



MAROONDAH GAMBLING HARM PREVENTION AND MINIMISATION POLICY 2026 BACKGROUND REPORT

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SymPlan respectfully acknowledges the Traditional Owners and Custodians of the land on which we work, the Boon Wurrung peoples of the Kulin Nation and pays respect to their Elders, past, present and emerging. We also respectfully acknowledge that the study area is within the Wurundjeri Woi Wurrung country.

Contents

Study area.....	v
Gambling profile.....	v
Regulatory and strategic framework.....	vi
Gambling and gambling-related harm	vii
Towards the Maroondah Gambling Harm Prevention and Minimisation Policy 2026	viii
Acronyms	ix
Glossary.....	x
1 Introduction	1
1.1 Background and scope of tasks	1
1.2 Methodology and report structure	1
2 Study area	3
2.1 Strategic location.....	3
2.2 Community and health profile	4
2.2.1 Population size and growth.....	4
2.2.2 Socio-economic and health profile	4
2.2.3 Welfare payments.....	6
2.2.4 Crime and safety	7
2.2.5 Impact of the COVID-19 Pandemic	8
3 City of Maroondah gambling profile.....	9
3.1 Gaming venues	9
3.2 Electronic gaming machines.....	10
3.3 Electronic gaming machine player loss	11
3.3.1 Municipal.....	11
3.3.2 Venue specific	12
3.3.3 Changes since the COVID-19 Pandemic	17
3.4 Benchmarking key electronic gaming machine indicators, City of Maroondah, metropolitan municipalities and Victoria, 2024-25.....	18
3.5 Vulnerability to gambling harm in the City of Maroondah	18
4 Regulatory and strategic framework	20
4.1 Regulatory framework.....	20
4.1.1 Overview	20
4.1.2 Federal	20
4.1.3 Victorian State Government	20
4.1.4 Council’s statutory roles and responsibilities	24
4.1.5 Gaming venue approval	27

Maroondah Gambling Harm Prevention and Minimisation Policy 2026 Background Report

4.2	City of Maroondah Strategic framework.....	28
4.2.1	<i>Maroondah 2050 - Our future together</i> Community Vision	28
4.2.2	Maroondah Council Plan 2025 – 2029	28
4.2.3	Maroondah Liveability Wellbeing and Resilience Strategy 2021-2031	28
4.2.4	Maroondah Gambling Policy 2018.....	28
5	Gambling and gambling-related harm.....	29
5.1	Gambling in Australia and Victoria	29
5.1.1	Gambling behaviours	29
5.1.2	Gambling losses.....	30
5.2	Understanding gambling-related harm	31
5.2.1	Framing harm from gambling	31
5.2.2	A public health approach to gambling-related harm.....	32
5.3	Risks, prevalence and determinants.....	33
5.3.1	General.....	33
5.3.2	Socio-economic determinants of harm.....	33
5.3.3	Technological and environmental determinants of harm	36
5.4	Impacts of gambling	39
5.4.1	Benefits of gambling	39
5.4.2	Gambling-related harm.....	39
5.5	Intersectionality of risks and impacts.....	40
6	Towards the Maroondah Gambling Harm Prevention and Minimisation Policy 2026.....	41
6.1	Benchmarking.....	41
6.2	Strategic assessment of the Maroondah Gambling Policy 2018.....	42
7	Conclusion and next steps	45
7.1	Summary and conclusions.....	45
7.2	Next steps.....	45
	Appendix 1– Bibliography	46
	Appendix 2 – Socio-economic and health profile	49
	Appendix 3 – Gambling industry stakeholders	52

Figures

Figure 1 - Methodology..... 2

Figure 2 – Study area 3

Figure 3 – Key health indicators, City of Maroondah and Victoria 5

Figure 4 – Per cent of population receiving selected welfare payments, City of Maroondah and adjoining municipalities, June 2025..... 6

Figure 5 - Selected welfare payments by SA2 (number and per cent), City of Maroondah, June 2025. 6

Figure 6 – Selected crime rates per 100,000 people, City of Maroondah and adjoining municipalities, March 2025 7

Figure 7 – Criminal incidents per 100,000 people, City of Maroondah and adjoining municipalities, 2021-2025 (June) 7

Figure 8 – Per cent growth in criminal incidents, City of Maroondah and adjoining municipalities, 2021-2025 (June)..... 8

Figure 9 – Rate of family incidents per 100,000 people, City of Maroondah and adjoining municipalities, June 2021- June 2025 8

Figure 10 – Gaming venues, City of Maroondah, 2025 9

Figure 11 - Player loss, City of Maroondah and metropolitan municipalities, 2014-15 to 2024-25..... 11

Figure 12 - Player loss and number of EGMs, City of Maroondah, 2018-19 to 2024-25 12

Figure 13 – City of Maroondah monthly total player loss (2018-19, 2022-24 and 2023/24 - average) 12

Figure 14 – Total player loss and player loss per attached EGM entitlement per venue, City of Maroondah clubs and hotels, 2024-25 15

Figure 15 - Total player loss number of EGMs, City of Maroondah clubs and hotels, 2024-25 16

Figure 16 - Player loss per attached EGM entitlement and number of EGMs, City of Maroondah clubs and hotels, 2024-25 16

Figure 17 – Player loss per attached EGM, venues and City of Maroondah, 2018-19 compared to 2024-25 17

Figure 18 – Change in proportion of total municipal player loss 2018-19 to 2024-25 17

Figure 19 – Concentrations of socio-economic disadvantage and location of gaming venues..... 19

Figure 20 – Council’s statutory roles..... 24

Figure 21 – Gaming venue approval decision-making framework 27

Figure 22 - Average loss per Victorian adult by gambling product, 2018-19 to 2023-24 31

Figure 23 – Proportion of gambling households’ disposable income spent on gambling, by income quintile 36

Tables

Table 1 – City of Maroondah’s community socio-economic and health profile compared to the Eastern Metropolitan Region..... 4

Table 2 – EGMs, City of Maroondah, June 2025 10

Table 3 – Venue type, player loss, number of EGMs and player loss per attached EGM entitlement, City of Maroondah, 2024-25 14

Table 4 – Key gambling indicators, City of Maroondah, adjoining and metropolitan municipalities and Victoria, 2024-25..... 18

Table 5 - Gambling taxation, 2024-25..... 21

Table 6 – Gambling tax revenue (actual, millions), 2018-19 to 2024-25 22

Table 7 – Per cent of Victorians who gambled in EGMs by venue, 2018-19 to 2022-23..... 30

Table 8 – Protective and risk factors for EGMs..... 37

Table 9 – Strategic assessment, Maroondah Gambling Policy 2018 42

Table 10 – Population change, 2021-2046 49

Table 11 - Socio-economic and health profile (1) 50

Executive summary

Background

Maroondah City Council (Council) is committed to protecting and improving the health and wellbeing of its community, particularly those at risk of gambling-related harm.

Council has recognised the need to review the *Maroondah Gambling Policy 2018* and prepare the *Maroondah Gambling Harm Prevention and Minimisation Policy 2026* (the Policy) to support its statutory roles in preventing and minimising gambling harm in the community.

The *Maroondah Gambling Harm Prevention and Minimisation Policy 2026 Background Report* (the Report) provides the evidence base underpinning the Policy.

Study area

Key features of the municipality's socio-economic and health profile are:

- Between 2026 and 2046 the municipality's population is expected to grow by 23,894 to 139,974 people with the largest absolute increase occurring in Ringwood and Croydon.
- Less culturally diverse, has an overall lower level of educational attainment and a compromised health status, and a slightly lower level of car dependency compared to the Eastern Metropolitan Region.
- Lower proportion of its population receiving selected welfare payments compared to Victoria but a higher proportion of its population receiving welfare payments compared to all adjoining municipalities.
- An increase in the rate of criminal incidents per 100,000 people between 2022 and 2025.
- A higher rate of alleged offender incidents, criminal incidents, family incidents, total offences and victimisations per 10,000 people compared to the average for the adjoining municipalities.
- A higher rate of family incidents per 10,000 people compared to the average for adjoining municipalities.
- A significantly higher growth of family incidents between June 2021 and June 2025 compared to the average for adjoining municipalities.

Gambling profile

The City of Maroondah has eight gaming venues (five clubs and three hotels) operating 640 attached electronic gaming machines (EGMs).

In the 2024-25 Financial Year EGM player loss in the City of Maroondah was \$64.2 million. This is an overall increase in total EGM player loss since the gaming venues re-opened in the 2021-22 Financial Year following the closure due to the COVID-19 Pandemic, despite a reduction in the number of both gaming venues and EGMs in this time period. Player loss traditionally peaks in the municipality during the colder months of the year, the Festive Season and Easter school holidays (July-August, December and March respectively).

On average, player loss per attached EGM entitlement was lower in the City of Maroondah's clubs compared with the average for metropolitan and Victorian clubs, and higher in the municipality's hotels compared with the average for metropolitan and Victorian hotels.

In the 2024-25 Financial Year, compared to the average of the adjoining municipalities and the metropolitan municipalities, the City of Maroondah compared unfavourably in relation to density of EGMs per 1,000 adults, player loss per venue and number of adults per venue.

The local areas Bayswater North, Croydon and Ringwood have concentrations of socio-economic disadvantage and display multiple indicators of vulnerability to gambling harm (refer to Figure 19). Ringwood has four of the municipality's gaming venues and 314 EGMs and Bayswater has one gaming venue with 105 EGMs.

Regulatory and strategic framework

Regulatory framework

As the closest tier of government to the community, Council has a statutory responsibility to create environments that maintain healthy lifestyle behaviours and prevent harm from gambling. This responsibility is carried out in collaboration with other agencies such as peak bodies, service providers, advocacy groups and the gambling industry. This statutory responsibility is defined by a suite of Victorian legislative instruments.

The *Local Government Act 2020* requires local governments to ensure the peace, order and good governance in its municipal district for the benefit and wellbeing of the municipal community.

The *Public Health and Wellbeing Act 2008* gives local government specific statutory responsibilities to plan for and contribute to protecting and improving health and wellbeing.

The *Gender Equality Act 2020* requires local governments to promote gender equality in their policies, programs and services.

The *Planning and Environment Act 1987* requires Council to manage the location and operation of gaming venues and EGMs and consider the social and economic impacts of the location of gaming venues.

The *Gambling Regulation Act 2003* provides Council with the opportunity to make a submission describing the potential social and economic impacts of a gaming licence application on the community's wellbeing on behalf of the community.

There is strong support amongst stakeholders for Council to continue to fulfil its statutory responsibilities to prevent and minimise gambling harm.

Strategic framework

Priority action areas within the *Maroondah Council Plan 2025-2029* and *Maroondah Liveability Wellbeing and Resilience Strategy 2021-2031* include Promoting and facilitating safer cultures, spaces and settings in relation to social harms and working in partnership to prevent and minimise gambling-related harm through collective advocacy, health promotion and raising awareness around the impacts of harmful gambling behaviours.

The Maroondah Gambling Policy 2018 (the Policy) is a 'whole of Council' approach to preventing and minimising gambling harm in the community. It describes Council's policy position on gambling in the municipality and describes three key priorities relating to partnerships and service provision; advocacy; and planning, regulation and enforcement. While the Policy is relevant to all gambling activities that take place in the municipality, its primary focus is on electronic gaming machines (EGMs) and gaming venues as this is the form of gambling over which Council has direct influence through its statutory roles and decision-making processes.

