relief of getting back to bingo:

> *… [Y]ou have to concentrate and then you forget the other things. And then you can go with your normal way of living (MLB3).*

A break from alcohol, other drugs and other gambling

A small number of people said that bingo was a break or protection from substance use ('it kept me away from drugs and alcohol' G11) and other forms of gambling ('I use bingo as an avoidance to the pokies' G1). This break from substances is possible because it provides an alternative activity and because some bingo venues are alcohol free, but even where alcohol is available, the need to concentrate means it is difficult to play bingo well if you are substance affected. Several said that drinking or other drugs would jeopardise their chance of winning:

> *I don't think that I even got a beer while I was there. I think I was way too nervous to think I'd miss a number or something, to risk it on a beer (G9).*

Bingo provides a powerful release from heavy burdens as well as time-out from day-to-day stresses. It is a break from other people and from being alone; from hard work and from not having anything to do; from alcohol and other

drugs; 'from everything' (M6). This is in part provided by the social nature of bingo, as discussed above, but it is also inherent to the game of bingo, as the concentration demanded by bingo precludes other thoughts during play.

Affordable, controlled spend at predictable times

One consistent and strong theme was that bingo was described as both cheap and a 'controlled spend': players knew ahead of time how much it would cost to play bingo and could decide what they would spend. People frequently described bingo as 'cheap', 'a cheap day out', 'affordable'. In the words of one person, who attended not for profit bingo: 'It's just a free game for a lot of people who cannot afford other things' (MLB4).

Affordable

People described the various costs of bingo at the cheap end (from $2 to around $40), noting that its affordability meant that it was something people could budget for even on a limited or fixed income:

> *You don't have to go down spend a lot of money, you can go down and play one book. You know, spend six dollars for the night (G15).*

> *It's a fairly simple thing. You know you're going to go along and spend a certain amount of money. And it is a cheap game after all. You can buy three books which will get you through the day, and it's $9 … If the community bus picks you up then you don't have any cost of petrol or running the car (MLB1).*

> *I go only three sessions, one dollar a book, four books, not on a machine, four books, 12 dollars a night. Where can I go out for 12 dollars a night and have the chance to get a hundred, a hundred and fifty, or $999? (MLB6).*

> *Like tonight, we go tonight, start at 7, finish at half past 9, whatever, just spend $48 (M7).*

An industry stakeholder echoed this sentiment:

> *… [A]t the moment we're running bingo on a Sunday morning which I never thought would work but the patrons wanted it 'cause they've got nothing to do on a Sunday. But it has been a bonus for the club because they are coming in and playing bingo on a Sunday at 10 o'clock or 11 and they're staying for a wonderful lunch for $10, it's a day out, not really many places you can go these days without spending [large] amounts of money to have a coffee (S10).*

While, as above, bingo could cost as little as $3, it was common for people to say they spent around $40 on a session of bingo, and to think of this as affordable. There was some tension between different understandings of what was affordable, perhaps reflecting the difference between traditional, low-stakes bingo and the increasingly common higher-stakes game:

> *You pay to go for a movie, they say. And it's only a small amount of money you pay. I don't go to play bingo at those places that you have to, every time you have to pay say, 30, 50 dollars, sometimes 70 dollars, you know, [in] one morning. I don't go to play that (MLB4).*

Players compared bingo to other forms of entertainment with a fixed cost, like going to the movies, and saw it more affordable than eating out. One person talked about the cost of activities she had previously like to do:

> *Yes. I've been doing that also since I left work. I used to go the CAE [adult education provider] in town to do it, but that was much more sort of like school, and it became a little bit expensive for me (MLB5).*

But look they have to do something too. Where do you go to? … [Y]ou can't go always eating, it costs money too [laughs] (MLB6).

Controlled and predictable cost and times

People contrasted bingo's predicable cost with the rapacious character of EGMs:

You know, there is very little you can do and of course there's gambling [EGMs] but that is an expensive pastime. I like it, don't worry, but you can't afford to do it really. So bingo is a cheap way of gambling, it's just luck really but you know you go for the night, it doesn't cost the earth, I think it's splendid for people who are not that well off, it's a bit of fun so, and I really like it … (MLB10).

… [W]ith the pokies you never know, you can have $50 and it's gone within five minutes. At least playing bingo you know you've paid out this amount and you're going to get your four games and everything (MLB12).

The commonly offered description of bingo being a controlled spend appeared to have a broader meaning, with bingo described in ways that suggest it is also controlled in another sense, offering predictability, routine and structure: players knew how long bingo session would go for and when and where bingo was offered. Numerous people told us their weekly bingo schedule, almost always a fixed and ongoing session or sessions, and often could recount with ease when bingo was offered at their preferred venues; they had a set number of books that they played. For most of the people we interviewed, bingo was not something they played on a whim. They told us that their children or grandchildren knew each week when they would be at bingo. In country areas, in particular, some bingo sessions had been at the same time and on the same day for years. Bingo, then, was part of an ordered, controlled life. One woman described returning from a difficult time away from home and the relief of coming back to the contained order of bingo:

But it was too much what I saw there, and no, I thought, 'oh God, it's too much'. And then [returning to bingo], it's the regulated world again (MLB3).

Additionally, in most places, bingo players had to decide at the beginning of the session how many books to play and could not add books during the session. This reinforced its predictability and, in a sense, safety, especially compared to EGMs which people saw as being easy to spend large amounts of unplanned money on.

On top of this, they felt that bingo gave a greater chance to win enough back money they had paid to play, as indeed it did when compared with EGMs:

… it is a fix as opposed to the pokies. They can pay their $20 to $30 a night, so they know that that's all they're going to be losing and if they pick up a $50 win, they've made it back (S5).

For most bingo playing interviewees, and in each of the three sites, bingo was a habitual activity that was constant and reliable, part of the structure of their week, and, in some cases, the only or most important scheduled public activity outside their home:

I can't even remember where there's a time where you wouldn't know where to find mum Friday, four o'clock in the afternoon. You'd go, 'oh that's right, bingo'. It's just like, I don't know why it's like that, the RSLs always had a Friday afternoon since as long as I can remember and the Thursday night one was before they had rolling jackpots … I don't think it had anything to do with anything apart from maybe Thursday was payday, I don't know (G9).

Bingo is commonly understood as a cheap form of gambling, and traditional paper bingo allows people to decide ahead of time how much to gamble and can be affordable, a real attraction for people on low and/or fixed income,

such as the many retirees who play bingo. The structure of a bingo session, with its rhythmic oscillation between silence and sociality, mirrored the way bingo can also help people structure their lives, particularly when they are retired or, conversely, have busy lives dominated by other people's needs. Bingo's regularity and predictability, the complementary connectedness and quiet, provided a welcome pattern to people's lives, and a sense of both respite and aliveness amidst the trials, complications and sometimes loneliness of life.

Good as people age

Alongside the five dominant reasons people told us they played bingo were three reasons that people spoke of less, but that had some resonance for particular groups of participants.

Complementing the importance of social connection, cognitive stimulation and the need for a break, one of the broader reasons people played bingo was that it was something they could keep doing as they grew older. Bingo was seen as good for older people because it enabled social interaction, because it provided a break from home and because it adapted to their changing physical and mental state.

Adaptable to changing ability

Bingo was seen by participants as a game that you could play when you weren't able to do activities you had done as a younger person, even when you became more physically fragile, so long as your hearing and sight did not deteriorate too much. Some players adapted their game as they got older, for example by dropping the number of books they played. As we discuss below, this was also an attraction of playing PETs on autoplay. One player, for example, talked poignantly about how she had loved to dance; as a woman in her 90s with a walker, however, this was a pleasure she had lost:

> *I wish I could still dance. I've always been a dancer and [my daughter] and I we used to dance together, kick the legs up, now it takes me all the time to stand up. But [being able to go to bingo]'s a great help … [T] here's not a great deal more I can do … so it's got around to being twice a week now but that's a thing I've only done when I've been older 'cause it fills a need (MLB10).*

Adaptable to changing social links and opportunities

Participants also described having fewer links in the community, a less defined role outside the house and fewer places to socialise as they aged. Some found that growing infirmity meant that friends were no longer able to socialise with them. As a consequence, some people did not have others to meet up with and places to go. For some, bingo was the only activity older people still went to, and its friendly nature made it possible for people to forge new connections:

> *So most times you have to go out in the evening, where can you go to in my age, or older people, where, where? If I go in a disco, 'What is Oma doing here?'. I can't any more going in a disco. I can't dance anymore. What can I do? Where can I go? (MLB6)*

> *I think those places are doing a bit of community work, for local people. Because I spoke to a lot of them and they say, 'oh, if there's no bingo, I don't know what to do'. [Going on to describe what it means when there is no bingo on public holidays, she went on to say] 'Most of them say 'I don't know what to do'. I say, 'I'm alright because when it's a holiday, my children will be free, so I'm okay with it'. But lots of people in their eighties and nineties, and late-seventies, they don't know what to do, just because there's no bingo (MLB 4).*

A break in retirement

Bingo was particularly important post-retirement, when people lost their work-based identity and were negotiating home space. Some older women, for example, had to adapt to their husband being in the house fulltime for the first time ever: bingo was then a break from their husband. For some, it also provided a break from caring for older husbands who were unwell:

> *I think it's a good thing because it gives them social time with people, and you know, some nans are only nans, because they're retired and they've only got their gardening or they've only got the grandkids. And as far as life as an adult, with other friends, I think that's the only place they can get it sometimes here in this area. So I believe it to be a good…social place for them to have a catch up. And get up to date with all the gossip (G15).*

> *I was a fulltime carer until my husband died seven years ago and I used to go to [a bingo venue] once a week, only four hours out of the house, used to take my paper and go. It wasn't just the bingo, it was four hours I could relax (MLB group).*

Affordable on pension

For most of the Melbourne interviewees, age also meant they had a small fixed income, and, as above, the predicable and potentially low cost of bingo was attractive.

Bingo offered company, stimulation and respite to older people, and could be adapted to accommodate diminishing mobility, sight and hearing, making it a valued activity as people aged.

Safe and open to all

A further reason for playing bingo was that it was held in safe venues where people could hope to be free from racism or gendered harassment. This was particularly articulated by Aboriginal people where bingo was described as, on the whole, a respite from racism.

Bingo in Melbourne, for example, was seen as one place where you were less likely to experience racism, and this meant that people had access to venues, such as RSLs and hotels, that were previously explicitly hostile to Aboriginal people:

> *… I think we're almost going to cop racism anywhere anyway but bingo is probably definitely a place you wouldn't cop it (S11).*

> *Even in the RSLs now. They're more welcoming and say when I grew up, you got looked at as 'what the hell are you doing here?' … (S12).*

This was not absolute. One person in Gippsland, for example, said bingo was almost always enjoyable:

> *Not unless, like I said, if someone's rude, or someone won't sit next to you because you're black (G10).*

This interviewee was clear, however, that the impetus to welcome Aboriginal people was to get them gambling and hence to extract money. Others echoed this:

> *[E]specially around here in the northern suburbs, they just always make you feel welcome at most gambling places (S11).*

> *Cause the money comes first there, and the pokies and everywhere, long as you're spending money, no matter what colour you are, you're allowed there (S12).*

The function of bingo in providing refuge from racism was implicit in the stories from Gippsland/East Gippsland participants, recounted above, about going to bingo at Cremmin Hall at the time when GEGAC owned the hall and ran the bingo. Community-run bingo in the Aboriginal community meant Aboriginal people had an important social hub where they would not encounter racism.

The theme of bingo venues being accepting of and open to all people was echoed, albeit more faintly, by other participants, in comments about bingo being safe and welcoming. There was an undertone, though rarely explicitly articulated, of bingo being safe a safe place for women:

> *You feel nice, you feel safe, those places, and clean places (MLB4).*

While less commonly articulated than some other reasons for playing bingo, the fact that bingo venues were unlikely to be sites of explicit racism or gendered violence was one factor in its appeal to bingo players.

Supporting charities and community groups

A third minor reason that people gave for playing bingo was its charitable nature. A small handful of players liked the fact that the bingo game they played was a fundraiser for a local charity, church or a specialist hospital; however, even for them, this was not their primary reason for playing bingo. In Bairnsdale, for example, people appreciated being able to contribute to the local football and netball club; another gave the example of raffles and bingo raising money for the Royal Children's Hospital:

> *And see they do it for the Bairnsdale Football Club so you're sponsoring them at the same time, you know, there's always someone you're sponsoring, by going to bingo. I think it's a good cause all round (G12).*

In Mildura, as described above, bingo was sometimes linked to fundraising; this tied in with the tradition of bingo being used as a fundraiser for churches and community needs in places like Tonga and the Cook Islands. A couple of Melbourne participants mentioned that bingo supported good cause, with one woman explaining that she and her friends had started playing bingo at a local church at one time because they wanted to support the fundraising there. Conversely, one bingo operator said that players at the bingo centre where he worked did not know that the funds went to a charity, and, indeed, did not care. In that case, as in a number of the bingo venues, the pathway between the funds raised and the charities that might receive it was very opaque; we will explore this in later sections. Perhaps reflecting this, few people we spoke to emphasised this aspect of bingo.

The capacity of bingo to raise funds for valued community, sports or charitable groups was identified by a small number of participants; however, even for them, this was not their primary reason for playing bingo.

Bingo's attractions were clearly and consistently articulated by our participants. Most importantly, it provided social connection, the chance of winning, cognitive stimulation and concentration, a break and escape and is affordable, a controlled spend and predictable. Additionally, for some players, it was seen as good as people age, safe and open to all; and a way to support charities and community organisations. While these motivations and attractions had some variation among the three populations, there was a great deal of consistency overall, with people in every group mentioning one or more of these factors. Participants communicated clearly why bingo could become an important part of people's lives.

Harms associated with bingo

There was a great deal of overlap and consistency across the sites and participants about the reasons to play bingo, and, by implication, its benefits. In contrast, we heard quite divergent views about whether bingo was more positive than negative, and whether bingo players experienced gambling harm. Most players were wholeheartedly positive about bingo; some described harm as a result of playing bingo, including harm from newer bingo practices or products; others talked of harm bingo players experienced due to gambling on EGMs. While harms were described by a minority of participants, they were nonetheless considerable for those experiencing them. Harm was most commonly identified in the Gippsland/East Gippsland and Mildura sites. Older participants in Melbourne were less likely to identify problems relating to bingo.