The two key principles underpinning the Policy are:

1. A range of social, economic and environmental factors affect a person's mental and physical health and wellbeing.
2. It is important to implement an appropriate mix of actions to achieve improved health outcomes.

Gambling and gambling-related harm

Gambling is legal in Australia. It is estimated Australians spend approximately \$25 billion on legal forms of gambling every year, the most of any country in the world.¹

In the 2023-24 Financial Year \$7.4 billion was lost on all forms of gambling, \$3.1 billion was lost on EGMs representing \$8.6 million per day.²

In 2024 just under two thirds of Australian adults participated in gambling.³ More than two thirds of Victorians gamble in venues (compared to online), with just over half gambling in venues only and just under a quarter of Victorians engaging in online gambling.⁴ The lengthy periods of lockdown caused by the COVID-19 Pandemic significantly increased the proportion of sports bettors who gamble online.

⁵ Traditionally, average gambling losses per adult are highest for electronic gaming machines (EGMs). In the 2023-24 Financial Year 2 per cent of total Victorian household disposable income was lost to all forms of gambling, of which EGMs and wagering were the highest.⁶

Gambling-related harm is defined as:⁷

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

Gambling-related harm is recognised as a significant, global public health concern.⁸

More than two thirds (70 per cent) of gambling-related harm is experienced by people whose behaviour is not classified as 'problem gambling'. Of those at risk, 50 per cent, 25 per cent and 15 per cent are considered at low, moderate and high risk of gambling-related harm respectively.⁹

Gambling harm is disproportionately experienced by specific population cohorts such as young people aged 18-25 years, people from culturally and linguistically diverse backgrounds and people experiencing social and financial vulnerability. In some instances, gambling harm is a function of the intersectionality between specific social, demographic and environmental conditions, resulting in a health inequality in gambling-related harm.¹⁰ Health issues such as depression and anxiety, substance abuse and homelessness are both risk factors for and negative outcomes caused by gambling harm.

EGMs are responsible for 51 per cent to 57 per cent of gambling problems in Australia.¹¹

Gambling can result in both social, health and economic benefits and harms to the gambler, their family and friends and the broader community.

¹ Parliament of Australia (2023) *You win some, you lose more. Online gambling and its impacts on those experiencing gambling harm.* Standing Committee on Social Policy and Legal Affairs

² Australian Gambling Statistics 40th Edition

³ Tillman, G., Irving, R., Wickramasinghe, S., Pappu, T., Budinski, M., Greer, N., Whitlock, B., & Sakata, K. (2025). *National Gambling Prevalence Study Pilot 2024: Key findings.* Melbourne: Australian Gambling Research Centre, Australian Institute of Family Studies.

⁴ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlishaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne

⁵ Brett Hetherington and Tony Phillips 2023, *Discussion paper: Gambling harm and the online gambling environment*, Victorian Responsible Gambling Foundation, Melbourne

⁶ Parliament of Australia (2023) *You win some, you lose more. Online gambling and its impacts on those experiencing gambling harm.* Standing Committee on Social Policy and Legal Affairs

⁷ Browne, M., Langham, E., Rawat, V., Greer, N., Li, E., Rose, J., Rockloff, M., Donaldson, P., Thorne, H., Goodwin, B., Bryden, G & Best, T 2016, *Assessing gambling-related harm in Victoria: a public health perspective*, Victorian Responsible Gambling Foundation, Melbourne.

⁸ [Global Local: Gambling \(lgiu.org\)](https://doi.org/10.1186/s12889-021-10337-3)

⁹ Browne, M., Langham, E., Rawat, V., Greer, N., Li, E., Rose, J., ... Best, T. (2016). *Assessing gambling-related harm in Victoria: a public health perspective.* Victoria Responsible Gambling Foundation, Melbourne.

¹⁰ Raybould, J.N., Larkin, M. & Tunney, R.J. Is there a health inequality in gambling related harms? A systematic review. *BMC Public Health* **21**, 305 (2021). <https://doi.org/10.1186/s12889-021-10337-3>

¹¹ Browne, B. Delfabbro, P.; Thorne, H.; Tulloch, C; Rockloff, M; Hing, N; Dowling, N; and Stevens M (2023) Unambiguous evidence that over half of gambling problems in Australia are caused by electronic gambling machines. Results from a Large-scale composite population study" *Journal of Behavioral Addictions* **2** (2023) **1**, 182–193 DOI: 10.1556/2006.2022.00083

Gambling harm includes financial harm, relationship disruption, emotional or psychological distress, decrements to health, reduced work or study performance and criminal activity.¹² Gambling can be both the impetus for and the outcome of family violence.¹³ In the 2022-23 Financial Year, the total cost of gambling in Victoria was estimated to be \$14.1 billion, almost double that of the total size of the gambling industry.¹⁴

Towards the Maroondah Gambling Harm Prevention and Minimisation Policy 2026

The strategic assessment of the Maroondah Gambling Policy 2018 has identified several recommendations to be considered when preparing the Maroondah Gambling Harm Prevention and Minimisation Policy 2026.

These include:

- Include the words ‘gambling harm prevention and minimisation’ in the title.
- Retain the existing structure.
- Include a section describing Council’s policy position and the statutory role Council plays in preventing and minimising gambling-related harm.
- Update the content to ensure it reflects the specific purpose of the policy, the most up to date gambling and community profile data, the strategic and legislative framework and the contemporary understanding of ‘gambling harm’.
- Refine the content to make it more succinct, remove jargon, redefine objectives and priorities and consolidate actions into strategic outcomes.
- Include a section describing how the policy will be implemented and monitored.

¹² Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne

¹³ Public Accounts and Estimates Committee (2023) *Gambling and liquor regulation in Victoria: a follow up of three Auditory-General reports* Parliament of Victoria

¹⁴ Browne M, Tulloch C, Rawat V, Dellosa G, Russell AMT, Hing N, Rockloff M and Doran C (2025) *The social costs of gambling to Victoria, 2023*, State Government of Victoria, Melbourne

Acronyms

ACMA	Australian Communications and Media Authority
ATM	Automatic teller machine
CBD	Central Business District
CBS	Community Benefit Statement
EGM	Electronic Gaming Machine
GIA	Gender Impact Assessment
LGA	Local Government Area
SA2	Statistical Area 2
SEIA	Social and Economic Impact Assessment
VCAT	Victorian Civil and Administrative Tribunal
VGCCC	Victorian Gambling and Casino Control Commission

Glossary

Advocacy	Public support for or recommendation of a particular cause or policy.
Cluster of gaming venues	Three gaming venues located within a radius of 400m. ¹⁵
Community	<p>People who have a stake and interest in the City of Maroondah, including:</p> <ul style="list-style-type: none"> • Those who live, work, study, conduct business or provide services in the municipality. • Those involved in local community groups or organisations. • Those who visit, use or enjoy the services, facilities and public places located within the municipality. • Those who share an interest, a sense of identity or a shared common goal.
Community Benefit Statement	Community benefit statements provide the framework for reporting expenditure on community benefits by club and racing club venue operators that receive gaming revenue in a financial year. A community benefit statement verifies whether the community benefit provided by the club is equal to at least 8.33 per cent of its net gaming machine revenue. Completion of community benefit statements is mandated by the <i>Gambling Regulation Act 2003</i> .
Community contributions	A community contribution is a cash or in-kind contribution made by clubs and hotels often considered when assessing the social and economic impacts of a gaming licence or planning permit for electronic gaming machines (EGMs). The value cash community contribution is typically determined by the number of EGMs proposed. In-kind community contributions may consist of providing certain facilities free of charge to community groups. The provision of community contributions is secured through conditions on gaming licences and in some cases, in planning permit conditions.
Community Support Fund (CSF).	Hotels operating electronic gaming machines (EGMs) are required to pay 8.33 per cent of this revenue to the CSF which is a trust fund governed by the <i>Gambling Regulation Act 2003</i> . The funds are directed back to the community (not necessarily the community from which the revenue was generated) to support initiatives such as programs supporting people affected by gambling-related harm and substance abuse; youth programs; sport and recreation programs; art and tourism programs; and costs associated with administering the CSF. The payment to the Community Support Fund is mandated by the <i>Gambling Regulation Act 2003</i> .
Council	Maroondah City Council
Council-owned land	Land owned by the City of Maroondah, including vacant land, discontinued roads, and any building and development thereon.
Electronic gaming machine	An electronic gaming machine is a computerised gambling device that has a video screen displaying symbols on simulated reels. Cash is inserted into

¹⁵ Francis Hotel Pty Ltd v Melbourne CC (includes Summary) (Red Dot) [2012] VCAT 1896 (12 December 2012)

Maroondah Gambling Harm Prevention and Minimisation Policy 2026 Background Report

	<p>the machine and buttons are used to place bets. The machine randomly determines the position of symbols on the screen. Wins are returned as credits back into the machine.</p> <p>They are also referred to as EGMs, pokies, pokie machines.</p>
Equity	<p>Equity means that available information, spaces, services and programs should deliver outcomes equal for all. This requires that services are able to consider and respond to the intersecting forms of disadvantage and discrimination to truly cater to all diverse needs.¹⁶</p>
Expenditure	<p>The monetary amount lost by people who gamble. Typically referred to as player loss.</p>
Gaming	<p>All legal forms of gambling other than wagering, such as lotteries, EGMs, casino, interactive gaming and minor gaming.ⁱ</p>
Gambling	<p>The placement of a wager or bet on the outcome of a future uncertain event. Gambling includes gaming and wagering activities.ⁱⁱ</p>
Gambling-related harm	<p>Any initial or exacerbated adverse consequence due to an engagement with gambling that leads to a decrement to the health or wellbeing of an individual, family unit, community or population.¹⁷ These harms include relationship breakdown, compromised mental and physical health and wellbeing, financial losses, demand for services, lost work productivity and crime.</p> <p>Gambling-related harm can be divided into seven key areas: Financial harm, relationship disruption, emotional or psychological distress, decrements to health, cultural harm, reduced work or study performance and criminal activity. These harms can further be considered as general harms (which occur at any time), crisis harms, which are associated with attempts to seek help, and legacy harms, which occur long after gambling has ceased.¹⁸</p>
Gaming	<p>For the purposes of this report, gaming refers to gambling using electronic gaming machines.</p>
Gaming venue	<p>A gaming venue is classified as a 'gaming premises under the Maroondah Planning Scheme. The definition of a 'gaming premises' is 'land used for gambling by gaming, and where there is the ability to receive a monetary reward'.</p> <p>The Gambling Regulation Act 2003 permits the use of EGMs in venues with a pub licence (hotel operating under a General Liquor Licence), club licence (operating under a Full Club Liquor Licence) and racing club licence (operating under a Full Club Liquor Licence).</p> <p>The Gambling Regulation Act 2003 defines a club as a 'club, society or other association of persons by whatever name called and whether incorporated or unincorporated'.</p>

¹⁶ [Introducing gender impact assessments | Commission for Gender Equality in the Public Sector \(genderequalitycommission.vic.gov.au\)](https://www.genderequalitycommission.vic.gov.au)

¹⁷ Browne, M, Langham, E, Rawat, V, Greer, N, Li, E, Rose, J, Rockloff, M, Donaldson, P, Thorne, H, Goodwin, B, Bryden, G & Best, T 2016, Assessing gambling-related harm in Victoria: a public health perspective, Victorian Responsible Gambling Foundation, Melbourne.

¹⁸ VRGF

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

1 Introduction

1.1 Background and scope of tasks

Maroondah City Council (Council) is committed to protecting and improving the health and wellbeing of its community, particularly those at risk of gambling-related harm.

Council has recognised the need to review the *Maroondah Gambling Policy 2018* and prepare the *Maroondah Gambling Harm Prevention and Minimisation Policy 2026* (the Policy) to support its statutory roles in preventing and minimising gambling harm in the community.

The *Maroondah Gambling Harm Prevention and Minimisation Policy 2026 Background Report* (the Report), which provides the evidence base underpinning the Policy, covers the following:

- The current gambling context, both in general and within the municipality.
- The legislative and policy environment within which gambling takes place in the municipality, including Council's statutory roles in preventing and minimising gambling harm.
- The social and health profile of the community with a focus on groups at an elevated risk of harm from EGMs, including the intersectionality of socio-economic and health factors associated with this harm.
- Factors supporting or causing harm from EGMs which of these factors Council can realistically influence through the Policy.
- The prevalence of and vulnerability to gambling harm in the municipality, with a particular focus on EGMs.
- Key principles underpinning Victorian local government social planning policies that will guide the preparation of the Policy.

1.2 Methodology and report structure

The methodology integrates analysis of local and statewide EGM data, review of relevant policy and regulatory frameworks, community and stakeholder feedback, and review of the *Maroondah Gambling Policy 2018*.

The methodology guiding preparation of the Report involved three key tasks (refer to Figure 1):

Figure 1 - Methodology



The literature and documents used to prepare the Report is provided in Appendix 1.

2 Study area

This section describes the physical and community context within which gambling takes place and EGMs are used in the City of Maroondah.

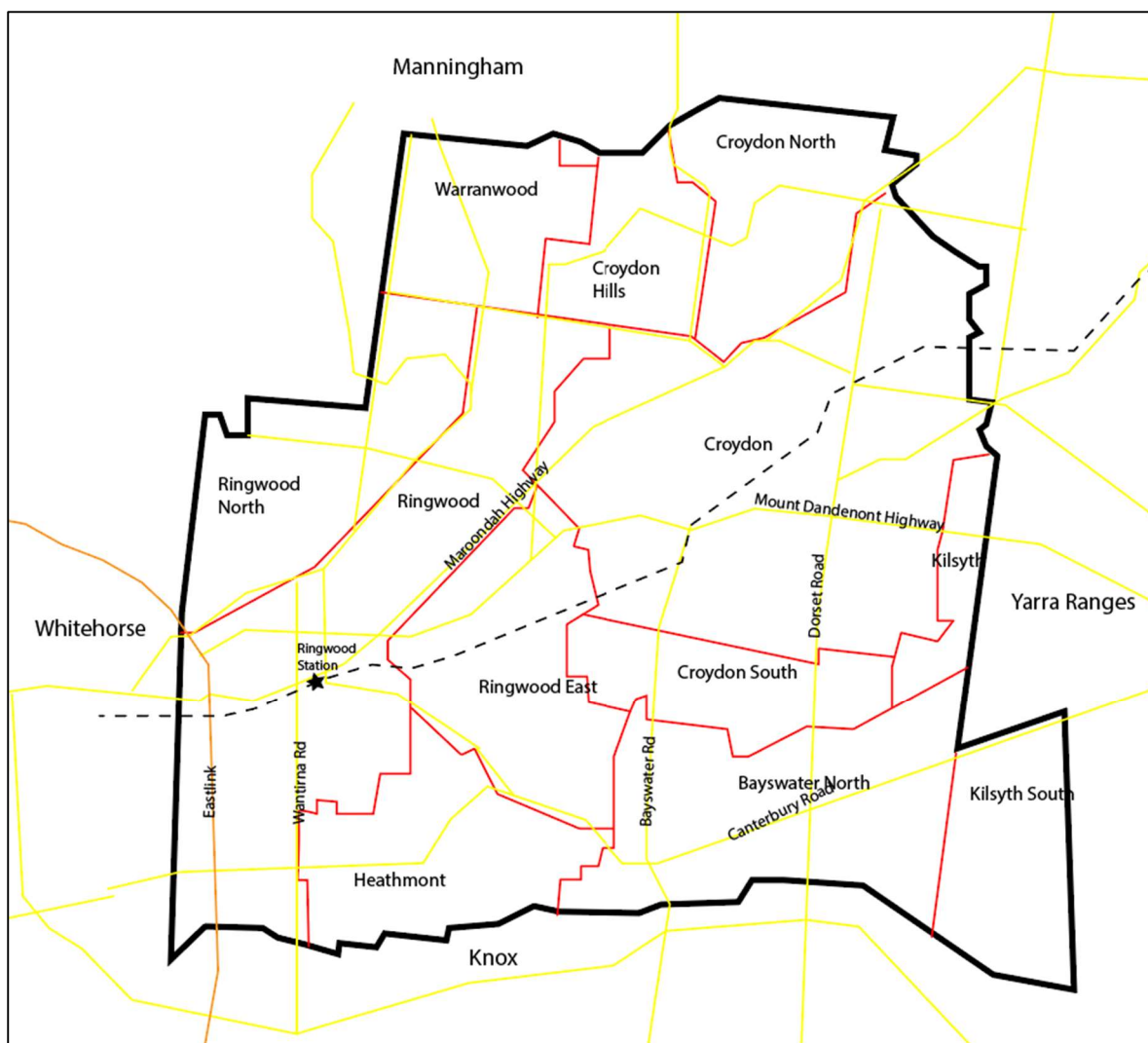
2.1 Strategic location

The traditional custodians of the land now known as the City of Maroondah are the Wurundjeri People of the Kulin Nation.

The City of Maroondah is located approximately 25 kilometres east of the Melbourne Central Business District (CBD) (refer to Figure 2).

The municipality is adjoined by the Cities of Manningham, Whitehorse and Knox, and Yarra Ranges Shire to the east to the north, west, south and respectively (refer to Figure 2).

Figure 2 – Study area



Source: SymPlan and .id consulting

2.2 Community and health profile

The information in this section guides the preparation of a Gender Impact Assessment.

2.2.1 Population size and growth

The estimated resident population in Council for 2025 is 120,304.¹⁹

Between 2026 and 2046 the municipality's population is expected to grow by 23,894 to 139,974 people with the largest absolute increase occurring in Ringwood and Croydon. Croydon Hills in the north and Kilsyth South in the south-east are projected to experience an absolute decrease in population (refer to Appendix 2).

2.2.2 Socio-economic and health profile

Compared to the Eastern Metropolitan Region, the City of Maroondah's community is older, less culturally diverse, has an overall lower level of educational attainment and a compromised health status, and a slightly lower level of car dependency (refer to Table 1).

Table 1 – City of Maroondah's community socio-economic and health profile compared to the Eastern Metropolitan Region

Higher proportions	Lower proportions
Households and car ownership	
Lone person households (24.3 per cent compared to 22.2 per cent).	Group households (2.5 per cent compared to 3.5 per cent). Households with three or more motor vehicles (17.6 per cent compared to 18.2 per cent).
Age and cultural diversity	
Aboriginal and Torres Strait Islander people (0.6 per cent compared to 0.5 per cent).	Proportion of 18-24 year olds (7.8 per cent compared to 9.2 per cent). People speaking Chinese languages at home (6.6 per cent compared to 14.4 per cent). People not fluent in English (3.8 per cent compared to 5.4 per cent). People speaking a language other than English (19.8 per cent compared to 32.7 per cent). Recent arrivals between 2016 and 2021 (15.3 per cent compared to 18 per cent).
Education, income and employment	
People with below Year 11 schooling (22.2 per cent compared to 19.1 per cent). People with no qualifications (34.4 per cent compared to 33.1 per cent). Disengaged youth (6.5 per cent compared to 5.1 per cent).	People with an annual personal income less than \$20,799 (23.3 per cent compared to 26.2 per cent).

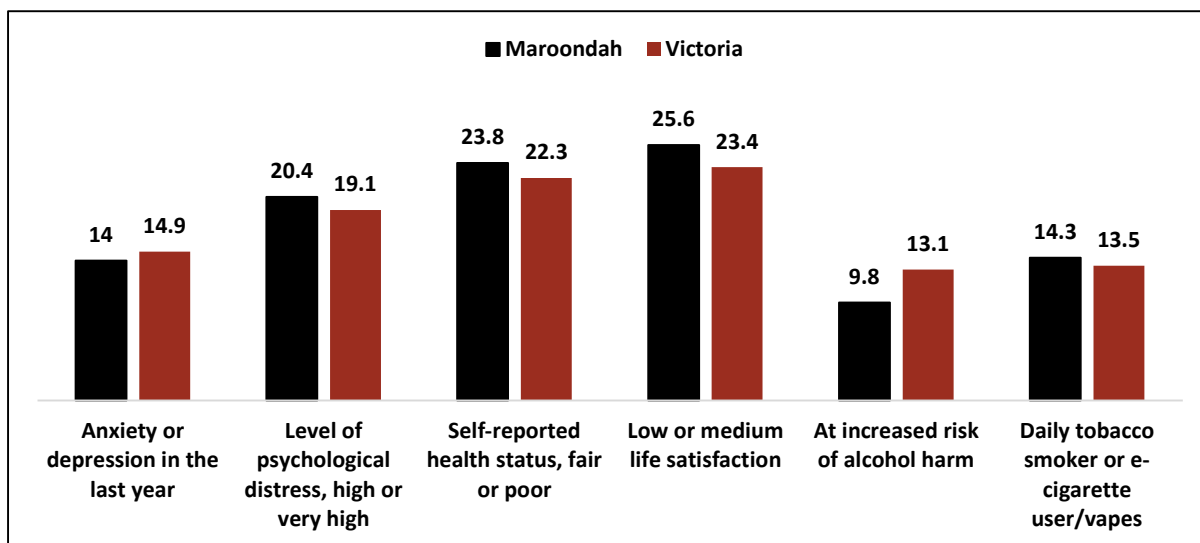
¹⁹ ABS Census of Population and Housing 2021, compiled by .id consulting

Higher proportions	Lower proportions
Housing tenure and costs	
Households with rental stress (33.6 per cent compared to 31.6 per cent). Households renting social housing (2.4 per cent compared to 1.6 per cent).	Households with mortgage stress (13.8 per cent compared to 18.1 per cent).
Health and wellbeing	
People with a long-term health condition (34.2 per cent compared to 31 per cent). People with a mental health condition (9.8 per cent compared to 7.8 per cent).	Not applicable.

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

Compared to Victoria, the City of Maroondah has a higher proportion of people with a fair or poor self-reported health status, low or medium life satisfaction, high or very high psychological distress and people who are daily smokers or e-cigarette/vape users (refer to Figure 3).