No harm experienced

As we have outlined, players told us that bingo was an overwhelmingly positive activity, and struggled to think of anything negative about it: 'There's really no negative side to bingo' (M2); 'I can't see bingo would ruin your life or financial sort of thing' (MLB3); 'bingo not going to cause problems' (M7); 'there's no harm inside the bingo' (M7); 'I don't think there's a negative impact on the community' (M9). Players talked about the 'controlled spend' aspect of bingo, as discussed previously, and compared bingo positively to poker machines, which they saw as much more destructive. Indeed, bingo was at times seen as a solution to problems rather than causing them:

> *Like I said, in this, my world, bingo isn't seen as a 'you need to cut that back' sort of thing. Like, someone would say, someone who's been sitting at the pokies all day long, it's a different category altogether. Like I said, it's more social. It would be like, 'You should come to bingo' (G9).*

Warning signs

While, as described above, most participants doubted that bingo could be harmful, several described it as addiction forming ('You're a fool if you say you can control it', M11). Going frequently to bingo was seen as a warning sign, particularly if people regularly went several times a week: several participants mentioned with concern family members or other people they knew going to bingo almost daily:

> *But if you're looking to go to every single bingo that comes around and you're, you know, scraping and scrounging to get to those, [it's] definitely a problem. It's definitely going to impact on, you know, you, your life, your marriage. Your family life, everything (G3).*

> *…I think obviously they are spending a lot of money and you wonder if they're putting things on the backburner like eating properly and things like that, you know you worry. You think 'How in the hell can you afford it …?' (MLB11).*

Even those who felt that bingo was inherently positive gave examples of people who experienced harm, and some participants said explicitly that bingo was harmful, and more negative than positive ('For me, it's more of a negative in my life', M1). They described two broad types of harm: direct harm caused by bingo and harm from EGMs accessed in conjunction with bingo playing.

Financial cost

One of the common problems related to bingo was the sheer cost, particularly when people were going to multiple sessions a week and paying $30 or $40, or more, a session. Relatively small amounts could mount up, particularly for people with a small disposable income:

> *Well, it's two times a day, $72 a day, and there are 14 days in a [fortnight] (S13).*

Participants recounted times when they had spent more money than they could afford on bingo:

> *Just the waste of money, using it as a stress relief. And not really getting anywhere. So yeah, it sort of got to the point where I was spending too much money (G2).*

> *[I]f you'd have asked me this 10 years ago, it was having a major impact on my family, just because I was literally spending money I didn't have (G1).*

Harm is caused not simply by how much money someone spends, but rather how much money people have available to spend, as one stakeholder from a Gambler's Help service pointed out:

> *I can work with somebody on a pension who spends $80 a week on gambling and that's too much. I work with people who spend $10,000 a week on gambling. Now the person who spends $10,000 would love to spend $80, it wouldn't be a problem, would not be problematic gambling. ... But as I say there is a difference, if you're spending $10,000 a week on gambling, spending $80 is pretty good but if you're a pensioner spending $80, that's probably a third of your weekly income. So it's about poverty, it's about your relationship to the gambling, it's about a whole range of things (S13).*

He went on to point out that while the magnitude of losses from EGMs can eclipse other losses, this does not make losses from gambling forms such as bingo less harmful for the people experiencing them:

> *I think it's one of those things [driven by] a particular class, class-driven and gender-driven and maybe race-driven [perspective]. Just to emphasise pokies because of the sheer loss, the four billion dollars it costs people a year. But that makes it no more or less devastating than the money lost to bingo, it's just less but it doesn't make it any less devastating (S13).*

The question of cost was particularly pertinent as our interviews suggest that the 'controlled spend' valued by players is being eroded. While bingo could be very cheap, bingo venues offered many products that pushed up the cost of a session of bingo. In each of the three community groups, people supplemented their bingo books with break-opens, raffle tickets and flyers, which together could add considerably to their costs:

> *Then they do the break-opens, like I've seen people buy stacks of break, and I'm like, 'you're about to play bingo' and they're just like, 'huh', and I'm like 'what's the point, like you're about to play', cause when me and [my friend] will go we will just buy our six books or whatever and … and they have the raffles during the half times and then the flyers (S11).*

In addition to the growing push for players to buy break-opens, flyers and raffle tickets, PETs allow bingo players to buy many more bingo books than they could physically play in paper form. One bingo operator described the costs at his centre, and while demonstrating that players could have a night out for $20, also showed how easy it is to spend hundreds of dollars on bingo:

> *[I]t's controlled gaming so if you come to bingo and say, for example, tonight, you want to max out a machine, it will cost you $150. If you want to add flyers, not many people would max out on the flyers which are like jackpot games, say they wanted to play six of each flyer, it would be $180 and then if they wanted*

> *to add paper, with flyers, might cost them just under $300 but that's maxing out. But $300 at the casino or at a pokie venue, that can go in 10, 15 minutes, do you know what I mean, so that's a draw card for bingo because there are some people that can only play three paper books and they refuse to play electronic so they are coming here tonight and spending $21, and, you know what I mean, they're out for six hours. If they come here at five, have dinner, and don't get home till 10.30, they're out all night for $20 bucks (MLBS1).*

The costs of bingo were relative, with one participant pointing out that Indigenous people were more likely to be poorer and so be less able to afford bingo:

> *I think it has a more negative effect because just as an Indigenous community … we have less income, we're from poor socio-economic backgrounds, and I feel that half the people at the table that are working and can afford, and then there's half that cannot afford to be there (G1).*

These financial pressures contrast with the relatively controllable and affordable spend mentioned by the majority of our informants. Concerns about financial impacts of bingo did not emerge strongly in our interviews with older people in Melbourne; in contrast, participants from the Pacific and Aboriginal communities mentioned this more. Although we did not collect information on participants' socioeconomic status, interviewees in Melbourne generally spoke less about poverty and precarity than those from Gippsland/East Gippsland and Mildura.

Impact on children and family life

The combination of the cost of bingo and external financial stress was mentioned by several participants, who emphasised the impact on children. Stakeholders and players described children going without food and missing school and sports activities. One participant who had experienced bingo harm described sliding from playing bingo one night a week to four nights a week for two years and not feeling able to stop. She played in part in the hope of winning money needed to pay for food and bills but felt guilty that she spent money on bingo that could have been used directly for those household expenses. She particularly regretted the impact this had on her children:

> *[Y]ou know coming home, watching the kids sleep and looking in the kitchen, it's like, we were all like on our last, for example, cereal box …, last packet of noodles and I just could have spent more food, you know buy food instead of going to bingo and spending it, thinking that I'll win. Yeah. At that time, yeah it was heartbreaking, just watching my lot … especially just sleeping and all that, cause bingo finishes late, I'd get home and then check on them and yeah, just break down, ey. Just break down … I think that was my lowest point at the time, that involved bingo (M8).*

Other participants describing how their behaviour changed when they lost and that this impacted on their treatment of their children:

> *I was going to the bingo for a while, 6-8 times in a row to try and win. But I wouldn't win. I ended up getting angry and my mood and behaviour was turning negative because I wasn't winning. It changed how I would go about my daily activities. Like for example, I would lose, come home and the kids would ask me something and I would already be mad and take it out on them by accident, and that's not good. It's not their fault I wasn't winning. But that's what happens when you keep losing, hoping you would win. Plus, I could have spent that money on something better (M9).*

This was echoed by participants, particularly in Gippsland/East Gippsland and Mildura, who had grown up with parents or grandparents playing – and losing at – bingo. They described going without food or other necessities, and, painfully, being blamed for adults' losses:

Yeah to me cause my experience I went through, you, cause when it comes on the weekend, they borrow money to us kids just to buy their books and that and when it comes on Saturdays there's no money to buy food for the kids or pay the bills and that (M6).

In the past it used to be bad, my parents would always go bingo which lead to not having much money for essential things. They would always say they can't afford and have any money, but yet they could afford to go bingo. Another thing is they would ask us for money, we were working on the farm, and we would give it as in our culture family is first and you obey parents' orders. But finding out money went to bingo I slowly stopped giving money. But they are much better now. From that experiences and going bingo myself and experiences, it helped me be more aware of the money that I was spending and what impacts it could have if I wasn't aware. I started to budget more and spending money more wisely (M9).

Stakeholders described players pawning their mobile telephone to get enough money to play bingo, and then being left without a phone and so unable to arrange doctor's appointments or get information sent by text from children's schools:

I know a lot of people have said 'I hocked my phone, I had a real good phone but I had to do it cause I just had a feeling that I was going to win that day' (S12).

Harm mitigated by social capital

Both in the Pacific and Aboriginal communities, harm from bingo was sometimes mitigated by knowing family could help:

No there was no debt at all but there was a lot of, I used to ask my sister [laughs] and all that and if I had the money I would pay her back but she was always there for me no matter what. Even when I was at my lowest (M8).

However, stakeholders from the Aboriginal community noted that people from interstate did not always have family networks to seek help from, and described the impact on children missing out on food: 'They don't go to anyone for help or for a feed or take their kids to someone else's house for a feed … (S12).

Impact on work

Harms associated with bingo were not just financial. For some, bingo impacted on people's capacity to work well:

They don't show up. They might be tired, they might be hung over. They might be aggressive, stressed out … (G2).

I think I have heard one story of people who played bingo all night, nearly all night, and they go to sleep when they forget their working day is coming. And I've heard, it happens, it happens. Not only that, but they waste their time in bingo and they miss the working day that they have to do. But it's not just work but the responsibility of the parents for the children. Your bingo will take away your responsibility because you are tired. You have spent long hours in the, and of course, you miss work (S2).

Abuse and violence

A very small number of our interviewees knew of instances where bingo playing was associated with abuse and violence. Conflict could develop where people were lending and borrowing money for bingo, or where a family member believed their partner was spending too much time or money at bingo:

[I've] seen where people have gone in there, where guys have come down there and gone off their heads at missuses, because 'Oh, you're at bingo all of [drops voice as if swearing]', shame 'em right up in front of everybody (G12).

Well, particularly when they're doing standover tactics, for money, people will rob people for dollars. They'll make these deadly promises, 'oh yeah, I'll pay you back, I'll pay you back' and then that other person, doesn't see the money, because, that's where violence comes into it. There could end up being a punch up. Because that one didn't pay the money back to the other person. And the person who's waiting for that money, is getting stressed out because they could, they probably needed that money to pay for something else. And then of course they'd be feeling guilt ridden of giving that money away, to someone so they can go and play whatever it is that they're gambling (G7).

Pathway to pokies harm

As we shall describe later in the report, a serious concern in relation to bingo is that it draws people in to play EGMs. One participant described a woman who was banned from bingo after frequently asking people there to lend her money that she then lost on EGMs. Another described a friend, whose son had killed himself in the context of high debt caused by EGMs, losing money she couldn't afford on the EGMs after playing bingo:

And that is because of gambling, and now, with her, she also loved to play bingo. But we go and play bingo, after that, I say, 'come, let's go'. You know, 'I don't want to stay here', and then she, when I'm there she'll listen, but once she goes to the casino to play bingo, she will stay on. And she'll tell me, 'oh dear, I lost $600 yesterday, and I lost so much'.

One stakeholder believed that putting bingo in close proximity to EGMs was a form of coercion that, by implication, increased harm:

… [T]hose people are being coerced and it's exacerbating problem gamblers (S6).

Stigmatisation or teasing

Another form of potential harm is through stigmatisation. However, while people acknowledged that there were some misplaced stereotypes about bingo players, very few people felt they experienced stigmatisation or derision because they played bingo. Some people recounted stories of family members teasing them about bingo or refusing to come because they saw it as an activity for old people, but most players thought this was reasonable or was not malicious. Only one person described feeling stigmatised.

One participant explained that, rather than being seen as problematic, bingo in the Aboriginal community was normalised and a participant from Mildura said that while women were teased by men for going to bingo, it was good hearted:

[D]o you know what? I think it's kind of like socially acceptable too. I feel like … it's almost like a blackfella thing sometimes. You'll see people walking on the street, like, 'Look at this one, she's on her way to bingo. She's bingo mad'. You know, you have a good laugh and that's it … I think it's a lot more socially acceptable than like, when you're at the pokies, because then you just pump hundreds and hundreds of dollars into the pokies (G3).

Looking within the Cook Island community, the men are more sarcastic towards the ladies that go bingo, they believe it's a lady's activity. They mock and joke around, but that's the sense of humour in us. Until the women win, and they know the benefits (M6).

Many people agreed that younger people were probably put off playing bingo because it was seen as an older woman's game, but even when they did not agree that bingo should be pigeonholed as just for old people, could understand why it was portrayed in this way, and, indeed, said they would not have played it when they were younger:

> *I asked my daughter if she would come with me one night … She said, 'no, I don't think so' [laughs] (MLB1).*

> *… I do feel it's because it's got a rather, perhaps a stigmatised name for being an old fuddy duddy thing which it isn't really but I think it's got the name for it and that's what keeps people away and then of course they've got the opposition of the other things now and more interests so I suppose they don't have to rely on it so much but I think it's a sorry thing, very sorry about it (MLB10)*

> *… [Y]ounger people don't want to go where the old people go ... We [had] our own places [laughs] (MLB6).*

One participant did feel people looked down on bingo players and consequently felt embarrassed to tell people outside her family that she went to bingo:

> *Sometimes I feel that it's a bit mindless, because I'm not an unintelligent person. But then I think, 'well, I've got things I do at home, reading and crosswords is okay, it's not mindless', but sometimes I feel a bit, not ashamed but that I'm a silly old woman going to bingo, you know. Because there is a sort of perception that only certain type of people go [laughs] (MLB5).*

She felt that that bingo and bingo players were denigrated because of their age, their gender and because of class. She belonged to a writing group, 'but I wouldn't exactly tell them anything about bingo. I feel that they'd think, "well, somebody that's reasonably clever, what are you doing going to bingo?"' (MLB5). She went on to explain that she came from a different, and poorer, suburb than the other group members.

Harm, trauma and adverse life events

While this study did not explicitly explore experiences of trauma or adverse life events in relation to bingo, some participants did make links between gambling harm, adverse life events and the need for healing. For example, one stakeholder from an Indigenous organisation called for cultural camps to address cultural disconnection, for 'Stolen gen[eration] firstly but for the whole Aboriginal community, they are disconnected from their culture' (S12). She and her colleague referenced institutional violence, racism and systemic discrimination that impacted on the Indigenous community to provide a context for some of the issues impacting on bingo playing, other gambling and gambling harm in the Victorian Aboriginal community. As described above, another participant described significant gambling harm experienced by a friend whose son had committed suicide after accrued large gambling debts. Another woman described a friend who played bingo every day:

> *I think she's addicted…[H]er husband has got dementia and she lost a son a while ago so being part of that group [that plays bingo] gives you something to do other than just be at home… (MLB group).*

As this section has shown, bingo was not believed to be or experienced as harmful by most of the participants. However, particularly in Gippsland and Mildura, some participants identified significant harm experienced by bingo players, their family members and other community members. These participants described material and psychological harm, which in turn resulted in harm to children and other family and community members. Participants also believed the proximity of bingo games to EGMs induced people to use EGMs, with the strong imputation that this led to harm. We will discuss in following sections how bingo products, practices and venues mitigate against and cause harm. While some participants reported gentle teasing about bingo, it was rare for participants to feel stigmatised.

Harm prevention, harm reduction and help seeking

Recognising the potential for bingo to have negative impacts, some players described steps they took to avoid harm or affirmed that they would not play bingo if they could not afford it. Most players interviewed were happy with bingo, and could not think of anything that needed to be changed. The one issue where there was some disquiet was food, with some unhappy about moves to ban players bringing their own food. Few bingo players interviewed mentioned accessing any support services for bingo players. Stakeholders, in contrast, identified many interventions that could address bingo harm.

Financial management and self-discipline

Preventing possible harm by not spending money you could not afford was a common theme; some players were rigorous about ensuring that they were not spending more than they made from bingo. Players described meticulously paying off all their expenses, and only then playing bingo if they had enough money left over to afford it. Other players noted that older people, in particular, could be very disciplined in managing tight budgets. Even dedicated players, including the woman in the second quote who played every weekday, were often emphatic that they wouldn't play if they couldn't afford it:

> *If you can't afford to go, don't go. Like, you're only going to bring harm to yourself. Like, you're going to be without stuff then. So that's entirely up to you, but I wouldn't (G11).*

> *Oh no, I don't rely on the winnings to come. I've just got to be careful how I work out my money each week. I mean, if you haven't got the money, you don't come, simple as that. I know a lot of people probably would, they do come (MLB12).*

> *The winning is a bonus, yes. If you just win $60, then you get your money back that you spent. If I was really, really broke and short of money, I wouldn't go (MLB1).*

One participant had a bingo purse, with a notebook where she wrote down all her winnings. When she had spent more than she had won, and therefore the money in her bingo purse, she would 'borrow' from her pension money but limit her games to two books until she won enough to pay back her borrowings from the pension and start playing again out of her bingo purse (MLB 6).

Spending and time limits

Players often had a self-imposed limit ('It's a set limit for me', G1), putting a cap on how much they would spend at bingo: this was often pre-set and unvaried week-to-week. Others only took enough money with them to play bingo and have a drink. Some of those who regarded frequent bingo playing as risky limited how often they played:

> *It will be okay but don't make it a habit, what I will be advising or suggest from experience is don't go all the time because if you take $50 because there's bingo everyday, Monday to Sunday … but if you spend the $50 that's the problems that come in … (M4).*

Prevention through avoiding EGMs

Some of the discussion about harms described in interviews concerned bingo playing as exposing people to inducement to use EGMS. Some players avoided venues that had EGMs, or, where bingo was held at EGM

venues, tried to leave before they could be enticed to put their money in the EGMs, or, if they did use the EGMs, had a limit to how much they were willing to spend:

> *I try to choose a venue that will not have pokies in it, because I find if I go to bingo and I'm at a pokie venue, I'll put it in the pokies, straight away, and I never actually win bingo (G1).*

> *… when bingo finishes I'm out, I'm out the door, I don't stay. Probably just like once in a blue moon I will just stay for like, probably have $20, I'll spend that $20 [on EGMs]. If that's gone then I, if I profit out of it, I don't stay there long (M8).*

Participants also saw venues and products as having harm prevention and harm promotion qualities.

Changing values

Two Gippsland participants specifically aimed to change their children's perception of gambling, so that it would be less normalised than it had been for previous generations of Aboriginal people in Gippsland/East Gippsland. One of these women chose not to take her daughter to bingo as a young person, breaking the cultural norm around bingo; the other by showing the value of saving:

> *It's something that she might get into, and just me not taking her to bingo – it's just a little something that might stop that (G1).*

> *So just trying to teach her good values. And saving, you know, like having goals I guess, so just the value of a dollar, I guess. And she thinks it's like, you know, she doesn't understand gambling, she thinks it's stupid (G2).*

Help seeking

There was almost no involvement from participants with Gambler's Help services, even where people described gambling harm that they or other bingo players had experienced. The Gambler's Help service stakeholder reinforced this, observing that 'There have been people raise bingo but it's not very common' (S13).

Although the Gamblers' Help stakeholder challenged this view, one person suggested that such services could not do anything practical: 'They just listeners, that's all they can do. It's not like they're going to send me money, right' (M8).

While most people did not seem sure about what support might be available, the Gambler's Help stakeholder explained that a range of services was on offer, including telephone or online programs for people in country areas who might be concerned about confidentiality. This stakeholder expressed a concern, however, that bingo players may be unlikely to access online services:

> *[M]y experience with bingo people is that they wouldn't be the kind of people who would use online counselling, they would be the older, more marginalised … it's not a way that somebody who is older thinks they are going to deal with their problems (S13).*

While many people could identify Gambler's Help as a place to seek support or refer another person, and in Gippsland GEGAC was also identified, several people said there was a lack of awareness about help services, with information and interventions about gambling harm not targeting bingo players:

> *Quite frankly, I don't think there's enough advertising. I don't think there's enough communication within the communities in relation to where I can go as an individual to seek help and support (G13).*

> *… [T]he venues, for sure, for sure should have that stuff displayed and you know, and they do have that exclusion and that kind of thing, but you don't have that kind of support in place for bingo, that I know of (G3).*

Mildura stakeholders reflected that people from the Pacific community would feel embarrassed if they were to ask for help ('don't want to be seen that they are struggling' S2) and would not want services to see that they were in trouble. This was echoed by players ('I sort of kept it to myself' M11). Where people did seek help, it was mainly from friends and family ('they just deal with it in the family' S1). One person described how their faith had helped them but without turning to church ministers or other institutional representatives ('I just asked God' M11).

> *They don't want to be seen as people who are asking for help. They just want to keep it to themselves. They don't want other people to know. They ask each other … It would just be their friends. But only if they trusted them (S1).*

> *[T]hat's why they [gambling services] don't hear much of the Islanders because there's so many, they're so family oriented, if one family [member] falls, the other helps, you know pulls them out. That's why you don't hear them calling the gambling services unless it's really bad, 'help me' … (M11).*

While, as noted above, most participants believed that bingo was inherently harm-free, some took protective steps to prevent or minimise harm, including by avoiding spending money on bingo they couldn't afford, capping their bingo spend and avoiding venues with poker machines. Where people did experience harm, they did not access traditional social services, opting instead to manage the situation themselves or to seek help from family members.

Possible changes and interventions

While most players were happy with bingo as it is currently run, one area where several players did want change was around food, wanting to be able to take their own food to bingo, something that had been stopped in some venues. In contrast, stakeholders made many suggestions for interventions.

Recognising that bingo and other forms of gambling were leading to some children going without food, two stakeholders from the Aboriginal community suggested school breakfast programs should be expanded to more schools:

> *I reckon it should be compulsory at every school cause a lot of little kids, they are not learning cause of no food (S11).*

Some of the solutions to gambling harm experienced by bingo players were outside of gambling, with stakeholders calling for more choice of activities for bingo players, both through the provision of new activities and by making existing activities more accessible. One stakeholder explained that local governments could exclude organisations that provide gambling outings from receiving grants as a means of encouraging them to develop alternative options, noting that it is important to provide activities that will appeal to participants of various ethnicities:

> *I think partly, there is a role around helping people understand what else is available in their community, encouraging people to choose safer or less harmful forms of recreation. I know that here in [municipality name] we've got a gambling policy which effectively says to groups, if you organise gambling outings, you won't be eligible for council grants. That's been a pretty powerful incentive for groups to think about other things that like to do, but we also pretty lucky here I think that there are other venues … But I also think that in terms of councils thinking about their diversity and inclusion policies and how you reach out to people from different ethnic groups that there's a big piece of work there to make sure that everyone feels included in the activities that do go on (S7).*

Stakeholders from the Aboriginal community also stressed the importance of alternate activities, particularly sports, but identified the cost of playing sport as a barrier. They noted that while there was financial help for children to participate in group sports such as football, basketball and netball, this was not available for sports such as tennis. They saw sports as a way to bring children and parents together and to displace gambling:

> *They might go to bingo once a month or whatever, they can cut it back cause they're going to be too busy doing stuff (S11).*

As described above, participants also called for effective strategies to raise awareness about gambling harm for bingo players and about existing services for people experiencing gambling harm, with one service provider identifying the key role advertising played in helping people access services:

> *You know, you can never do enough advertising … We get lots of people who say 'oh, I just saw your ad, saw your ad' and they've obviously they've been thinking about their gambling but they go 'I saw your ad' … The TAC ads are an incredibly great example of preventative things and I think gambling, gambling is as dangerous as the road toll. And also I think warnings, like you know you have plain package cigarettes with huge amounts of warnings on them, you know there needs to be warnings. … Cause they go home and they're sitting at home and in the privacy they call me on Gamblers Help or go online and they get this anonymous service that helps them, it's all about planting the seed, planting the seed to why you want to stop (S13).*

A number of participants called for more in-venue advertising, including through verbal announcements at the beginning of bingo games, and some people advocated for gambling services to be available at venues for people to talk to face-to-face. Bingo was seen to be a neglected area in terms of player warnings:

> *… [W]hen they go to sit down to bingo the caller needs to talk about 'if you're having trouble we believe in responsible gambling, here, if you're having trouble, this is a telephone number for you to call, we've got some information over there, we can go and get it privately so nobody can, nobody sees you walk over to the problem gambling table' (S13).*

Stakeholders from Aboriginal services suggested a range of ways to educate people about gambling harm and where to get help. They suggested cultural camps to both to address the trauma and disconnection experienced by many people, particularly from the Stolen Generations ('It's amazing what culture can do to anybody and any issue in the community' S12) and to create 'a safe space to bring up issues' (S11) and called for sports and community activities sponsored by gambling services to get the word out about gambling harm and help services. Additionally, they saw early education for children as key, both so that children would understand the impact of gambling for themselves and because they could in turn educate adults:

> *Early education it is about planting that seed early to people you know, it's actual gambling ... But kids are like a great way to get messages to adults because it's pressure almost, you don't want to let your kids down so I reckon they're more likely to listen to kids than adults … (S11)*

Stakeholders who talked about the regulatory regime governing provision of bingo wanted more stringent regulation and increased enforcement of compliance, with one arguing that people at risk of gambling harm should be prioritised over people who did not experience harm. They suggested that the current regulatory and compliance regime left bingo players and other gamblers, who were already disproportionately marginalised, vulnerable to practices of unscrupulous providers, as we shall discuss in more detail in the next chapter:

> *And look, [the problems identified with the current system], it's all part of deregulation (S6).*

> *… [T]his whole neo-liberal view of deregulating everything leads to abuse of the poorest and most marginalised in the community. Works wonderful, with deregulation works wonderful for rich people, it*

> *doesn't work very well for poor people, it's a class issue and I'd regulate most elements of life so I think yeah, I think gambling needs to be highly regulated, … and it needs to be highly regulated because as I say, the majority have to suffer for the few because the few are so marginalised and so exploited and so poor. If I lose my right to be less able to go and spend my $50 on pokies, that's just tough luck for me because it's like when we vote, you don't vote for you, you vote for your next door neighbour so I think it needs to be highly regulated (S13).*

Rather than see bingo as inherently harmful, a stakeholder identified the weak regulatory framework as a source of harm and stronger regulation as a protective factor:

> *I think it is good for the community if it is properly regulated but it's not being regulated at all.*

Despite seeing bingo as entailing no or low-harm, participants described using harm prevention, mitigation or management strategies. Some participants described help-seeking from family members in response to gambling harm because of bingo; in contrast, while people knew about gamblers help services these were not commonly accessed. Stakeholders identified a range of strategies and services that could better address gambling harm experienced by bingo players, including approaches that addressed the root cause of gambling harm and community development approaches, and critiqued the impact of deregulation on the prevention of gambling harm.

Bingo provision, regulation and enforcement

Introduction

Bingo in Victoria is provided with so many permutations and combinations that sometimes the only common element is that numbers are called and the game is won when all required numbers have been identified. (See Chapter 2 for a fuller discussion of the operation and regulation of bingo and the legal status of different forms of bingo and bingo venue in Victoria.)

Many factors influence the particular way bingo is run in any one place, ranging from the legal status of the provider, the presence or otherwise of new technology, the purpose for which it is run and the size of the prize. Many of these factors are independent of each other: for example, the fact that a session is run by a local church does not mean that it will not offer a nationally-linked jackpot and operators offering 'free' bingo may also sell books.

We draw on our data from interviews and PO to outline below some key elements that shape the game, including how these factors are changing over time. These are first the legislative provisions and rules, including complexities in understanding how they are implemented by providers, and second, the enforcement of compliance with legislation.

While bingo players raised few questions about these issues, stakeholders shared considerable expertise in relation to regulation and compliance and raised a wide range of concerns. Where issues were raised by only one stakeholder, we note this; other concerns were generally raised by more than one participant, even where only one quote is issued to illustrate the point.

Table 5, below, shows some factors present at the venues where we conducted POs, highlighting the diversity in games that are called bingo. The blue squares indicate where a factor is present.

Table 5: variation in bingo provision at venues observed during participant observation

Venue where PO conducted	RSL/ Club (PO1)	RSLs and clubs (PO 2-5)	RSL/ Club (PO 6)	Licensed bingo centre (PO 7-8)	Neighbourhood house (P O9)	RSL/ Club (PO 10)	Casino (PO 11)	RSL/ Club (PO 12)
Can play without paying								
Books sold								
Money prizes								
PETS available								
EGMs on site								

Gambling or not

Bingo in the sites we visited was not always a form of gambling, according to the legal definition provided in Chapter 2, and thus it was not regulated under the Act. This was the case at the neighbourhood house we visited, and also at Crown Casino and several RSLs and other clubs, where participants could play with free bingo books, and so were not staking their own money in the hope of winning.

Financial benefit versus no financial benefit to operators

As observed in Chapter 2 above, one of the important legal markers in the regulation of bingo is between 'without profit' operations where either there is no cost to players to pay or all proceeds return to players, and those where some monies are retained by the operator, to cover the operators' expenses and donate to charities. Participants described the two forms of 'without profit' bingo as follows:

> *There's two definitions of free bingo. Free bingo is if you go to a gaming machine venue and play bingo you don't hand over any money, everybody who walks in and wants to play bingo gets a bingo book and it's a promotion run by the venue. And then there's the other definition of free bingo where you pay and they have to give everything back in prizes. So they don't need permits to do that (S6).*

> *We have a game where it is free but we also have a game where the players put their own money in so they might pay $1 per book but all that money is given back to the players [as a prize, not to each contributing player]. Nothing is held back, if you were to hold something back, you have to have a bingo licence (S10).*

Participants used the term 'free bingo' to describe both these forms of bingo. It is also known as 'nursing home' bingo. Additionally, some people used the term 'trade promotion' to describe free bingo offered by a venue to attract customers: others use the term 'loss leader' to refer to this practice. The legislation refers to trade promotion lotteries, but not trade promotion for bingo: it is unclear whether bingo can be considered a lottery in this context.