Figure 3 – Key health indicators, City of Maroondah and Victoria

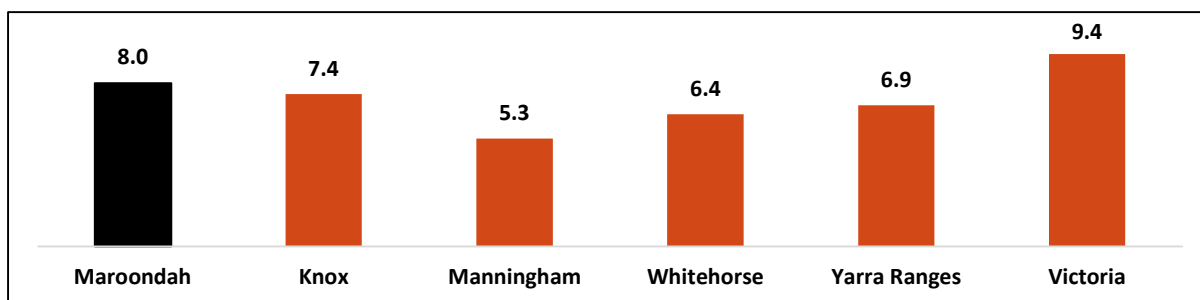


Source: Victorian Population Health Survey 2023

2.2.3 Welfare payments²⁰

The City of Maroondah has a lower proportion of its population receiving selected welfare payments (8 per cent) compared to Victoria (9.4 per cent). However, the municipality has a higher proportion of its population receiving welfare payments (8 per cent) when compared to all adjoining municipalities (Knox 4 per cent, Manningham 5.3 per cent, Whitehorse 6.4 per cent and Yarra Ranges 6.9 per cent). Refer to Figure 4.

Figure 4 – Per cent of population receiving selected welfare payments, City of Maroondah and adjoining municipalities, June 2025

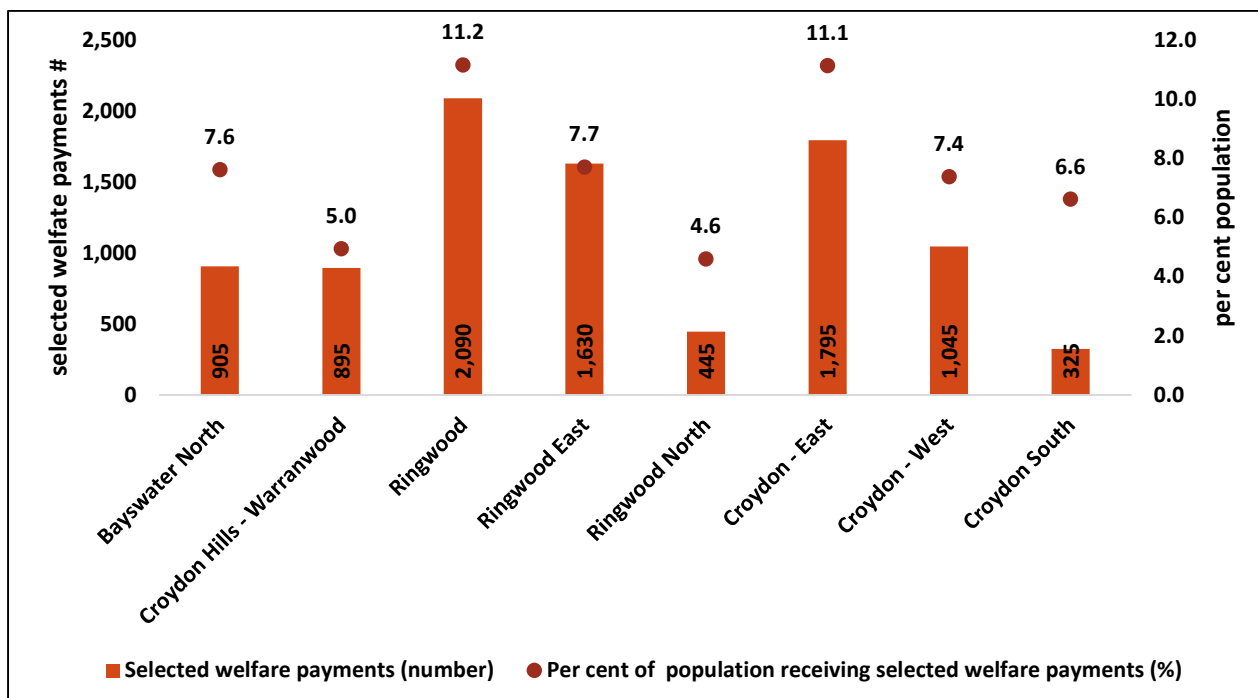


Source: DSS [DSS Benefit and Payment Recipient Demographics - quarterly data - Dataset - data.gov.au](#)

The Statistical Areas 2 (SA2) of Ringwood East and Croydon East have (refer to Figure 5):

- The most selected welfare payments in the municipality (2,090 and 1,795 respectively).
- The highest proportion of their populations receiving selected welfare payments (11.2 per cent and 11.1 per cent respectively).

Figure 5 - Selected welfare payments by SA2 (number and per cent), City of Maroondah, June 2025



Source: DSS [DSS Benefit and Payment Recipient Demographics - quarterly data - Dataset - data.gov.au](#)

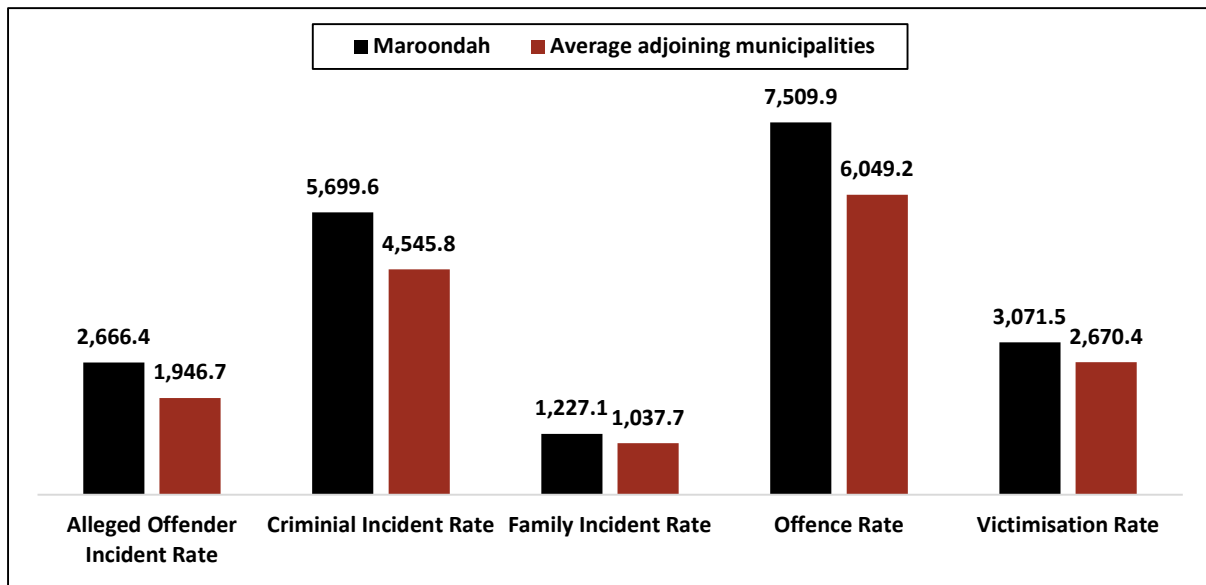
²⁰ Selected welfare payments are Commonwealth Rent Assistance, Job Seeker Payments, Low Income Card, June 2025

2.2.4 Crime and safety

Following a reduction in the rate of criminal incidents per 100,000 people in the municipality between 2021 and 2022, this indicator has increased between 2022 and 2025.

In March 2025, compared to average for the adjoining municipalities, the City of Maroondah had a higher rate of alleged offender incidents, criminal incidents, family incidents, total offences and victimisations per 10,000 people (refer to Figure 6).

Figure 6 – Selected crime rates per 100,000 people, City of Maroondah and adjoining municipalities, March 2025

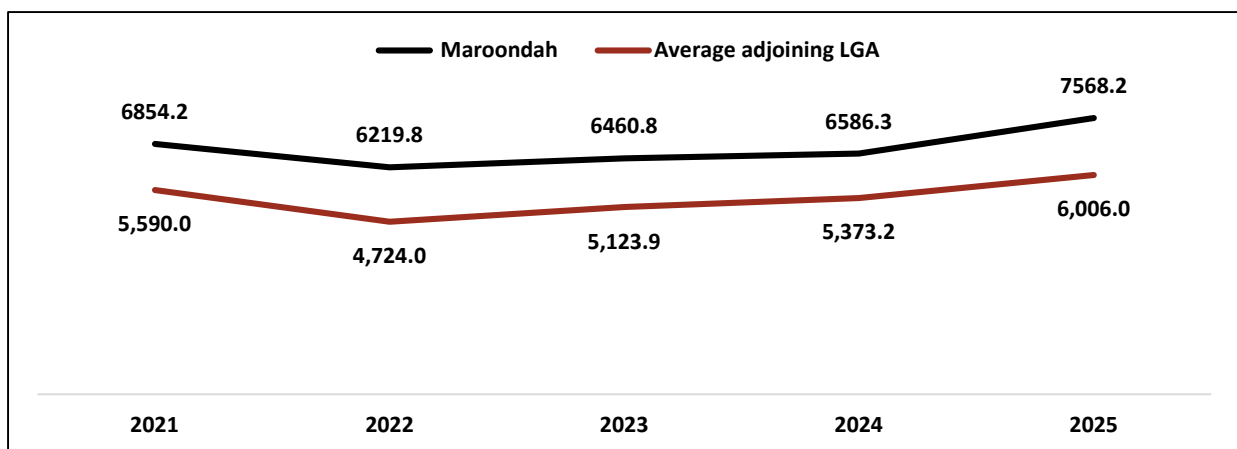


Source: Crime Statistics Agency Victoria

The suburbs which have consistently had the highest number of recorded criminal incidents over the past five years are Ringwood, Croydon, Bayswater North, Ringwood East and Heathmont.

Between June 2021 and June 2025, the growth in criminal incidents per 100,000 was significantly higher in the City of Maroondah compared to the average for the adjoining municipalities (11.8 per cent and 6.6 per cent respectively). Refer to Figures 7 and 8.

Figure 7 – Criminal incidents per 100,000 people, City of Maroondah and adjoining municipalities, 2021-2025 (June)



Source: Crime Statistics Agency Victoria

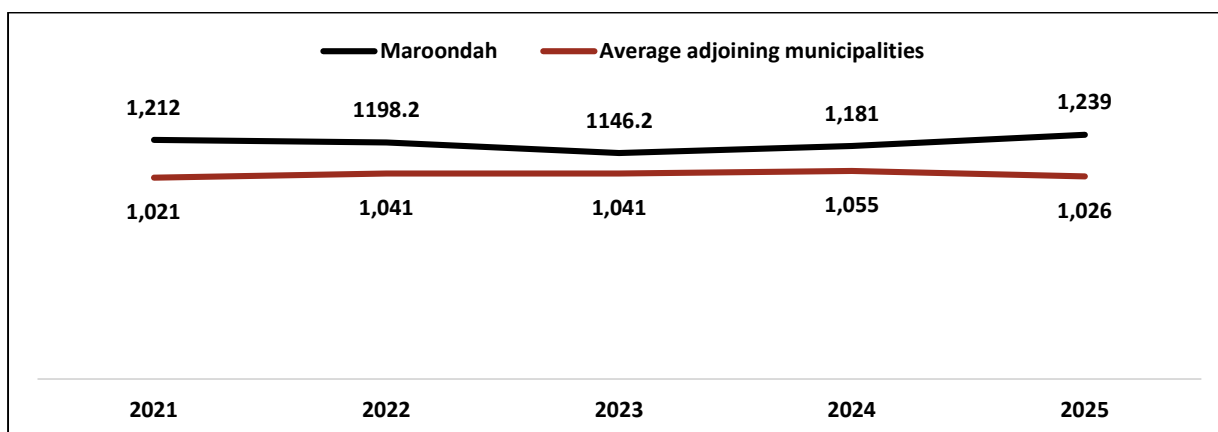
Figure 8 – Per cent growth in criminal incidents, City of Maroondah and adjoining municipalities, 2021-2025 (June)



Source: Crime Statistics Agency

In June 2025, compared to the average for the adjoining municipalities, the City of Maroondah had a higher rate of family incidents per 100,000 people (refer to Figure 9).