In effect, operators often offered both versions at once, with small monetary prizes for people who took free books and larger prizes for people who bought books, and this was the case in some of the clubs we visited to observe bingo. In this case, the large prizes were funded by the revenue from bingo book sales. Players and stakeholders

explained that as players entered the bingo area, they were given the option of free books and small prizes or paying for books and being eligible for the larger prize. The offer of buying books, at bingo sessions marketed as being free, created confusion, as this bingo operator suggests:

> *…[I]f it is their first time and they are going to play bingo, [prospective players] say 'well how come I've got to pay', [and staff will explain,] 'no,…you don't have to pay that, only if you want to'…[W]hat we do is before that game, if you are playing in that pot of gold game, we would let you know that if you are playing this game and haven't got a stamp, you'll be only eligible for what is on offer, maybe whatever the hotel gives us $10, $5 to give away, and then we carry on for the people who have the pot of gold. Everyone is fine with that. As long as they've got, they're not forced into playing, not forced into paying for that game, it is not compulsory, it is up to them (S10).*

Players told us that they sometimes just played the 'free' books and enjoyed the small prizes if they won; we noted at POs that most players paid to play.

Several stakeholders raised concerns about the distinction, arguing that while monitoring of bingo centres was crucial, it meant that other bingo operations were able to fly under the radar, consequently permitting unfair practices. Additionally, some forms of bingo appear to generate indirect benefits for operators that may include profit from other parts of the business from patrons coming to the venue primarily for bingo.

Bingo was clearly used to bring customers into venues. One of the bingo operator stakeholders argued that bingo offered as a trade promotion was intended to encourage people to buy food and drink in the venue, and also for the club to give back to the community, but went on to acknowledge that free bingo was predicated on people putting money into the EGMs:

> *[I]t's not so much with gaming, it's more so food, beverages … [I]f they go on the pokies that's a bonus but we don't force anyone in there, we entice people more to, and we let people know, it's free. So obviously if we had people just walk in and walk out, that's not really fair for the hotel that's provided something for free. If you're a regular patron that's fine but if your only patronage is for bingo, well that's when we say if you don't support the club, you […should not keep coming]. We always say it's not about the machines, it's about the food, they offer wonderful deals here, I think like this club offers a $8.95 senior meal (S10).*

He went on to explain that the money used to provide 'free' bingo came from EGM profits:

> *The money does come from the pokie machines cause if they don't have the pokie machines they couldn't run these events (S10).*

The role of 'free' bingo as a loss leader, that is, bringing people into the venue in the expectation that they would participate in other gambling, was evident at Crown Casino during a PO session there. In order to play bingo we were required to register with Crown and upon doing so, we were given two $5 tokens, one for EGMs and one for gambling tables. It is hard to see that the 'free' tokens are not an inducement to engage in these other kinds of gambling and that, in turn, bingo in this setting provides an indirect commercial benefit to Crown Casino. We noted that the bingo sessions were far shorter than typical sessions: rather than the usual 2-3 hours, these sessions were around 20 minutes. After the session, a great majority of the almost-1,000 people playing bingo streamed out to the room where EGMs and table games were situated.

As outlined in the section on harm in Chapter 4, proximity to EGMs led to some bingo players spending considerable amounts of money on EGMs and, as a result, exposed them to gambling harm. We will explore this in more detail later in this section.

A further question was raised about whether all the proceeds of 'free' bingo were going back to players as legally required or whether bingo operators were illegitimately deducting expenses, and again, a lack of confidence that

the regulator was monitoring this, which we will return to below. This included concern about outside operators running bingo in some venues, where operators are either paid to run bingo or offer bingo without payment but derive profit from selling bingo paraphernalia such as dabbers:

> *There have to be changes, especially with the gaming venues running bingo, it's rife… [T]hey're saying they're giving [all the money] back but I'm sorry, they're paying this bloke (S6).*

As a result of these issues, one of the stakeholders, a regulation expert, was scathing about 'free' games, pointing to a loophole in compliance enforcement produced by the legislation:

> *It's not free bingo … It's garbage. And again, the inspectors [can't check because it's offered as free bingo] (S6).*

While the distinction between bingo offered for profit and bingo run without profit is a key one in the Victorian regulation of bingo, our data indicates that both conceptually and in practice, it is a blurred line that generates confusion about which bingo operations should be monitored by the regulator, leaving some bingo operators protected from scrutiny. Compounding this, 'free' bingo appeared sometimes both to induce people to pay for bingo (albeit with legal requirement that monies be returned to players as a whole) and draw bingo players into playing EGMs.

Fundraising and accountability

Another key regulatory concept, as outlined earlier, about where the proceeds of bingo games go. As described above, some gambling operators offer bingo without a community fundraising element. Licensed bingo centres, however, are required to donate a proportion of their proceeds to a community organisation and CCOs operating without delegates (that is, without having bingo centres) run bingo to raise money for community causes.

Transparency and monitoring

There is little transparency about this fundraising component. Only a handful of bingo players knew that funds were being raised for a particular group: this was usually the case only when bingo was run by small community agencies or local churches. These cases seemed to be the exception. This was reinforced through our PO visits. Aside from Cremmin Hall, where there appeared to be a widespread understanding that bingo was intended to raise funds for the football and netball clubs, there was no clear information available at any of the venues we visited about whether bingo sessions had a fundraising component, and if so, where the funds were being donated.

This was compounded by the lack of publicly available information about where proceeds from bingo go and the size of donations, and stakeholders claimed the VCGLR did not properly monitor the information it received in this regard. This was seen as particularly concerning given the large amounts of money being generated from losses by players:

> *You see community benefit statements [for EGMs]…they're inadequate and they don't paint a good picture, but I think there is a level of transparency that we've achieved in this state around poker machine losses that we simply don't get that kind of data on bingo or on lucky envelope machines. And I think that is really problematic given that these have become million-dollar businesses. They're not, you know, taking hundred dollars a week in a friendly group of older people, you know, we're talking about huge barns with hundreds of people, playing multiple games of bingo at once, staking significant amounts of money and some of them losing hundreds of dollars a night. And in that context, the lack of transparency both around what the losses are, what the return to player is and the return to whatever not-for-profit group is supposed to be profit, benefitting, is really alarming (S7).*

Appropriateness of funding recipients

Several stakeholders stated that at least one large bingo operator has set up a foundation in their family name. Donations subsequently given by the foundation then appear to be the gift from the family rather than a divestment of funds from bingo. Additionally, we were told that some bingo centres used a shared foundation that had been set up through the bingo association: we have not been able to verify this information. In another case, one stakeholder described a former family foundation where bingo proceeds went straight to family members: the centre was subsequently shut down. Consequently, these stakeholders believed that, rather than facilitating a minor form of redistribution, current bingo operations allowed wealthy owners of bingo centres to personally benefit from the money of poorer people. Even where family foundations operated within the law, a stakeholder raised questions about the fairness of this system:

> *…[I]n some cases it appeared the family operating the business had established family trust which was then the recipient of any monies and [it was not] very clear who the beneficiaries of the family trust might be in terms of that return to community so that really alarmed me (S7).*

> *…I found on the VCGLR website it wasn't even possible to match up owners of bingo licenses with the location of the actual venues and what is alarming is that in many cases the owners were in locations like Hawthorn and Boroondara, but the venues themselves were out in suburbs which were much more affluent, and so it's just mirroring what we've seen with poker machines, which is that wealthy people place them in disadvantaged areas (S7).*

Scope for deception and fraud

The possibility of setting up family foundations for bingo profits and the lack of monitoring was seen by several stakeholders to make bingo vulnerable to deception and fraud, with two sets of people adversely affected: the CCOs that might otherwise receive money and the players. However, there was little incentive for CCOs to monitor what is being raised in their name. While they may be effectively missing out on funds, they are receiving donations from bingo and other forms of so-called minor gambling without directly having to fundraise:

> *You and I would both know [charity name] from the past but they were happy for him to run bingo and he was giving them a cheque for $1,000 when they were entitled to $10,000 (S6).*

There are at least three ways bingo operators can benefit illegitimately from bingo, to the detriment of players and legitimate charities and community organisations. These are: claiming they had sold fewer books than they had and keeping the additional revenue that should otherwise have gone to charitable beneficiaries; saying they had given out more prize money than they had; and setting up fake charities. In the past, some operators have combined more than one form of deception or theft:

> *So …, they will say 'This game is worth $100' and on the running sheet they will write down that they've paid $200 but they've told everybody 'We're paying a hundred'…Then the same thing goes on for every other game so by the end of the session, they could have pocketed thousands of dollars (S6).*

> *And that's another issue with bingo is that, and raffles, that there are organisations out there that are getting permits but they don't exist … (S6).*

Costs to players

Related to whether bingo is being run for profit is the matter of whether bingo books are sold or alternatively given to players. In bingo centres, all books are sold. Some bingo operators in clubs and hotels, and at Crown Casino, give away bingo books to players. Operators may, however, both give and sell bingo books, including, as described earlier, as part of 'free' bingo. In this case, players are given the option of either playing on free books, given to them by the operators or venue, in exchange for small prizes. Alternatively, players may pay a small fee, for example, $5, in order to be in the running to receive bigger prizes. Many venues only offered bingo for a cost.

Aside from 'free' bingo, games started at 50 cents for a book of ten games; book prices tended to vary, with costs of paper books depending on the session at the bingo centres. Most people, as noted above, play more than one book at a time. People could play a session of bingo over nearly three hours for $20-$30, in some instances including food, making it cheaper than many other outings:

> *… [S]o that's a draw card for bingo because there are some people that can only play three paper books and they refuse to play electronic so they are coming here tonight and spending $21, and you know what I mean they're out for six hours, if they come here at five, have dinner, and don't get home till 10.30, they're out all night for 20 bucks (S9).*

PETs were significantly more expensive as they offered capacity to play many more games at once. Venues typically offered players a set number of PET games to buy with an equivalent number then 'given' by the venue. A minimum number of games at a cheap session typically started at around $25 but the maximum number of games at a more expensive session could cost hundreds of dollars:

> *…[T]here are venues you can go to and if you put 48 books in a PET it costs you 600 bucks and they'll let you go up to $240 (S9).*

This industry stakeholder, while raising concerns about high costs and calling for caps on PETs, also argued that large outlays were often offset by being more likely to win:

> *… [T]here are customers that say [at another venue] '… a lady won 15, 20 games for the night', you know, because if she's got a hundred books in her PET machine … so this particular person might be willing to fork out $2,000 on her PET machine and the games are only $50 or $100 [prize] games but if you are winning 15 of them plus every jackpot of the night, if you are, which I always hear that they do (S9).*

Combining paper books and PETs, sometimes also with fliers and lucky envelopes, could make bingo more costly:

> *… [W]e're talking about huge barns with hundreds of people, playing multiple games of bingo at once, staking significant amounts of money and some of them losing hundreds of dollars a night (S7).*

> *… if you come to bingo and say, for example tonight, you want to max out a machine, it will cost you $150. If you want to add flyers, not many people would max out on the flyers which are like jackpot games, say they wanted to play six of each flyer, it would be $180. And then if they wanted to add paper, with flyers, might cost them just under $300 but that's maxing out … (S9).*

Some bingo centres operate 'package' nights, where players have to book in, sometimes weeks ahead, and are sold a minimum number of bingo books and flyers to compete for very large prizes, sometimes multiple hundreds of thousands of dollars. Costs for package nights start in the low hundreds and can add up to over a thousand dollars.

Prizes and jackpots

Where bingo is offered in community settings, prizes often comprise food, household goods and other small items. However, while raffle prizes in clubs and hotels during bingo sessions are still at times meat trays, prizes for both bingo and raffles are more often provided as cash. The size of cash prizes for bingo varies greatly. The smallest money prize we learned of during interviews and POs was $5; the largest $450,000. Some venues have fixed advertised prizes; others vary the prizes according to ticket sales.

Some participants in country areas noted that prizes were bigger in Melbourne, and some talked with pleasure about visiting bingo in Melbourne. Others identified the limited opportunities for playing and the smaller prizes in country areas as a good thing because it limited their spend and the incentive to play.

Jackpots

Our interviews and POs indicate that jackpots can be single-session, single-site jackpots, where all prize monies are awarded to players in the venue by the end of the session, rolling jackpots, where the prize compounds over time and networked or linked jackpots, where players compete for a prize pool shared by other sites across the state or across the nation. An interviewee explains the last of these:

> *But they used to have a running thing down the screen, all the different clubs all over Victoria and everything and they were all joined up and they'd tell you … it might be Traralgon, or Mildura (MLB7).*

Rolling jackpots are built up in two ways. As described previously, bingo operators are permitted to hold back 30-70 per cent of prescribed bingo prize money for a rolling jackpot that will be awarded at a later session, and so can retain an amount of money from the prize pool for that session. Additionally, bingo operators create games where players may not win. For example, while bingo games are on average won at around 60 calls (that is, where 60 numbers have been called out), an operator may say that a game has to be won within 45 calls, or by a particular number on the last call, and if the game is not won, this money is carried forward to a later session. As described previously, large jackpots are an incentive for many players. However, they disguise the proportion of bingo returns going to players: because the amounts are large, players feel like the games are good value, but as they are the result of lower payouts being paid in some games, this is not necessarily so. Additionally, rolling and other large jackpots centralise financial benefits from bingo, changing it from a game where bigger numbers of people won a small amount to one where a small number of people win a bigger amount with some of this money going to bingo centres: in short, from being mildly redistributive to concentrated. Several stakeholders called for limits to jackpots:

> *Well I think you could say, no jackpots. I mean these are the kinds of features we know from poker machines are attractive to problem gamblers, whilst not being, not mattering as much to people who are there recreationally. So there's really no reason for not-for-profit bingo to have linked jackpots and other things that could be seen as drawcards to attract people to that form of gambling (S7).*

PETs

The availability and management of PETs fundamentally shapes the bingo experience. Not all venues offer PETs, but increasingly they seem to be an established part of bingo provision. PETS were offered in each of the areas of our case studies. Bingo centres appeared to almost universally offer PETs. Some clubs and hotels did; others didn't. More locally connected fundraisers appeared not to. Without exception, PET players whom we observed used the auto-play option, rather than entering numbers manually.

How PETs were set up by operators affects the game. While PETs typically have capacity for up to 200 games to be played simultaneously, some operators cap the number that a patron can buy, for example, to 18 or 24 games.

This is a far greater capacity than people scoring bingo books on their own can manage. Participants reported that in some venues players could buy as many games as they wished to load on their PET.

Prior to their introduction, some players were very resistant to PETs, but as an industry stakeholder explained, this changed quickly. The stakeholder was clear that PETs have greatly increased the financial stakes of playing bingo, though introducing expectations from players that jackpots of tens of thousands of dollars should be offered, something that would be impossible were all players limited to purchasing much smaller numbers of paper-based books:

> *We were the last centre to get them 'cause we tried not to get them just because we knew what bingo would turn into … When I first started here I would answer the phone and they'd say what's the jackpot tonight, I'd be like $10,000, 'Oh great yep, alright, see you tonight'. If I answer the phone now and they say 'what's the jackpot' and I say 'oh there's a $5,000 and a $10,000', [they say,] 'is that all, only one $10,000 not two, not three' and they don't want to pay. They want it to be cheap but they want big [jackpots] so the only way to do that is to have PET machines (S9).*

Introducing PETS both made bingo cheaper for people buying paper books and much more expensive for those paying for PETs, as the higher revenue generated through the PETs allowed bingo operators to lower the price of paper books and provide bigger jackpots:

> *…[L]ike before PETs we always had like a $10,000 [dollar prize] but you used to pay like $4 a book, now you can have a $10,000 for a dollar a book…and you can max out 24 books with 24 for free for $90 whereas when we had no PETs it used to be a $4.50 book on a Thursday night so six books would cost you $180 for the night. And the games [prizes] were only a hundred, you were just paying for that one $10,000. Now they're a dollar, all the games [prizes] are $300 and $400 and you're still get a $10 [thousand] and we're still making very good money [laughs], you know. But believe it or not, Saturday nights is one of our best nights of the week with the dollar book (S9).*

Although PETs have been widely embraced in venues where they are offered, their introduction has been relatively recent and there is still significant disquiet about some aspects of the digitisation of bingo. Some players were unhappy with the way PETs both made bingo exponentially more expensive and put lower spenders at a disadvantage in winning:

> *And it's not fair on people that play six books, to someone who is going to play 48 books (S10).*

> *… I think people got a bit peeved with that too. From what [my friend] was saying that you know you limit, the least amount you spent was $400 and then she said you had all these Islanders that were playing the PET machines with spending double or triple that and just $1,200 for a night, who can afford it? And what if you don't have a win, it's a lot of money, but they only have those sorts of things a couple of times a year apparently and apparently it's that full you've got no hope of winning anyway (MLB11).*

For some people, PETs took away the essence of the game, with the added danger that purchasing PETs mimicked the ability of EGMs to pull large amounts of money out of people:

> *It is still technically bingo because on the screen you've got your bingo tickets but again when I've watched the people sitting there knitting, reading their paper, reading their book and the machine is telling them you've got one number left, you know, they really are not playing bingo…the PET machines make it even more boring, I don't get that (S6).*

> *… [Y]our PET machines they don't have a limit. They've got a limit if they've limited it to 40 or 50 books but if you're playing that amount of money, you're spending a $100, $1,000s of dollars to play all night. That's a big contribution to a gambler, a gambling addict (S6).*

Others expressed concern that the cognitive stimulation and mental focus of bingo was being undermined:

> *… I think if anything that's going to be the problem with the PETS is going to be for people who gambling using electronic devices the need to remain silent and focused and concentrate goes so … There is a kind of dementia prevention positive aspect of that kind of concentration and focus, which is lost when you move into the electronic gadget (S7).*

At the same time, and as noted above, people appreciated the fact that PETs made bingo more accessible to people with disabilities, including those with age-related impairments:

> *I know an auntie that barely can see but she just listens for the ding and knows what number [it is] so it is making it more accessible for more people which is more dangerous really (S11).*

The introduction of PETs has also made monitoring more difficult, according to the regulation expert interviewed, who argued that this made it difficult for anyone to determine how many games had actually been sold:

> *[Inspectors could] physically walk around the hall and count the number of books being played and if that didn't correspond to what was on the sheet [it would be apparent that] they have sold more than what they've declared, right… But also now with electronic bingo that makes it harder … they might have bought 50 books (S6).*

Several stakeholders called for limits to the number of electronic games that could be played at once, which would in essence reinstate a version of the previous cap on the number of bingo books that could be sold. They also suggested limits on the size of available prizes:

> *… if there were limits on the number of games you could play at once, if there was transparency about where the money was going [bingo would be safer]. And if we stop pretending that it was largely for not-for-profit groups because I don't think it is. I think actually the vast majority of money going through and turning through those bingo centres is a for profit operation arm which is a business for the person running it, who, you know, in order to legitimise that activity gives a small proportion, a small and unknown proportion to an unknown community group or groups (S7).*

Other gambling on offer at bingo venues

Almost every bingo session we attended or were told about offered at least one other form of gambling. This was often in the form of raffles, where players bought tickets to win a prize. Additionally, however, the majority of bingo games appeared to have multiple forms of gambling on offer, including breakopens, lucky envelope machines, raffles and flyers at bingo centres, keno, raffles, race betting and EGM machines at clubs and hotels, and the full range of table gambling in the casino context.

Lucky envelopes are prominently available at some venues, including bingo centres: the look of the machine distributing the envelopes mimics EGMs, with some, in fact, being repurposed EGMs: participants at the symposium expressed concern about this.

During POs, we noticed that where EGMs were in the same venue, invariably at least a few and sometimes most, participants went from playing bingo to putting money into EGMs, both before and after sessions and during breaks during sessions. At Crown Casino, where the bingo session was relatively short, people sitting at our table indicated they would go and play pokies after bingo finished and we observed the vast majority of attendees head to the EGMs and table gambling.

Venues where bingo is provided

In addition to commercial settings, such as bingo centres, clubs, hotels and casinos, bingo is offered as a form of entertainment in neighbourhood houses, senior citizen centres and retirement villages and as a fundraiser in schools and church halls. While often free of charge, where a charge is levied, it is usually returned to players via prizes.

The number of participants at bingo sessions varied. Players described going to local sessions with 40 or 50 people and, conversely, playing bingo at Crown Casino with a capacity for 1,000 participants. Bingo centres often seat many hundreds of people. In contrast, it appears games run in community settings such as senior citizens centres or retirement homes often have far fewer participants, with only about 30 at one RSL session we attended. Some people preferred the smaller venues:

> *I like the smaller bingo, rather than the big bingo. … it gets too big, and even though the prizes might be … I know the Thomastown one is about ten thousand [dollars], it's a lot of money … But, oh no, I think it's just an outing too, and meet up with people and that (MLB9).*

> *I went there many years ago, with mum, and the crowds were too much. You've got more hope of winning small … in a smaller venue (MLB9).*

> *[T]hen you know …the week before Christmas and that, they put a big plate of chips, a big bowl of chocolates, bottle of soft drink and make it like a party atmosphere, it's good, it's little but you don't get that in these big places. I don't know half of them if they give you a free cup of tea or coffee but this place does, you can have as many cups of tea and coffee as you want. Got a whole container of tea bags and everything there (MLB11).*

As discussed above, others, preferring bigger prizes, chose to attend the bigger venues that offered them.

Staffing including callers

The role of staff was a significant factor in the experience of bingo players, including that of callers. Bingo is increasingly offered by paid staff, rather than volunteers. While some operators, particularly bingo centres, have their own staff, as described above, some clubs pay commercial providers to conduct bingo. Bingo centres are allowed to take money for expenses from the takings; other groups are not, as any monies paid by bingo players are supposed to return to player as prizes. If they are not paying commercial providers from bingo returns, the capacity to pay bingo providers while not accruing revenue from players suggests that club may be making profits indirectly from bingo by drawing people in to play EMGs and purchase food.

In both large and small venues, we observed bingo players interacting with operators. When we visited venues and talked to staff, we saw players greeting them by name and the staff reciprocating, often appearing to know large numbers of people by name. Players told us venue staff knew who they were and sometimes their age ('the oldest one there' MLB11). They would notice if players had been away; staff in some of the smaller venues announced if people were away because they were sick, or when someone died. This contributed to a sense of community:

> *Oh, they know whose birthday it is, and they'll say you know 'Gladys is 83 today' or something, so it's sort of family-oriented in that way, or they might say, 'you'll be glad to know that Gladys is out of hospital'… (MLB5).*

> *They always give me a handclap on the birthday. They're very sweet (MLB11).*

Availability and regularity of sessions

Bingo centres, not surprisingly, offer multiple sessions of bingo regularly during opening hours, often most days and nights of the week. Clubs and hotels typically have regular sessions, sometimes several times a week. Community-based fundraising bingo is often available once or twice a week. Crown Casino has monthly 'Deluxe' bingo with three sessions of approximately 30 minutes on a Sunday, and then three sessions two or three days a week several weeks of the month, but with a less predictable schedule than other bingo providers.

As with the prize size, some players in country areas welcomed the fact that there were not many bingo venues in their area, regarding this as protective against excessive attendance:

> *See, in the country area, we're lucky. We haven't got bingo all the time. Like, Melbourne, Dandy [Dandenong], Moe, Morwell. They've got it all the time. But Bairnsdale, it's good, because you haven't got it all the time (G14).*

Alcohol and food sales

While bingo operators are eligible for liquor licenses, many choose not to sell alcohol. However, bingo in clubs and hotels is usually offered in close proximity to alcohol sales, as well, as described earlier, as EGMs, Keno and sometimes betting and other forms of gambling. In these venues it appeared that bingo was offered in part as a draw card to encourage people to purchase food and drink. They also sold bingo paraphernalia such as dabbers (pens used to stamp bingo books).

Food was offered in many venues as part of their revenue mix. Traditionally, in smaller local venues, people could and did bring their own food, but this appears to be increasingly disallowed. This tension between the old community model and the new business model was one of the biggest sources of complaints from bingo players, particularly in Melbourne. This was particularly noticeable, because the bingo players we interviewed were overwhelmingly positive about bingo providers, and were rarely critical of what was on offer:

> *Well, you can have meals, you can have a sandwich, we used to be able to bring our own and then they cut that out. They said, 'you've got to buy the food there'. But then, I mean, they were only $5 for a sandwich but I mean, oh gosh, you'd get a sandwich and it was white bread and by the time … it'd be not even an eighth of an inch thick, the sandwich…And there'd be all this lettuce, oh, it was terrible. So what I do? I take my own and hide it (MLB9).*

Alcohol consumption appeared to be limited in many bingo venues and for most bingo players, most of whom were keen not to impede their concentration. Bingo offered in bingo centres, churches and some community venues was alcohol-free, and even where bingo was held in licenced venues, few people drank, and fewer still appeared to drink much. For some people, for example in the Tongan community, drinking alcohol was not a common pastime in any venue, but for many other people across the three case study sites, drinking was seen to be incompatible with playing bingo successfully. Thus, alcohol sales occurring alongside bingo did not emerge as a major concern in the research.

Transport and other free services offered as part of bingo

Some bingo operators promoted free parking and some provided courtesy buses to bring players to the venue. People mentioned with appreciation that visitors could get free tea and coffee at bingo.

Online bingo

Finally, bingo is available online for a payment deducted from the player's credit card, although this form of bingo is illegal in Australia. Almost all of the bingo players we interviewed said they did not play online bingo. Some had tried it, but most of those who had said they found it boring, did not trust it or that it simply did not provide the pleasures of in-person bingo:

> *I've tried online bingo. And I've done the old game bingo with my daughter as well. I just don't like it. It's not the same (G1).*

> *I actually enjoy listening to someone calls the number and see my respond, how quick I might do (MLB4).*

A stakeholder agreed with the assessment that many traditional bingo players would not trust online bingo, being concerned that jackpots would not actually be returned to players, but instead would be pocketed by companies. Players also felt that it was risky to provide a company with their banking details: 'You don't get your money straight away. [Laughs] You can't trust it. You've got to give them all of your bank details. So you know, how do you know they're real?' (G11). One older participant who played online bingo once, inadvertently spent more money than he had planned:

> *I actually, not knowing or not realising what I was getting myself into, I actually thought I was making a withdrawal from my account of $40 to play the bingo but in fact I made a withdrawal of $400. So come my pension day I'm thinking, 'oh yeah, well I've still got this amount in my pension' [laughs] and then all of a sudden, bang, $400 out of [it]. I nearly had a heart attack. …. So after that I never went back. I never done it again (G13).*

While we found few people who had tried online bingo, and even fewer who played in an ongoing way, one participant said she knew many who had played it:

> *Yes, it's huge. Probably every second person I know has either done it or is currently doing it and they'll blow their credit and yeah, and I see people like they might win a thousand dollars, like at the beginning they'll win big, and that's obviously like a hook (G2).*

No one reported concerns about free online bingo where credit card information was not requested.

Classification of bingo as 'minor gambling'

Some stakeholders questioned whether bingo should be treated as minor gambling, with the implication that it did not involve large amounts of money or many players. A couple of stakeholders questioned the appropriateness of the 'minor gaming' label now that some forms of bingo had moved so far away from being community based:

> *I think when that concept of minor forms of gambling came up and that was sort of like the raffles and the lucky envelopes and bingo, it wasn't big business and it wasn't taking place in massive barns that could house a thousand people, all sitting in rows … (S7).*

As discussed above, bingo can now involve large groups of people. The cap was one mechanism designed to keep bingo games small affairs raising money for local groups, according to one stakeholder. As we noted above in Chapter 2, a cap was abolished some years ago:

> *[Some years ago] they could only sell 500 books. The bingo board at the time had that in legislation and parliament had it in legislation from consultation, so that meant, 'we can't sell anymore books here, the people who keep turning up have to go to the Catholic Church down the road or the RSL club down the road*

> *or the local football club…' But now it is open slather, they can sell whatever they want and you've seen the size of [one of the bingo centres], massive (S6).*

Illustrating this, players described community or church-based bingo games that had closed down, including one much-loved game in Mildura.

The regulatory stakeholder argued that compliance has been compromised in a number of ways, and some legal changes such as the abolition of the cap of five hundred games per centre per session have made monitoring games more difficult.

Enforcement of compliance

Several stakeholders noted changes in compliance over the years and raised concerns about the knowledge and expertise of VCGLR inspectors, the infrequency of inspections ('not enough', S10) and the related lack of resources available to the VCGLR. Several believed compliance had deteriorated when the responsibility to monitor compliance for agencies licensed to offer alcohol and those that were authorised to provide gambling including issuing of licenses for bingo centres were allocated to one agency by the state government. They suggested that this meant that inspectors focused on ensuring compliance with liquor regulation rather than gambling, and that bingo received relatively little attention:

> *Well I think what happened is when the government tied the alcohol and gaming commission together I think that's where the lapse has been. When it was separate, when we used to have gaming officers and the liquor licence officers, we see more of the gaming people out (S10).*

> *It's been very poor because they've been under-resourced. I think they've just got a bucket load of extra money to increase their compliance stuff, now a lot of that will be [focused on] liquor, but I think basically when they weren't resourced they were focusing firstly on numbers, meeting their targets in terms of how many inspections they've done, and so it was sometimes easy to just inspect venues that were close or that they've already inspected rather than doing the hard stuff (S7).*

Reinforcing this, the regulation expert questioned the quality of current compliance activities, identifying the need for more covert activities to identify practices that defrauded players and charities or led to gambling harm, as well as greater scrutiny of reports from bingo operators:

> *Why aren't you out there doing bingo inspections really? … I'm talking about officials, you've got to do covert, that's the only way you can find out what they're really up to (S6).*

Bingo centres report annually on turnover. Concern was expressed about whether this information was checked by the regulatory body. In contrast to EGM turnover, information about bingo profits at centres is not publicly available. The concern about inadequate regulation was shared by one of the bingo operators interviewed, who was frustrated that perceived weak regulation meant their competitors were bending the rules while they carried the cost of properly complying:

> *I go to all the trouble spending lots of money on getting Terms and Conditions done and doing everything by the book yet I can go to other venues and they don't have it and they're running free bingo and they just think 'we're above the law, we can get away with it' and it's not fair…(S10).*

More generally, there was concern that bingo operators were not equipped, or required, to address gambling harm by bingo players:

> *But there was, as far as I could see, there was absolutely no mechanism for picking up if someone was being harmed, and thinking about what the losses looked like (S7).*

Stakeholders had a wide range of concerns about the regulatory framework for bingo and the monitoring of compliance with regulation. They questioned how well existing regulations were implemented, raised concern about lack of transparency, highlighted contradictions and confusions in the regulations and challenged key regulatory concepts, calling from significant reform to the current regulatory framework. They identified emerging and growing problems created by new products and practices and highlighted the negative impact of links between bingo and other forms of gambling. Taken together, these voices offered an important critique of current bingo regulations and suggested the need for a thorough review of bingo regulation and compliance. Stakeholders called for a greater focus on fairness to players and protection of players from gambling harm. They identified a number of regulatory changes that could improve the way bingo is provided, from legislative change to increased compliance activities, which we synthesise in the following chapter.