Figure 9 – Rate of family incidents per 100,000 people, City of Maroondah and adjoining municipalities, June 2021- June 2025



Source: Crime Statistics Agency

Between June 2021 and June 2025 the growth in family incidents in the City of Maroondah was significantly higher than the average for adjoining municipalities (2.2 per cent and 0.5 per cent respectively).

2.2.5 Impact of the COVID-19 Pandemic

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

While there has not been a specific study of the potential impacts of the COVID-19 Pandemic on gambling behaviours in the City of Maroondah it is likely these events have had similar impacts on vulnerability to gambling-related harm in the municipality’s communities at an elevated risk of harm.

Analysis of the changes in the municipality’s player loss per EGM since the COVID-19 Pandemic is provided in Section 3.3.

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

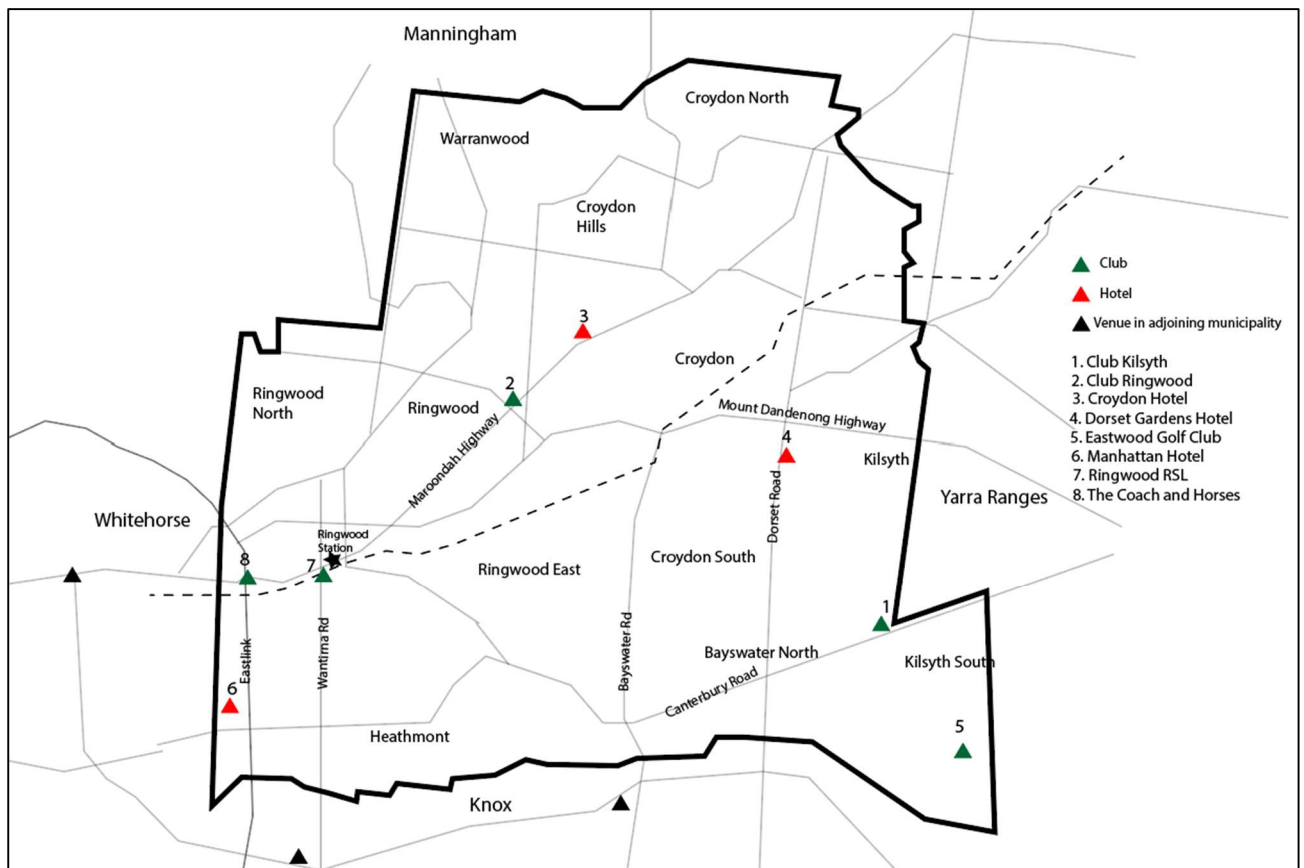
3 City of Maroondah gambling profile

This section describes the key features of the municipality’s gambling profile, focussing on EGMs as this is the form of gambling over which Council has greatest control.

3.1 Gaming venues

The City of Maroondah has eight gaming venues (five clubs and three hotels) following the closure of the Club Hotel and Maroondah Sports Club at the end of the 2019-20 Financial Year. Refer to Figure 10.

Figure 10 – Gaming venues, City of Maroondah, 2025



Source: SymPlan and VGCC

Specific features of the municipality’s gaming venues are as follows (refer to Appendix 4):

- **Location:**
 - With the exception of the Eastwood Golf Club, all the venues are located on or in close proximity to major arterials.
 - The Coach and Horses, Ringwood RSL, Club Ringwood and Croydon Hotel are located within 400m of shopping centres providing services associated with day-to-day activities.
- **Venue design and size:**
 - The gaming area is located at the front entrance. Other than the Manhattan Hotel and Coach and Horses there is very little, if any, screening of the gaming area from the entrances.

- Some of the venues have rear entrances into the gaming area directly off the car park.
- Club Kilsyth and the Croydon Hotel are the largest venues, operating the maximum permissible number of EGMs in Victoria (105).
- Other than the Eastwood Golf Club (19 EGMs) the other venues would be classified as medium to large sized venues, operating between 70 EGMs and 105 EGMs.
- **Trading hours:**
 - Three of the venues operate until 4am, four of the venues operate until 3am and one of the venues operates until 10.30pm.
 - Some of the venues close earlier during the week.
- **Non-gambling activities and facilities**
 - All venues have a bistro and sports bar.
 - The hotels have attached drive-through bottle shops.
 - The Eastwood Golf Club offers sports facilities.
 - The Manhattan Hotel provides accommodation facilities.
 - Some of the venues provide children’s play areas.
- **Land ownership**
 - None of the venues are located on Council owned land.

3.2 Electronic gaming machines

There are currently 640 attached electronic gaming machines (EGMs) and 671 EGM licences in the municipality (refer to Table 2).

There are 31 licensed EGMs currently not operating.

Table 2 – EGMs, City of Maroondah, June 2025

Venue name	Address	Venue type	EGMs	EGM licences
1. Club Kilsyth	Corner Canterbury and Colchester Roads, Bayswater North	Club	105	105
2. Club Ringwood	523 to 532 Maroondah Highway, Ringwood	Club	82	82
3. Croydon Hotel	47 Maroondah Highway Croydon	Hotel	105	105
4. Dorset Gardens Hotel	335 Dorset Road Croydon	Hotel	97 ²²	97
5. Eastwood Golf Club	Liverpool Road Kilsyth	Club	19	19
6. Manhattan Hotel	Cnr Canterbury and Heatherdale Roads Ringwood	Hotel	72	103
7. Ringwood RSL	16 Station Street Ringwood	Club	70	70
8. The Coach and Horses	33-37 Maroondah Highway Ringwood	Club	90	90
City of Maroondah			640	671

Source: VGCC

The municipality is operating 115 EGMs below the regional cap of 759 EGMs as per the Ministerial Order of 2017. A regional cap is a maximum and not a benchmark and is applied to municipalities

²² On 5 March 2026 Council received notification from the VGCC that an application by Dorset Gardens Hotel to increase their EGMs to 105, had been approved.

considered at an elevated risk of gambling harm due to the level of player losses, density of EGMs per 1,000 people and extent of socio-economic disadvantage.

3.3 Electronic gaming machine player loss

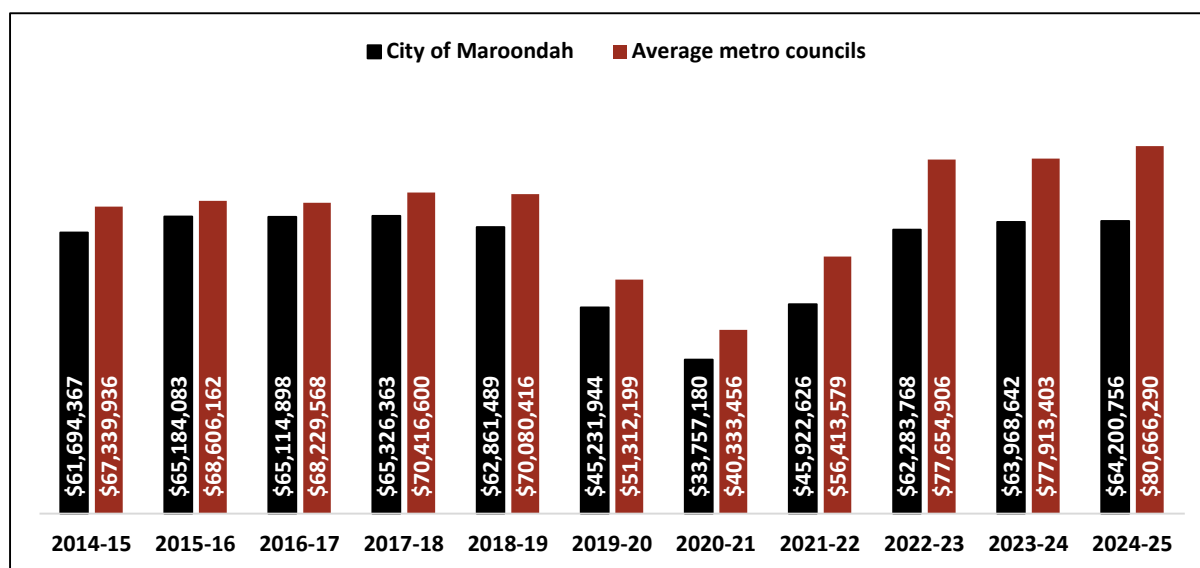
Player loss is the money spent on EGMs, often referred to as EGM expenditure.

Due to the venue closures during the COVID-19 Pandemic, the analysis includes the full financial year preceding the closures where appropriate.

3.3.1 Municipal

In the 2024-25 Financial Year EGM player loss in the City of Maroondah was \$64.2 million (refer to Figure 11).