5. Discussion

This research aimed to explore how people from disadvantaged communities experience bingo and how can harms be minimised for individuals and communities. We summarise here our key findings and implications for policy, service sector and other reform.

Benefits of bingo and protective factors

For most, bingo brings real pleasure and clear benefits. Reflecting the literature, our research finds that bingo offers social connection, the chance of winning, cognitive stimulation and a temporary escape from responsibilities and stress; additionally, as an activity and an expense, it is accessible and largely predictable, has traditionally been affordable, and is a 'controlled spend' (Wardle, 2016, Chapple and Nofziger, 2000, Moubarac et al., 2010). Some participants also felt bingo was good as people aged and that bingo venues were safe and open to all. While for a small number of people, an additional benefit of bingo is that it contributes to charities and community groups, this was not an important issue for most interview participants. This is significant given the centrality of the idea of bingo as a fundraiser in the legislation. While these themes were raised across the three sites, there were also differences across the cohorts.

Social connectedness

The way bingo facilitated social connectedness was highlighted by most participants, however, this also was experienced slightly differently across the groups. Aboriginal people had often been introduced to bingo as children, and most experienced bingo as a site where family and the Aboriginal community came together; for Pacific community members, bingo provided a connection to their home countries, and, similarly to Aboriginal participants, a way to meet with family; for the older participants in Melbourne, it was a place to make new friends and connect with existing friends, particularly after changes in long-standing relationships and routines, such as retirement or the illness or death of a spouse.

Taken together, across the three sites, for most people, bingo was a compelling and highly valued activity that was a welcome part of the routine of their lives. Bingo was particularly appreciated where people identified that they were isolated or had limited access to other activities.

Protective factors

Participants also provided striking testimony about some of the protective factors players bring to bingo, both as individuals and as collectives. The participants from the Aboriginal and Pacific communities brought their strong sense of family and community connections to bingo, making it a space that both benefited from and strengthened these links. Older people, from across ethnic groups, brought their financial wisdom and ability to budget, juggle competing financial needs and live within their means, as well as their ability to create new friendships and routines when their life changed because of retirement, bereavement or changes in their health, skills often learned across a lifetime. These are important contributions to consider when thinking about the benefits of bingo and its possible harms.

Understanding how players maintained these skills while playing bingo could help us better understand how to counteract that dangers of the gambling industry in relation to other gambling products. Participants from each of

the groups also described strategies they used to avoid gambling harm, including observing spending and time limits and avoiding venues with pokies.

The importance of social connectedness raises interesting questions about what, if any, impact the social connections bingo players describe as being nurtured by bingo might have on the ability of players to ask for help about gambling harm from people in their social network. This could be explored through future studies.

Harm from bingo and risk factors, including new practices and products

Despite these significant benefits, some forms of bingo also expose players to harm. This research shows clearly in human form what the statistics have told us for some time: a proportion of bingo players are experiencing gambling harm (Armstrong and Carroll, 2017). All gambling, including bingo, is inherently risky: this is, in part, one of its attractions. Bingo, in the past, however, has had some inbuilt protections against harm, including its relatively small stakes, limited availability, low-tech nature and relatively small prizes. Despite this, some participants identified serious harm associated with playing traditional paper-based bingo, particularly in the context of poverty and financial precarity.

Experience of harm

Moubarac et al. argued that more research was needed to understand the common and distinct experiences of bingo playing in specific communities, including the links between gambling harm and bingo (2010). Wardle et al. argued that there is inadequate evidence about bingo's impact on the lives of bingo players, and that what evidence there is centred on problem gambling and not broader harms (2016). In finding that gambling harm among bingo players may be higher than believed, and arguing that 'the traditional view of bingo as uniquely a game of socialization' with little attached harm, Moubarac et al. suggested bingo should be reassessed and research conducted on the links between bingo playing and gambling harm (2010). Our research provides an initial exploration of gambling harm experienced by bingo players, including distinct experiences of bingo players from the Gippsland/East Gippsland Aboriginal community, Pacific people in Mildura and older people in Melbourne.

This harm was most often described by participants in terms of parents or other carers not being able to feed and attend to their children or cover other necessities because they had spent all their money at bingo in the hope of winning enough to meet financial needs. The strong family links in the Aboriginal and Pacific communities meant that other relatives often stepped in to ensure that children did not go hungry, but the psychological impact was nonetheless painful. Parents felt guilty, sad, helpless and ashamed, and children neglected, angry, frustrated and helpless, as well as ashamed that their parents had to ask others for help. Children also resented the fact that their parents took out their stress on them; participants talked of concern that family members deprived children of time with them. It is clear from our research that, for a minority of players, traditional paper-based bingo alone has caused real harm, and that such harm can pervade players' home life and impact on their children and other family members.

Harm from other forms of gambling

Bingo and other forms of gambling tend to be discussed quite separately in the literature (Wardle, 2016), in part, it seems, because the few people to write about bingo have conducted research in bingo settings where bingo is the predominant, and sometimes, sole, activity. Compounding this, broader research about gambling often has little to say about bingo. Because of this, there is a limited exploration of the other gambling bingo players do, or of

the question of where gambling harm experienced by bingo players springs from. This is a question of particular importance in a country like Australia, where bingo is often provided in venues with many other forms of gambling on offer (Breen, 2009). Our research here describes links between bingo playing and other gambling. Our research supports other studies showing that many bingo players engage in more than one form of gambling and experience harm from these other forms, particularly pokies (Wardle, 2016, Armstrong and Carroll, 2017). Participants consistently identified the link between bingo and using pokies, and stated that they believed EGMs exposed bingo players to harm; reinforcing this, the researchers observed many bingo players moving between bingo and EGMs. Our research suggests that bingo can be a pathway into EGM use; indeed, this is arguably the intention of venues when they use 'free' bingo as a loss leader, as Breen has previously suggested (2009). Where bingo leads people into EGM harm, this in turn compromises bingo; a place where people experience conviviality, comfort and cognitive stimulation. When offered in close proximity to EGMs, bingo places people at risk of harm from using this more dangerous gambling modality. Some players wanting to avoid harm from EGMs are faced with the choice of giving up bingo and all it offers them.

Harm from new practices and products

Finally, while even traditional paper-based bingo creates some risks for players, changing practices and new forms of bingo amplify and extend these risks. These changes include the removal of caps on the number of bingo books that can be sold by operators, the increase in jackpot sizes, and the digitisation of bingo through PETs and online bingo.

The move to uncap the allowed number of books sold by an operator was a significant step in changing bingo from an activity offered locally by small scale community groups into one provided by bigger businesses offered in large bingo barns or well-resourced gambling venues such as clubs or hotels, which in turn moved the balance of power to the professional operators rather than the community agencies whom legislators have consistently identified as the primary beneficiary of bingo. Additionally, this diluted the capacity of compliance inspectors to track the game and ensure required returns were going to players.

Increased jackpots, made possible through the removal of constraints on jackpots sizes, linked jackpots and rolling jackpots, have shifted the emphasis of the game from a social activity to a gambling activity more focused on winning money. Linked and rolling jackpots also act to disguise the returns to players. While bigger prizes make players feel like they are benefiting more, in fact, it is possible that a lower percentage may be paid out to players. Large jackpots centralise wins, meaning fewer people get more money.

The digitisation of bingo, through PETs, is fundamentally altering the game (Rockloff et al., 2016). PETs have some positive elements: our research suggests that they enable people with disabilities or age-related loss of sight or hearing who cannot manually fill out paper books to play. However, PETs also allow people to play multiple games of bingo, which has a number of concerning consequences (Rockloff et al., 2016). Our research indicates that it creates vast discrepancies in the chance of winning between people playing a handful of paper books and people 'maxing out' on PETs, and so pushes people to buy as many PET games as possible, which in turn transforms bingo from a cheap game to an expensive one. The introduction of PETs changes bingo from a physical game that requires manual intervention dependent on attention and some skill to a passive screen-based activity that requires neither (Rockloff et al., 2016). Moreover, in places such as the UK, PETs already mimic some aspects of EGMs; Harrigan argues that such developments put bingo players at risk (2015). Reflecting the broader dearth of academic material on bingo, there has been little in-depth study of the introduction of automation or electronic bingo, with the exception of Rockloff et al.'s Australian study (2016) and Harrigan et al.'s work in Canada (2015). Our research presents an initial exploration of the impact of electronic bingo on the experience of bingo playing and related harms.

While research participants had limited experience of online bingo, it is apparent that it has the capacity to replicate some of the pleasures and benefits of face-to-face bingo and potential harm, and that this can be exacerbated by its lack of transparency and difficulty reaching operators if problems arise. Evidently online gambling, where players pay to play, offers different regulatory challenges to in-person games. Online bingo is not legal in Australia, however it is difficult to stop companies offering it, particularly if they operate from overseas. The Australian government has the power to block citizens' access to website offering products that are illegal in Australia but keeping up with this in an online environment is difficult.

Related to these shifts, our study raises concerns about where the proceeds of bingo go. There is at least a century of concern about the way bingo – then housie-housie – allowed unscrupulous operators to make large profits from community players (Anon., 1925). Since the deregulation of gambling in Victoria, we have seen bingo move from a site of fundraising for small community organisations to, as we have argued, in some instances, a form of fundraising for the already wealthy. As discussed earlier, at least one bingo centre in Victoria has its own family foundation. While in the past, this centre raised money for many small local organisations, it later changed its operations so that all the funds required by law to be paid by the bingo centre to charitable or community organisations went directly into a family foundation named after the family. While it is impossible under the current regulatory regime to establish how much this bingo centre raises for the foundation, the limited public information available suggests that funds raised from the centre, based in one of Melbourne's poorer outer suburbs, have been donated to an elite private school, a local government arts project in a wealthy inner city area and, perhaps more acceptably, a public hospital (Meydan Group, 2020). In each case, the gift is known as a donation from the family foundation, not as the contribution of many mainly poorer bingo players who were the source of this the money.

These changes arguably make bingo a case study in the way the gambling industry is co-opting 'folk gambling', taking important community spaces and commercialising them, and in so doing transforming a substantial proportion of bingo from a gently redistributive game that moved money around a community into an extractive one that at least in one instance appears to take money from poor populations and transfer it to wealthier ones (Livingstone and Adams, 2011). Arguably, this process parallels the shifts happening through sports betting, transforming important collective practices, such as football games, into risky extractive experiences, but in contrast to the widespread anxiety about the impact of sports betting on children and young people, particularly young men, there is not a commensurate concern for the changes happening in bingo. We return to this issue below.

Harm exacerbated by structural injustice

Importantly, gambling harm is also possible because of deep structures of injustice. Arguably, the high levels of gambling harm in the Aboriginal community are enabled by extensive untreated trauma that are caused by the disproportionate levels of violence and discrimination Aboriginal people have been subjected to, historically and currently, under Australian colonisation, including state-sponsored child abuse, wage and land theft (Wilkie, 1997, Kidd, 2006). Similarly, racism excludes Aboriginal people and Pacific migrant communities from full economic and social participation in many parts of Victorian life, which both creates trauma and makes social sites such as gambling venues, that are in the main non-discriminatory in their willingness to extract money from gamblers, attractive places (Nishitani and Lee, 2017). Discrimination against older people, including limited attention to providing accessible opportunities to socialise, has allowed bingo as a site of harm to be ignored. Additionally, our research suggests that living in poverty, which is common among Aboriginal, Pacific and older people, makes the promise of financial release compelling (Nishitani and Lee, 2017, Khan et al., 2017, Lahn, 2012).

Need to reform the regulatory framework

The current regulatory approach has arguably failed to adequately safeguard the benefits of 'folk' bingo; compounding this, our research suggests that current and potential harm is exacerbated by regulatory gaps and contradictions, insufficient resourcing of compliance, and the constraints of the social services sector, including Gambler's Help services. Reform is needed to reflect the changed nature of bingo, address 'loss leading' practices, ensure bingo donations benefit appropriate communities and address new practices and products. This requires improvements to the monitoring and enforcement of compliance, a review of current regulation, and strengthening of the service system, as we discuss below.

Reform to reflect changed nature of bingo

The Gambling Regulation Act 2003 approaches bingo as fundamentally a fundraiser for CCOs, stating that 'The purpose of this Chapter [on minor gambling, including bingo] is to provide for the regulation, supervision and control of **gaming for the benefit of community or charitable organisations**…' [authors' emphasis]) (2003). In this, it reflects past practice and intent, particularly when bingo was decriminalised in the 1970s at a time when it was predominantly run by small organisations for local benefit. However, our research suggests that the extent to which bingo in Victoria delivers benefits to CCOs is not clear, and that the provisions of the Act in relation to bingo do not adequately support this primary stated aim. Any discussion about the benefit to CCOs is hampered by the lack of transparency about bingo, including the dollar and percentage amount of returns to players and CCOs versus amounts claimed in expenses by bingo operators, the recipients of donations and the owners of bingo venues: while this information is collected by the VCGLR it is not publicly available. Given this, it is impossible to know how much and what proportion of gross bingo receipts return to players as prizes, are donated to CCOs and are absorbed by operators as expenses. A requirement for transparent reporting on this is essential to ensure the intent of the Act, that bingo support community interests, is achieved.

Reform to address 'loss leading' practices

There are two main areas where the realisation of this legislative aim is undermined. Firstly, as described earlier, while the focus of the legislation in relation to bingo is on bingo centres, under Section 8.2.4A, bingo is allowed, with very little regulation, where it offered without a fee or profit to operators, is not advertised and is not intended to provide a commercial benefit to the operator (that is, 'nursing home bingo' or 'free' bingo). This allows operators to offer 'free' bingo without applying to be a declared organisation, lodge financial returns to the VCGLR or set up specific bank accounts for bingo funds. Research suggests that the largest group of bingo players play in such settings (Hare, 2009). Where games are played in a genuine community setting, without other forms of commercial gambling, this exemption serves a useful purpose. However, many clubs, including RSLs, hotels and the Casino offer bingo, seemingly under Section 8.2.4A, while also offering EGMs and other forms of gambling, seemingly as a loss leader. While this practice is at times referred to as a trade promotion, this term is not used in relation to bingo in the Act (Parliament of Victoria, 2003). While providing bingo as a trade promotion is technically consistent with the Act, the 'nursing home' or 'free bingo' provisions were arguably not intended to authorise trade promotion bingo provision by venues offering EGMs and other forms of gambling. Further, both Section 1.3 ('unlisted' gambling) and Section 8.2.4A ('nursing home bingo') require bingo proceeds to be returned to players, making it difficult to ascertain which section a game is operating under, and consequently which regulations, if any, apply. At a minimum, legislative clarification of the kind of activities permissible under section 8.2.4A is required. It is currently unclear whether it is acceptable for venues such as Crown, club and hotels to accrue indirect financial benefit from offering this form of bingo. Additionally, stipulating bingo as a form of gambling under 1.3 of the Act would go some way to resolving confusion, by providing a regulatory framework for this form of 'free' bingo.

Reform to ensure bingo donations benefit appropriate communities

The second area where the fundraising role of bingo is undermined is in relation to bingo centres. When bingo centres were established, they were required to raise funds for several CCOs, many of them local. Subsequently, following legislative change about the number of CCOs bingo centres were required to fundraise for, bingo centres appear to have centralised their fundraising, in at least one case making a family foundation the recipients of all funds. While this meets the legislative requirement of a CCO, there is, again, a question of whether this reflects the spirit of the legislation.

More broadly, there is a question about what the balance should be among the competing claims for bingo revenue, with a tension between fairness to players (reflected in part by the size of returns to players), support for CCOs (donations) and profits and expenses for operators. Importantly, our research suggests that, for most players, the fundraising function of bingo was of little importance: this may in part be a function of the lack of information provided to most bingo players about where donations go. This suggests there is a need for a community discussion about the purpose of bingo. Arguably, given the socio-economic status of most bingo players, donations should be directed to organisations, particularly local organisations, where bingo players will benefit, or to organisations servicing comparable communities.

Reform to address new practices and products

There is also a legislative lag in relation to new practices and products that enable or exacerbate harm, including large venues (enabled by the removal of caps), large jackpots, PETs and online bingo, each of which has emerged in a relatively deregulated environment, facilitated by new digital technologies. Caps on venue sizes, cost of bingo and allowable number of games (including PETs), plus requiring venues to offer paper-based bingo and banning on-the-spot purchases of PET games during play, would further protect traditional bingo and protect against harm. More stringent shutting down of pay-for-play online bingo is also required.

Improvements to enforcement of compliance

Further, our evidence suggests that these problems are aggravated by a lack of confidence, voiced by our stakeholders, about operators' compliance with the Act, which results in part from a perception that the VCGLR is not adequately monitoring compliance. This was described by stakeholders as a result of under-resourcing of the VCGLR and a related lack of expertise among VCGLR operatives about how bingo is best monitored; there is some evidence that the situation is improving (Victorian Auditor-General's Office, 2019). However, the limited information about VCGLR compliance activity in relation to bingo further undermines confidence in the integrity of bingo regulation.

Need to review legislation

These issues are compounded by the fact that the legislation, regulations and rules of bingo are complex, contradictory and confusing. Overall, there is a lack of legislative clarity about bingo: greater clarity could lessen the risk of harm and ensure more effective compliance.

Strengthening the service system

Our study suggests that most people play bingo without any apparent harms, however, it is apparent that bingo is not always a benign pastime and changes identified above have heightened the risks that players will experience harms (Harrigan et al., 2015, Moubarac et al., 2010). Where players do experience harm, our research suggests that the gambling service system has limited usefulness for bingo players, despite the best efforts of the committed people who work in services. The low numbers of people accessing help illustrates this, and our interviews indicate that services are peripheral to players, seen as both remote and unhelpful (Wardle, 2016). There is a need to bring existing services closer to bingo players; with scope for using bingo games and venues to provide information and conduct outreach to bingo players as well as sites for public health interventions.

At the same time, it is important to broaden both the healing and preventative services offered to bingo players experiencing gambling harm. Participants called for holistic, culturally appropriate services that sought to prevent as well as treat gambling harm, and called for service responses that addressed and sought to change structural disadvantage that made some people more vulnerable to gambling harm than others. They also called for alternative activities to bingo and other forms of gambling, including culturally specific activities, particularly in the Aboriginal community.

Gambling harm is intertwined with other issues in people's lives and frequently occurs alongside trauma (Kausch et al., 2006, Hodgins et al., 2010, Stone, 2016, Hodgins et al., 2011. The extent to which this occurs for bingo players is unclear and while it did not emerge strongly in our data (we didn't question participants about their life histories), this may also be the case for people who experience bingo harms also. Gambling services, in the main, operate as stand-alone services, frequently focusing on gamblers' behaviour, without the capacity to adequately address the underlying factors that drives such behaviour, or intertwined expressions of this trauma, whether gambling, alcohol or substance use (Hodgins et al., 2010). More than this, the individualised framework that surrounds gambling in Victoria compounds harm, by implying that gambling harm is caused by the failure of the individual person to gamble responsibly (Livingstone et al., 2019, Livingstone and Woolley, 2007, Browne et al., 2016). Participants in our study spoke of bingo as knitted into the contexts of their lives; they played to relieve isolation, alleviate financial precarity and, for some, to achieve a state of calm. In this context, the limited number of programs that attempt to address gambling harm holistically are an important counter to the factors that enable gambling harm, for bingo as well as other forms of gambling.

Public health approach

There is a growing body of research demonstrating the relevance of a public health approach to gambling, in part because many of the factors that contribute to gambling harm require government intervention to change (Livingstone et al., 2019, Korn and Shaffer, 1999, Dyall and Hand, 2003, Hare, 2009, Adams, 2009). Adams, Raeburn, and De Silva, cited in Browne et al., argue that a public health approach requires a reorientation from a focus on individuals' diagnosis to 'addressing the context and environment in which gambling is consumed as addressed through policy and product regulations' (2016). Participants in our research suggested a number of public health responses to bingo, including addressing poverty through school breakfast programs, offering alternate activities to bingo and strengthening regulation of bingo and other gambling. Our research suggests that some aspects of a public health approach would be beneficial in relation to gambling harm experienced by bingo players, including addressing products and environments that cause harm to bingo players through policy reform and reorienting services to better respond to causal factors of gambling harm and provide holistic services (Browne et al., 2016). Adopting a population health approach would ensure that the varied experiences of different groups, including the groups highlighted in this research, were properly addressed and appropriate strategies and services were developed for bingo players from groups at particularly risk of gambling harm (Dyall and Hand, 2003,

Robertson et al., 2005). More generally, a public health invites attention to broader structural factors that predispose people to gambling harm.

Research gaps

There is still inadequate research on bingo. Existing studies are predominantly qualitative, with little known, according to Moubarac et al., about prevalence, potential risks from regular on bingo playing and the factors driving problem gambling (2010), although our research here provides some initial exploration of the latter from a qualitative perspective. More research is needed on effective approaches to prevention and treatment of gambling harm for bingo players, including on how approaches can be tailored for specific communities. Further research is also needed about the impact of electronic bingo, including on potential harms of new and emerging products. Similarly, there is limited exploration of the impact of online bingo or of the role of bingo in acting as a conduit to EGM playing.

The lack of research seemingly stems in part from bingo being seen as a ‘minority pursuit’ (Downs, 2010), and, in part, because it is denigrated as a game of chance more likely to be played by working class people, women, Indigenous people and the old (Maltzahn et al., 2018). Additionally, bingo has been seen as a low-harm endeavour (Moubarac et al., 2010).

6. Conclusions

Bingo has largely been neglected in gambling literature to date. We question whether gambling harm experienced by bingo players has been ignored because bingo players are typically poor, older, women and Indigenous (Bedford, 2011).

This research provides insight into the experiences of bingo players, including the positive and negative impact of bingo and other forms of gambling, and so fills an important research and policy gap. As above, the research allows us to identify a range of reforms needed to the regulatory and service system approach to bingo.

Learning about bingo also gives us insight into other forms of gambling and in broader issues related to the gambling industry, in a number of ways. Bingo demonstrates the importance of understanding 'affect' (Livingstone et al., 2019) and the compelling reasons people gamble. It is also a case study in the way the gambling industry is co-opting 'folk gambling'. Related to this, bingo illustrates the interrelations between different forms of gambling, including how one form of gambling relates to others and the way the gambling industry uses one form of gambling (bingo) to expose people to other, more harmful, forms. Importantly, bingo shows the significant impact of systemic and structural issues, from trauma to poverty, racism, ageism and sexism, on gambling harm. Finally, bingo shows us how people, individually and collectively, generate protection against corporate-controlled gambling forms.

Bingo is a quietly compelling and comforting game and site which provides pleasure and profit for many people; at the same time, a minority of bingo players experience harm, and this harm extends at times to their children and other family and community members. Some players experience harm directly from traditional paper-based bingo; others because bingo places them in proximity to EGMs; others still because of new practices and products, such as rolling jackpots and PETs. Services for bingo players experiencing gambling harm have little traction with players, and could be strengthened by a stronger public health, holistic approach that addressed root causes of gambling harm. Bingo itself is a possible site of public health interventions and outreach to people experiencing gambling harm. The specific elements of bingo interact with external factors, such as psychological stress, adverse life events, financial need, racism, sexism and ageism, and proximity to harmful gambling products, to create harm in some instances. This happens in the context of regulatory gaps, including in relation to new products and practices in bingo, and the general neglect of bingo as an area of policy and research interest.

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Appendices – Summary reports to participating communities

Bingo! Social Experiences, Harms and Responses to Bingo Playing: Research summary for the Gippsland Aboriginal Community

Annalyss Thompson, Gippsland & East Gippsland Aboriginal Co-operative Ltd

Aims and objectives:

This study aims to understand experiences and impacts of bingo on populations experiencing financial hardship in order to inform policy and intervention in Victoria. We wanted to consider:

- social, economic, environmental and cultural factors that make bingo appealing
- how bingo fits with other forms of gambling
- difference of experience depending on culture, age or geographic location
- venues and settings and how any associated harms differ when playing for money versus settings where the prizes are not money.

We report here on our research with Aboriginal community members in Gippsland and East Gippsland. The project will also entail conducting research involving the Tongan community in Mildura and older people living on fixed incomes in Melbourne.

What we did:

This research consisted of 15 community interviews and three stakeholder interviews completed over a three-month period, along with three sessions where we participated in playing bingo.

Interviewees were conducted with 15 Indigenous members of the Gippsland or East Gippsland community aged 21 or older who were once, or currently are involved in the bingo culture.

Both men and women participated, although women of an older age demographic made up the majority of the interviewees. Questions were asked regarding their introduction to bingo, the positive and negatives, how it impacts the community regarding family, finances, work and everyday life and how important bingo is to the community. This included questions regarding community perceptions of bingo, gambling more broadly and if there were any concerns that may arise from bingo playing. But most importantly, the aim of the interview was to understand how bingo fits into the community and take an in-depth look into the bingo culture for rural Indigenous populations. Observations were also part of this study. I attended multiple bingo sessions at both commercial, community and online bingo venues. Interviews were voice recorded and then transcribed before being analysed to provide a visual representation of themes. We used a computer coding program named NVivo.

Main themes:

As the interviews were being conducted, many themes became apparent, with some standing out more than others in multiple people's answers.

One of the most prominent was how bingo was important for the mental health of Indigenous people, particularly the Elders. Bingo is viewed as a time once or twice a week where people can get out of the house, or escape their weekly duties, to de-stress and connect with their community and friends. Many of the Elders mentioned that this was the only activity that they participated in which they could leave their homes as there are no other activities offered in small rural towns:

It's something to do for a few hours. It's a social kind of thing and you know? The bonus is that you might win money (Participant 3).

Bingo offers a safe, judgement free environment where people can satisfy their basic human instincts of belonging, connect and socialise with others, see family and meet new friends.

Another recurring theme that should be mentioned is that people who played bingo regularly, often mentioned that it offered an alternative to the pokies or other forms of gambling, with some saying that they would avoid venues that housed poker machines all together:

It's kind of like the low gambling avenue, I guess. It's not high risk like all those other ones (Participant 6)

This often was followed by a comment that neither the person involved, or the community viewed bingo as typical gambling or potentially harmful.

Lastly, a theme that seemed to provide a different opinion of bingo came from family members who had witnessed their parents, aunts or uncles be affected negatively by gambling. Typically in most interviews, negatives regarding bingo were sparse however people, often of the younger age demographic, had a different perspective of bingo and were more alert and open to the potential harms that bingo could have on the community, depending on their previous experiences of how gambling can affect loved ones. One person was completely against bingo and thought it should be banned. Others thought it should be regulated to stop venues from offering games played via electronic devices (called PETS) rather than books where you have to identify the numbers yourself, and that help services should be promoted by the government and venues:

I just it should just stay with the books. I'd like it to stay that way. But it's not going to happen. (Participant 4)

From attending bingo I observed that overall, the sense of belonging and a strong sense of community was much more apparent at community venues. Regardless of the condition or quality of the venue and amenities, the community venue patrons seemed much more welcoming, friendly and interested in the people's presence than the commercial venues. Commercial venues almost had a feeling of professionalism, as if you had just stepped into an office building. People were focused, organised and there to play bingo and less interested in what others were doing. The people seemed much warmer and friendly at community venues. At both venue types, there were a mix of cultures and ethnicities. Males and females were also witnessed attending, although the scales tipped towards more women playing bingo overall.

I also watched some online bingo games. Online bingo was another completely different setting. It was something people did on their own, although there were options of chat windows where you could talk to people who were also online playing. Online bingo personally held no appeal and operated quickly, making it very easy to bet large amounts of money in a very short amount of time. In contrast to community or commercial bingo where the sessions lasted up to three hours and the patron had a controlled spend, online bingo is automated so the player doesn't necessarily even need to be paying attention to the screen and this form of bingo seems to be missing the integral feeling of bingo culture.

Concerns:

Throughout the interview process, the positivity regarding bingo became somewhat of a motif. Most participants had no interest in wanting to change or alter bingo or the regulations surrounding bingo. Those still involved in bingo mostly reported it was positive and beneficial. Only after talking about the potential for bingo to become a form of harmful gambling did participants think that there should be more awareness raised to the potential harms that can stem from bingo. It was general consensus that the venue hosting the event should take responsibility in raising awareness. In fact, some participants strongly believed that bingo should stick to traditional methods of dabbers and cards and not progress onto PETs, online or 24/7 bingo gaming, remaining a traditional and social outing for people to enjoy.