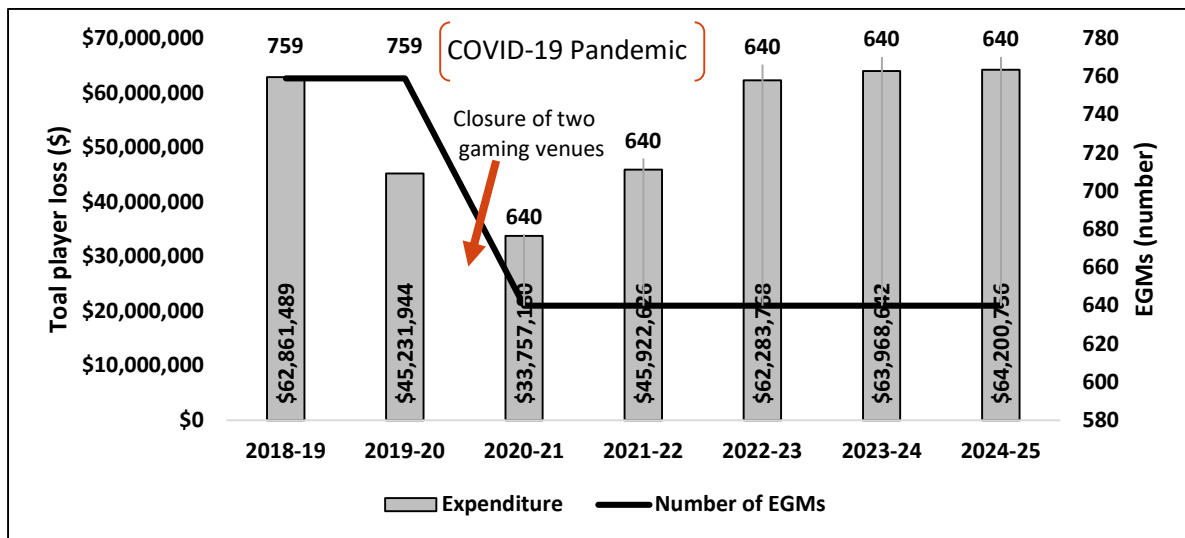
Figure 11 - Player loss, City of Maroondah and metropolitan municipalities, 2014-15 to 2024-25



Source: VGCC

The City of Maroondah has experienced an overall increase in total EGM player loss since the gaming venues re-opened in the 2021-22 Financial Year following the closure due to the COVID-19 Pandemic (refer to Figure 12). This is despite a reduction in the number of both gaming venues and EGMs in this time period.

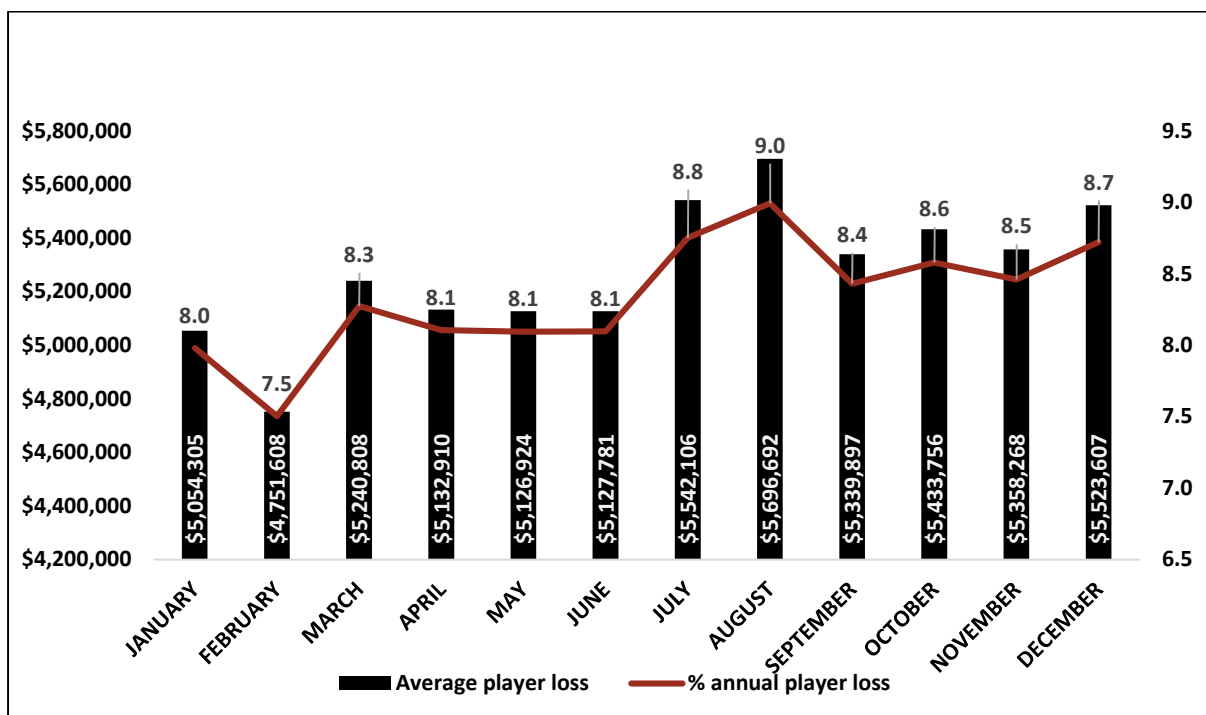
Figure 12 - Player loss and number of EGMs, City of Maroondah, 2018-19 to 2024-25



Source: VGCC

Player loss traditionally peaks in the municipality during the colder months of the year, the Festive Season and Easter school holidays (July-August, December and March respectively). Refer to Figure 13. This suggests gaming patrons seek out indoor venues during the winter and during periods of increased leisure time.

Figure 13 – City of Maroondah monthly total player loss (2018-19, 2022-24 and 2023/24 - average)



Source: VGCC

3.3.2 Venue specific

In the 2024-25 Financial Year (refer to Table 3):

- On average, player loss per attached EGM entitlement was lower in the City of Maroondah's clubs compared with the average for metropolitan and Victorian clubs.

- On average, player loss per attached EGM entitlement was higher in the City of Maroondah's hotels compared with the average for metropolitan and Victorian hotels.

Table 3 – Venue type, player loss, number of EGMs and player loss per attached EGM entitlement, City of Maroondah, 2024-25

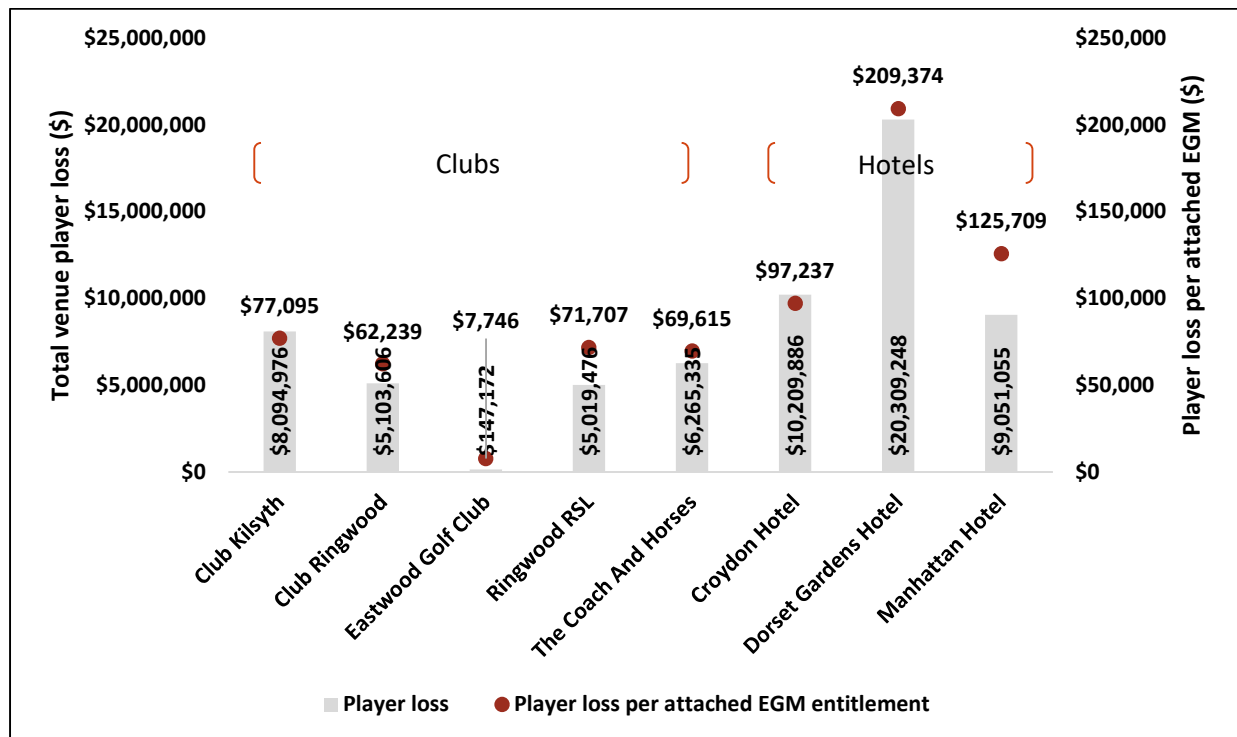
Name	Venue type	Player loss	EGMs	Player loss per attached EGM
1. Club Kilsyth	Club	\$8,094,976	105	\$77,095
2. Club Ringwood	Club	\$5,103,606	82	\$62,239
3. Croydon Hotel	Hotel	\$10,209,886	105	\$97,237
4. Dorset Gardens Hotel	Hotel	\$20,309,248	97	\$209,374
5. Eastwood Golf Club	Club	\$147,172	19	\$7,746
6. Manhattan Hotel	Hotel	\$9,051,055	72	\$125,709
7. Ringwood RSL	Club	\$5,019,476	70	\$71,707
8. The Coach and Horses	Club	\$6,265,335	90	\$69,615
Total City of Maroondah clubs and hotels		\$64,200,756	640	\$720,721
Average Maroondah clubs		\$4,926,113	73	\$57,680
<i>Average metro clubs</i>		<i>\$8,977,712</i>	<i>63</i>	<i>\$133,292</i>
<i>Average Victorian clubs</i>		<i>\$4,837,841</i>	<i>55</i>	<i>\$81,686</i>
Average Maroondah hotels		\$13,190,063	91	\$144,107
<i>Average metro hotels</i>		<i>\$7,400,530</i>	<i>60</i>	<i>\$116,040</i>
<i>Average Victorian hotels</i>		<i>\$7,970,097</i>	<i>54</i>	<i>\$135,559</i>
Average Maroondah clubs and hotels		\$8,025,094	80	\$90,090
<i>Average Victorian clubs and hotels</i>		<i>\$12,942,709</i>	<i>108</i>	<i>\$110,011</i>
<i>Average metro clubs and hotels</i>		<i>\$8,022,002</i>	<i>61</i>	<i>\$122,838</i>

Source: VGCC

Figure 14 illustrates the following in relation to total player loss and player loss per attached EGM entitlement at the venues:

- The Dorset Gardens Hotel had both the highest total player loss and player loss per attached EGM entitlement
- The Manhattan Hotel had the second highest total player loss and player loss per attached EGM entitlement
- The hotels had a higher player loss per attached EGM entitlement than the clubs.