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Bingo! Social Experiences, Harms and Responses to Bingo Playing: Research summary for the Sunraysia Pacific Community

By Jasmine Kirirua, Kathleen Maltzahn, Sarah MacLean, Mary Whiteside, Helen Lee, John Cox

We report here on our research on the experiences and views of Pacific community members in Sunraysia on bingo. This is part of a study to understand experiences and impacts of bingo on populations experiencing financial hardship in order to inform policy and intervention in Victoria, including the Aboriginal community in Gippsland and older Melburnians living on fixed incomes. The words in *italics* are from participants.

What we did

This research consisted of interviews with 12 community members (all women, most older) and three stakeholders along with six sessions where the researchers participated in playing bingo. Most of the community members interviewed were current bingo players, but some no longer played and one was a non-player.

What do people like about bingo?

- **Fun** – many people talked about how fun playing bingo is for them *('Every time we go to bingo, it's just nothing but laughter. Even if we don't win anything, we still find the positive out of it')*.
- **Social** – bingo is a time to spend with family (particularly women), friends and meet new people, including from other ethnic backgrounds. This builds on Pacific people's strong family values.
- A **break**, especially for mothers, grandmothers and other carers – participants described bingo as *a 'rest', 'relaxing', 'time out', 'me time', 'time off' and 'self-care'*. Several people described it as time away from kids, being stuck at home or housework. For some, it was a break from a busy life; for others, from boredom.
- **Affordable** – while a small minority said bingo was expensive, most felt bingo was a cheap, controlled spend with a set time and cost, like going to the movies. Some said if they didn't have enough to pay their bills and buy food, they wouldn't go; others (see below) had times when bingo playing left them without money.
- A **numbers** game – people liked the way bingo kept their brain working and made them learn numbers (especially in New Zealand and the Cook Islands, where callers are fast).
- **Winning** – many mentioned winning, valuing both the excitement and the prizes. In the Cook Islands, the prizes are sometimes products or food; in Australia, prizes are usually money. People used prize money to pay bills and buy food, help their family and treat themselves. This is often in the context of people struggling to play bills. Sometimes it let people have treats. (*'We all wanted to go as a family [to the Mildura Show] …but we couldn't afford it. Mum had gone to the bingo and she won the jackpot. She came straight home and…she took all of us to the show with the money… that was one of the best family memories'.*

How, when and where do people start playing bingo?

- Many people have played bingo in Pacific countries such as the Cook Islands and New Zealand (where it is called housie), as well as in Melbourne and other parts of Australia.
- Players often started young and were introduced to the game by family members. In the past people went as children; now this is less common, but some start going in their late teens *('…growing up with strict parents, I wasn't allowed to go out clubbing so bingo was my social activity that I could go to. Sometimes I would go to bingo with mum and dad, and I got to spend time with them')*. However, older women go most.
- In Mildura, people played at two commercial venues; many had previously played at the Catholic school and had liked that venue. In the Pacific, some people had played at home. Several had tried online bingo, both free and paid; one person liked it a lot, others found it boring.
- Several people had stopped going to bingo, for a range of reasons, including some feeling that bingo was not positive; one woman, in contrast, had stopped playing bingo and started poker.
- People said that in regional towns, bingo was one of the few types of entertainment available.

What do people not like about bingo?

For some people, bingo was strongly negative, and damaged family life. Others saw the good in bingo, but recognised that it could be negative. Some saw it as having no negatives.

- **Impact on children** – some participants described the negative impact of family members' bingo playing and other gambling, including children going without food and missing out on time with parents and grandparents and adults being angry with children when they lost at bingo. One woman described her guilt and distress when she had spent money needed for food in the hope that she would win *('…coming home, watching the kids sleep and looking in the kitchen…, we were all like on our last…cereal box…, last packet of noodles…and I could have […bought] food instead of going to bingo and spending it, thinking I'll win')*.
- **Pathway to poker machines** – many people described people going from playing bingo to the poker machines (the Mildura venues offering bingo have poker machines). At times this was because people who had won at bingo wanted to keep winning; however, mostly, they lost their bingo win and sometimes more.
- **Lying and asking for money** – one person described people lying because they had lost at bingo and the pokies; others talked about bingo players asking others for money to play.
- **Bingo as a habit** – several felt bingo was negative if people were going most days or spent beyond their means trying to win back lost money. They contrasted this with occasional playing and accepting that they would not win every time.

Getting help – no-one recounted asking organisations for help with problems from bingo or other gambling *('They're just listeners, that's all they can do. It's not like they can send me money, right?')* One person did get help from a family member.

Is bingo gambling? – while some people saw it as gambling, for many, bingo was not considered gambling unless people were playing daily, spending over their limit or otherwise seemed 'addicted'. This was in part because bingo was a controlled spend; several people contrasted bingo favourably with gambling on the poker machines.

Conclusion – for many people, bingo playing brings real pleasure, reflects strong family ties, reduces stress and isolation, and offers occasional welcome financial gains. At times, however, bingo has associated harm for both players and their families. These findings will be used to work with the community to explore ways to reduce harm, offer alternative ways to address stress and have fun, and design better help services.

Recommendations

- Recognise that bingo playing both contributes to community members and can have associated risks
- Address issues that create financial stress in the Sunraysia Pacific community, including low wages, insecure work, lack of access to benefits and low levels of benefit payments
- Explore ways and places to provide alternative affordable activities, including for women and older people
- Explore the feasibility of breaking the link between poker machines and bingo playing
- Strengthen help services for people from the Sunraysia Pacific community experiencing gambling harm

Acknowledgements – We thank Sunraysia Mallee Ethnic Communities Council for supporting this research, which is part of a broader study funded by the Victorian Responsible Gambling Foundation.

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Bingo! Social Experiences, Harms and Responses to Bingo Playing: Research summary of Melbourne interviews

By Kathleen Maltzahn, Sarah MacLean, Mary Whiteside, Helen Lee and John Cox

We report here on our research on the experiences and views of Melbourne bingo players aged 65 and over. This is part of a larger study to understand experiences and impacts of bingo in order to inform policy and intervention in Victoria, including for the Aboriginal community in Gippsland and Pacific Islander community in Sunraysia. The words in italics are from participants.

What we did

This research consisted of interviews with 12 Melbourne bingo players and four stakeholders plus several sessions where the researchers participated in bingo games. Participants played bingo in commercially-run, community and church operations. We focus here on the interviews with bingo players; stakeholder interviews and participant observations will be described in our later project report.

What do people like about bingo?

- **Social** – bingo is a time to spend with friends and family. While some people go with their spouse, many women go with women friends, including those they have made at bingo. Some participants had been going for decades with the same friends. *('Everyone's happy to see everyone else', '…it's a social outlet', 'You go there, meet your friends, have a chit chat, have a cup of coffee'*. One participant told us:

  …there's a whole group of us that have been sitting together for years and we're all retirees and we're all women…and to us it's a social thing. We just sit there and between the bingo games we chat about what's happening with our families, husbands, make sure everybody is sort of okay…

- **Cognitive stimulation** – players valued the way bingo kept them mentally active as they aged *('I like it just because we feel like our brain works a bit quicker', 'It's good to use your brain', 'It's training, it sharpens the mind', 'It exercises my brain', 'It's fun and a numbers game that gets you thinking and focusing)*. One woman in her 90s said, *'I do everything slowly, you can't help it, everything slows down but fortunately I think that bingo helps the cognitive process.' Bingo was contrasted with poker machines, which participants saw as mindless ('poker machines are just pressing, just a reflex action, stupid. Nothing challenging about that at all…')*.
- **A break** – for some, bingo was a break from loneliness and boredom; for others, from caring responsibilities, particularly with women with ailing husbands *('loneliness drives a lot of people', '…three of the group have got sick husbands so for us really it is an outlet', '…their husbands have either died or the children have moved away and they're just lonely and they find it as a bit of an outlet.')*
- **Affordable, but not always** – bingo was seen as affordable, a controlled spend and a predictable cost *'…I think it's splendid for people who are not that well off, it's a bit of fun…', 'if you've only got a certain amount of money to spend that you allocate yourself for an outing, you can do it… you can go out and have a day's worth of bingo for $20', '…it's a cheap form of hobby')*. This was particularly contrasted to poker machines, that were seen by many participants as rapacious and dangerous *('you pay a certain amount, it's a fixed amount, you know you're not going to be up for anything more, unless you want to and it's just very satisfying to have something affordable, it is affordable which a great many things are not. Gambling, pokie machines certainly are not.')*

  In contrast, some people were concerned about the move to expensive bingo with big jackpots, where participants pay, for example, $800 to play.

- **Winning and money** – many mentioned winning, valuing both the feeling *('thrill', shocked', very happy', 'excited', 'the adrenalin starts to pump a bit', 'crying from happiness', 'like I was in heaven', 'you feel you've sort of achieved something I suppose', 'even if you win $5, you're happy. I don't know why')* and the prizes. One woman said:

  … I won $360. I was thrilled. Do you know, I was so, so happy. I quickly let my son know. I SMS to my daughter, and I was so, so happy, up the moon. Sometimes I just don't understand why, you know, my husband always say to me, he says, 'how come you feel so, so happy, and you can't keep your mouth closed and when I give you so much money to spend and you do not feel as happy as this smile I'm having'. [Interviewer asked, 'what do you think?'] I don't know, I suppose everyone likes a bit of a win, isn't it? And you win yourself.

  Other participants were more sanguine, and many said they valued the company more than winning *('not really much excitement. Just "oh, that's good, I've got some money back". It isn't that much that you'd throw your hat in the air and dance.')*

- **Good for older people** – several participants described bingo as good for older people, particularly when age made it harder to be physically active *('as long as my mind keeps active I can [play]')*. Several people felt that there were limited affordable activities for older people. In one participant's words:

  where can you go to in my age… where, where? If I go in a disco, 'what is Oma [grandma] doing here'. I can't any more going in a disco. I can't dance any more. What do I do? Where can I go?

- **Supporting a good cause** – some valued the sense that they were fundraising for a worthy cause *('sort of also supporting the church, that was another thing, another reason we went')*.

What do people not like about bingo?

Most of the participants were very positive about the role of bingo in their lives. Indeed, when asked to describe a time when they had not enjoyed bingo, many laughed and asked why they would keep going if they didn't enjoy it. Some people had never seen anyone negatively impacted by bingo *('I can't see bingo would ruin your life or financial sort of thing', 'I can't think of any negative things')*. Others, however, while enjoying it themselves, saw other people for whom bingo was negative.

- **Addictive** – a number of people saw bingo as addictive and were concerned that people spent beyond their means and so went without necessities like food or couldn't pay bills *('It's addictive', 'Some people can't control those sorts of things and it's sad because there's a lot of people like that', 'you do have people who are totally addicted to it. I know a few people where we go Friday nights, some of them play four times a week and they're pensioners and I think how in the hell can you afford that?')*. A number of participants described people who they felt played too much bingo and experienced financial and emotional harm.

Concerns about and connections with poker machines

Some participants were concerned about the connection between bingo and poker machines and said that bingo was offered to entice people into poker machine venues, including Crown Casino. Poker machines were consistently described as a potential threat, where money could quickly be lost and people harmed *('it's a…robbing thing. Well, you can go broke very quickly and it's not worth it, is it?', 'gives you bad feelings about yourself, but bingo doesn't…', 'you can put a hundred dollars in there and bury it in a short time')*. One participant described a friend who she believed was addicted to the poker machines and whose son had committed suicide because of gambling debts. The woman would go to play bingo at Crown and then stay on to play poker machines. The participant encouraged her friend to get help, but the friend felt that as she did not speak English well she could not get help. Another participant described being lonely and bored, and being drawn into playing poker machines more than she wanted to.

A number of participants said they regretted the introduction of pokies in Victoria altogether and that they should be eliminated ('I love the man, I think it was Harold Holt, who said they'll be no poker machines in Victoria in my time and I think if we could have only stuck to that, I'm really sorry they ever came to Victoria…').

Is bingo gambling? – there were mixed responses to this question. Some people were emphatic that bingo even when played for money was not gambling; others said they understood that while technically bingo was gambling that it did not feel like it; the remainder that it was undoubtedly gambling. The common theme however was that bingo was intrinsically different from gambling on poker machines. This was in part because bingo was often lower stakes and a predictable cost *('a cheap form of gambling', 'you know exactly what you're spending')*). Additionally, people understood the cost of bingo as being, in a sense, the cost to play *('Well, it works the same [as gambling], that you might get some money back, but I feel it's a set amount so therefore I'm not feeding money into a machine. I know exactly how much I'll be spending.')* Further, for many people, winning was not the sole aim of playing *('…if I went to a poker machine, I know that I'm gambling and I've got no chance whatever of winning, but I don't look at bingo in the same vein… [with] poker machines, you see people and they're on another planet. They wouldn't know if the roof fell in. Bingo, it's social, and everybody all the time, between each game, everybody's conversing, it's very social.')*. Essentially, participants articulated that they did not see bingo as intrinsically harmful, and contrasted that with what they saw as a quintessential, and harmful form of gambling; poker machines.

PETs

Participants had mixed views about electronic tablets (PETs). Some saw them as taking away the fun and skill of bingo or as boring *('you're just sitting there watching those machines…and I think, "have you come to play bingo?", 'I think, "why would you be sitting there watching a machine when you can scribble and use your brain at least?"')*; others as a good tool as they aged; some as a way to increase the chance of winning or to decrease the stress of playing *('It takes the stress out of it. I didn't want to have a bar of it, because I don't have anything to do with computers…but it makes it so easy and it tells you where you're up to',)*. Some played both paper books and a PET.

Some were concerned both at the increased cost of bingo when playing PETs and the way PETs make playing uncompetitive for paper book players, as book players cannot easily play more than six books while PET players can play up to 200 games at once *('it's not a level playing ground…they should have a set limit')*. They believed PETs were eroding bingo's affordability and making it more like electronic gambling *('That they invented these machines is wrong…This is gambling')*. To address this, some thought there should be a limit on the number of games allowed to be loaded on PETs.

Conclusion – for many retired people in Melbourne, bingo playing brings great pleasure, offers regular sociability, strengthens community ties, provides mental stimulation, promises fun and possible financial gains. It was an affordable, accessible activity that catered to people as they got older, and in a context where some people felt there were limited activities for older people. Some players enjoyed innovations such as PETs, but participants also raised concerns about the ways PETs changed the nature of bingo. There was consistent disquiet about the impact of poker machines, and recognition of way bingo was used to bring people into poker machines venues. Overall, in its own right, the participants enjoyed bingo greatly, and valued its place in their lives.

Recommendations

- Recognise that bingo playing is a great pleasure for many people in the community
- Explore ways and places to provide alternative affordable, accessible activities for older people
- Explore the feasibility of breaking the link between poker machines and bingo playing
- Ensure gambling help services are accessible to people from non-English speaking backgrounds
- Set limits on the number of games allowed to be played on PETs
- Set limits on the cost of bingo, particular where bingo games cost hundreds of dollars

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RESEARCH REPORT

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