Figure 14 – Total player loss and player loss per attached EGM entitlement per venue, City of Maroondah clubs and hotels, 2024-25

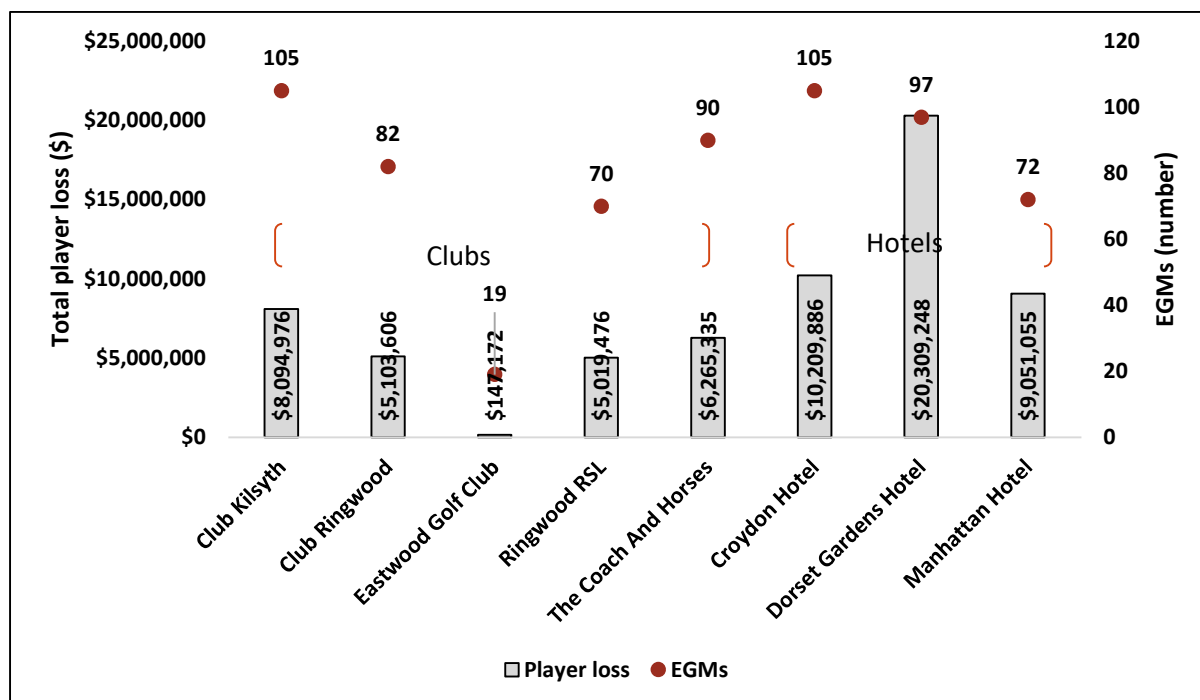


Source: VGCCC

Figures 15 and 16 illustrate the following in relation to the number of EGMs and player loss (total and per attached EGM entitlement) at the venues:

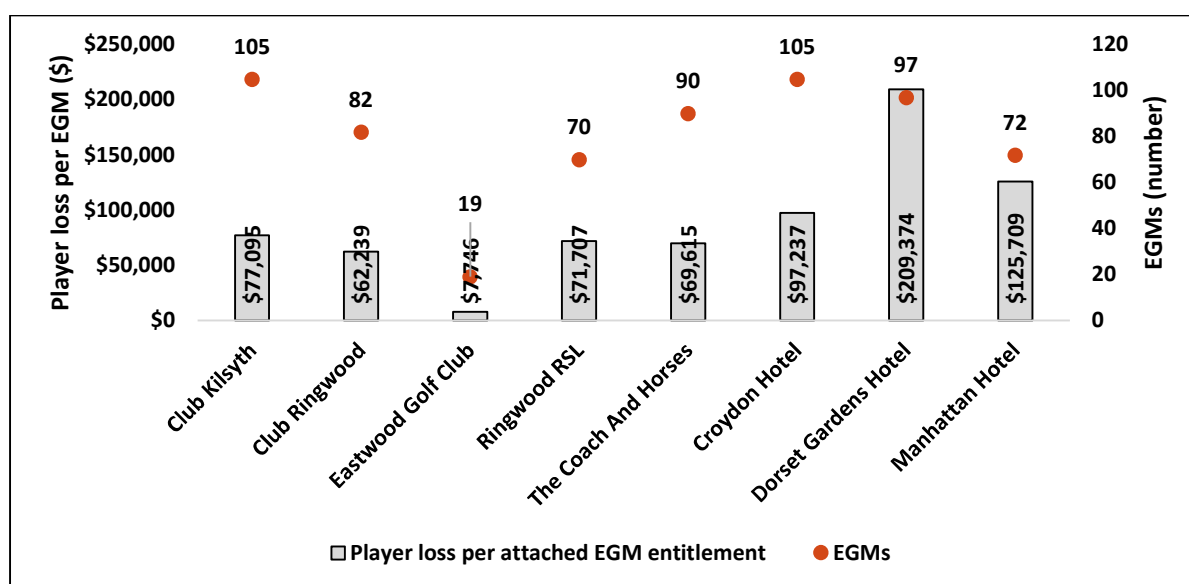
- Large hotels had a higher total player loss and player loss per attached EGM entitlement compared to large clubs.
- The smallest venue, which is a club, had both the lowest total player loss and player loss per attached EGM entitlement.

Figure 15 - Total player loss number of EGMs, City of Maroondah clubs and hotels, 2024-25



Source: VGCC

Figure 16 - Player loss per attached EGM entitlement and number of EGMs, City of Maroondah clubs and hotels, 2024-25



Source: VGCC

The fact that EGMs are used more intensely at the Maroondah’s hotels than its clubs suggests that factors relating to management and operations are key determinants of player loss in the municipality. However other factors also influence total player loss and player loss per attached EGM including the location of the venue in relation to day-to-day activities (i.e. whether it is a convenience or destination gaming venue), operating hours (i.e. whether it operates after 2am), venue design and availability of non-gambling activities. These factors are discussed in detail in Section 5.3.

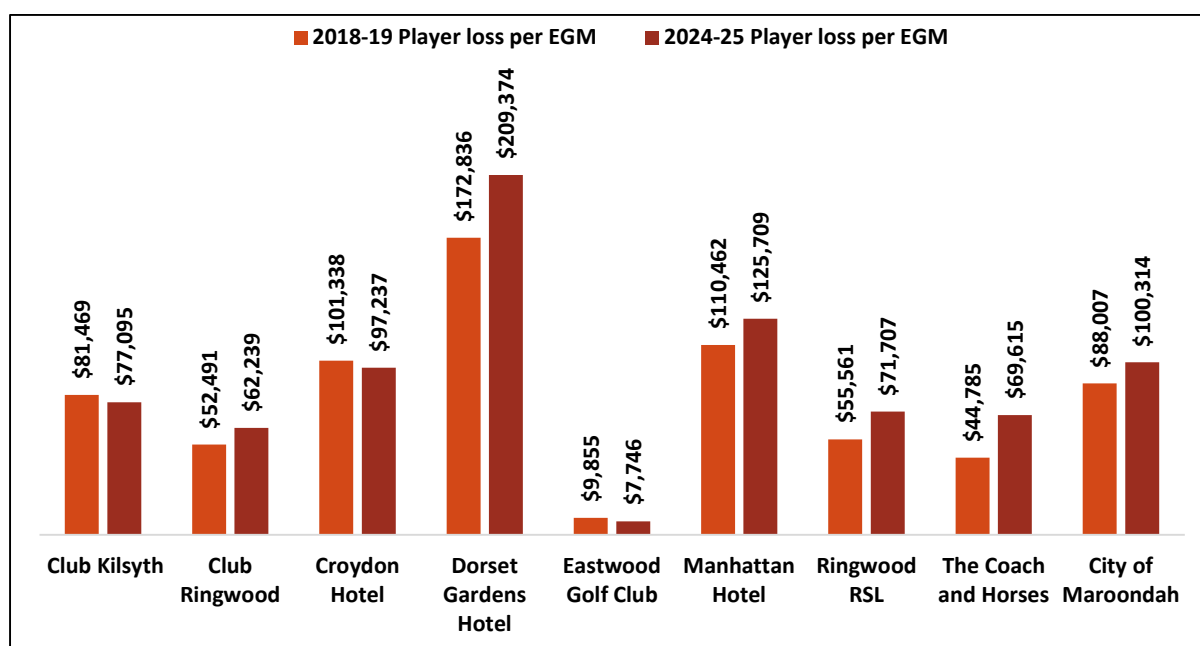
3.3.3 Changes since the COVID-19 Pandemic

There has been a 14 per cent increase in total player loss and player loss per attached EGM at a municipal level between the full financial year preceding the COVID-19 Pandemic and the 2024-25 Financial Year. This indicates EGMs are being used more intensely.

Analysis of player loss per EGM in the full Financial Year prior to the COVID 19 Pandemic and the 2024-25 Financial Year demonstrates the following trends (Refer to Figures 17 and 18):

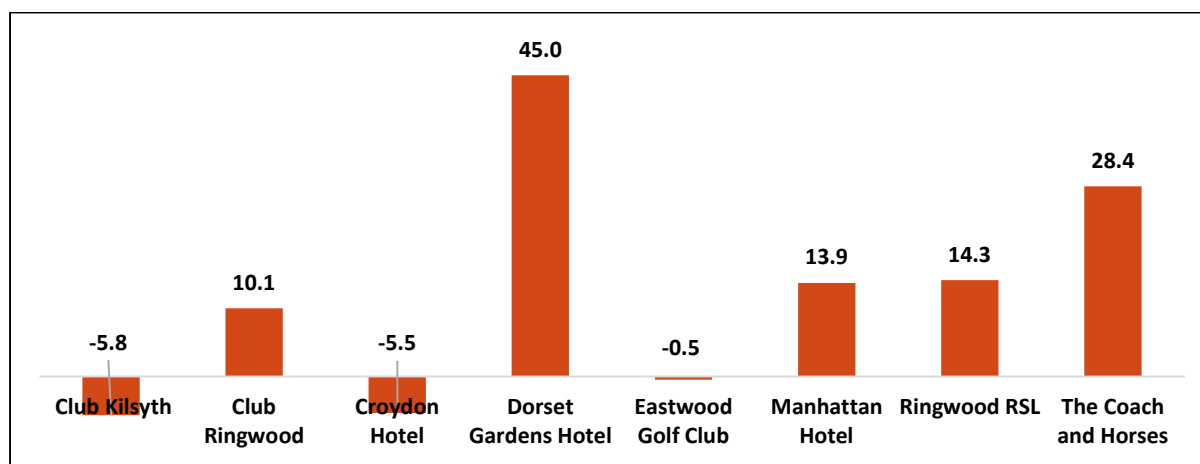
- Five of the eight venues - Club Ringwood, the Dorset Gardens Hotel, the Manhattan Hotel, Ringwood RSL and the Coach and Horses – had an overall increase in total player loss and player loss per attached EGM.
- Of the \$7,876,258 increase in player loss experienced in the municipality during this period, the highest proportions occurred in the Dorset Gardens Hotel and the Coach and Horses.

Figure 17 – Player loss per attached EGM, venues and City of Maroondah, 2018-19 compared to 2024-25



Source: VGCCC

Figure 18 – Change in proportion of total municipal player loss 2018-19 to 2024-25



Source: VGCCC

3.4 Benchmarking key electronic gaming machine indicators, City of Maroondah, metropolitan municipalities and Victoria, 2024-25

In the 2024-25 Financial Year, compared to the average of the adjoining municipalities and the metropolitan municipalities, the City of Maroondah compared unfavourably in relation to density of EGMs per 1,000 adults, player loss per venue and number of adults per venue (refer to Table 4).

Table 4 – Key gambling indicators, City of Maroondah, adjoining and metropolitan municipalities and Victoria, 2024-25

LGA Name	# of EGMs	#of venues	Player Loss	Player loss per attached EGM	Player loss per venue	Adults per Venue	EGMs per 1,000 Adults
Maroondah	640	8	\$64,200,756	\$100,314	\$8,025,094	11,778	6.8
Knox	771	11	\$79,237,593	\$102,773	\$7,203,418	11,891	5.9
Manningham	462	6	\$59,126,805	\$127,980	\$9,854,467	17,483	4.4
Whitehorse	430	6	\$62,945,798	\$146,386	\$10,490,966	24,419	2.9
Yarra Ranges	452	9	\$30,194,838	\$66,803	\$3,354,982	14,097	3.6
Average adjoining municipalities	529	8	\$57,876,258	\$110,985	\$7,725,958	16,972	4.2
Metro average		10	\$80,666,290	\$130,775	\$8,093,608	15,705	4.5
Victorian average		9	\$55,176,813	\$119,776	\$6,511,549	9,865	4.7

Source: VGCC

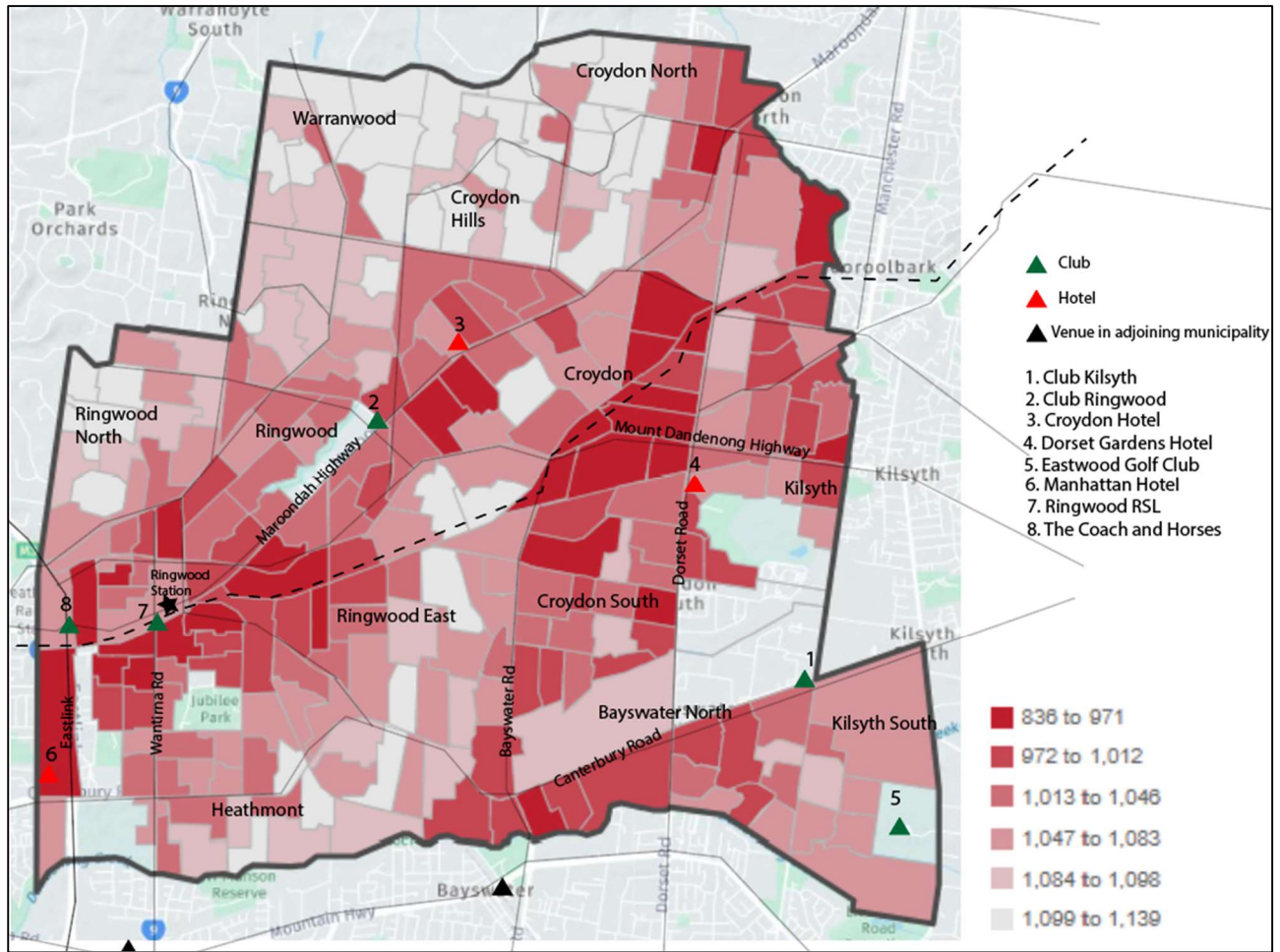
3.5 Vulnerability to gambling harm in the City of Maroondah

Appendix 2 provides a detailed analysis of the individual determinants of gambling harms for each locality in the municipality.

The municipality as a whole does not display elevated levels of socio-economic disadvantage relative to Greater Melbourne and Victoria.

The local areas Bayswater North, Croydon and Ringwood have concentrations of socio-economic disadvantage and display multiple indicators of vulnerability to gambling harm (refer to Figure 19). Ringwood has four of the municipality’s gaming venues and 314 EGMs and Bayswater has one gaming venue with 105 EGMs.

Figure 19 – Concentrations of socio-economic disadvantage and location of gaming venues



Source: VGCC, .id consulting and SymPlan

Groups at an elevated risk of gambling harm in the municipality include women (especially older or cognitively impaired), young people, and neurodivergent individuals.²³

²³ Informed by the research and feedback gathered during the stakeholder engagement process

4 Regulatory and strategic framework

This section discusses the federal, state and local government regulatory and strategic framework within which gambling takes place in Maroondah and decisions on new gaming venues and EGMs are made by the Victorian State Government and Council.

4.1 Regulatory framework

4.1.1 Overview

There is no single overarching statute regulating gambling activities in Australia, nor is there a single overarching gambling authority. Instead, gambling in Australia is regulated at the local, state/territory and federal level.²⁴

Although gambling is a legal in Australia, licenses are still required for both online and in-venue gambling on lotteries, wagering and sports betting, and the use of EGMs in pubs and clubs.²⁵

The Federal Government Department of Social Services shares responsibility for online gambling harm minimisation with the states.

4.1.2 Federal^{26 27}

The federal government regulates interactive gambling through the Australian Communications and Media Authority (ACMA).

The federal government restricts gambling advertising and odds promotion during broadcasts and online streaming of live sport, with one key objective being to limit its exposure to children.²⁸

The National Consumer Protection Framework for Online Wagering (National Framework) applies to all licensed online wagering service providers and will offer protection to all active account holders. The National Framework consists of 10 measures to minimise the harm from online gambling including a voluntary opt-out pre-commitment scheme and BetStop, the free national self-exclusion register that allows people to block themselves from all licensed Australian online and telephone gambling providers. Registration varies from three months up to a lifetime and precludes people from opening a betting account, placing a bet or receiving direct marketing messages.

4.1.3 Victorian State Government

Regulation

The Victorian Gambling and Casino Control Commission (VGCCC) is Victoria's independent gambling authority responsible for licensing and compliance. On 1 July 2024 the VGCCC took more responsibility for gambling harm minimisation, incorporating most of the functions of the Victorian Responsible Gambling Foundation which no longer exists.

The Office of Liquor and Gaming is a division within Victoria's Department of Justice and Community Safety responsible for policy, legislation, regulation and major licensing. Licences regulate retail lotteries (at newsagencies and other approved retail venues), fixed-odds betting (at racecourses, over the phone and via the internet) and retail betting (through totalisator agency boards or TABs) in Victoria. The Victorian Government also regulates gambling advertisements on broadcast media and in-stadia and static advertising such as advertisements, logos on sports uniforms and advertisements placed on billboards and other infrastructure.

²⁴ [Gambling Laws and Regulations Report 2024 Australia \(iclg.com\)](#)

²⁵ [You win some, you lose more \(aph.gov.au\)](#)

²⁶ [Gambling Laws and Regulations Report 2024 Australia \(iclg.com\)](#)

²⁷ [Gambling reforms | Department of Social Services, Australian Government \(dss.gov.au\)](#)

²⁸ [Gambling Laws and Regulations Report 2024 Australia \(iclg.com\)](#)

The maximum number of attached EGMs in Victorian gaming venues is 105.

Taxation

Taxes on EGMs are a significant source of revenue for Victoria.²⁹ Hotels are required to pay 8.33 per cent of their gaming revenue directly into the Community Support Fund, while taxation revenue from other forms of gambling is allocated to the Hospitals and Charities Fund and the Mental Health Fund. These funds provide funding for healthcare services, community support programs, and programs aimed at addressing gambling harm.³⁰ The funds are not necessarily distributed to the local government areas (LGAs) experiencing the greatest level of harm from gambling or generating the largest proportion of funds from gambling revenue.

In the 2024-25 Financial Year, gambling revenue generated \$2.67 billion in taxation revenue to the Victorian state government³¹. This accounted for 6.8 per cent of Victoria's total taxation revenue. EGM taxes were \$1.42 billion, accounting for the greatest proportion of Victoria's total tax revenue (3.7 per cent) and more than half (53.9 per cent) of Victoria's total gambling taxation revenue.³² Refer to Table 5.

Table 5 - Gambling taxation, 2024-25

Gambling form	Million dollars	Percent of total taxation revenue	Per cent of total gambling taxation revenue
Public lotteries	621	1.6	23.5
Electronic gaming machines	1,428	3.7	53.9
Casino	200	0.5	7.6
Racing and other sports betting	382	1.0	14.4
Other	17	0.0	0.6
Total gambling revenue	2,648	6.8	100.0

Source: Department of Treasury and Finance

Changes in gambling taxation revenue between the 2018-19 and 2024-25 Financial Years are as follows (refer to Table 6):

- There has been a 32 per cent increase in total gambling taxation revenue.
- Other than casino gambling, and gambling classified as 'other', there has been an increase in taxation revenue from all forms of gambling.
- The largest increases in gambling taxation revenue occurred in racing and other sports betting, other forms of gambling and EGMs.
- The value of taxation revenue from EGMs has increased significantly since the reopening of gaming venues in 2022 and increased by 27.4 per cent between the 2018-19 and 2024-25 Financial Years.

²⁹ Electronic gaming machine tax review February 2024

³⁰ Electronic gaming machine tax review February 2024

³¹ Victorian Department of Treasury and Finance

³² <https://www.dtf.vic.gov.au/financial-report-inc-quarterly-financial-report-no-5>

Table 6 – Gambling tax revenue (actual, millions), 2018-19 to 2024-25

Gambling Type	2019	2020	2021	2022	2023	2024	2025	Per cent change 2018-19 and 2025-25
Public lotteries	523	530	586	638	621	689	621	18.7
Electronic gaming machines	1,121	844	665	940	1,365	1,383	1,428	27.4
Casino	241	161	146	142	180	208	200	-17.0
Racing and other sports betting	110	166	221	292	287	277	382	247.3
Other	11	10	9	10	17	18	17	54.5
Total gambling taxation revenue	2,006	1,711	1,627	2,022	2,470	2,575	2,648	32.0

Source: Department of Treasury and Finance

Redistribution of gaming revenue to the community

Venue operators of clubs and hotels redistribute a portion of the revenue from EGMs back into the community in the following three ways.

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

Harm minimisation

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

- **Municipal and regional caps:** These are limits on the number of EGMs permissible in a municipality intended to manage the density (number) of EGMs per 1,000 adults. Municipal caps are determined by applying a density of 10 EGMs per 1,000 adults. Regional caps are specific to areas considered vulnerable to gambling-related harms due to high levels of socio-economic disadvantage, EGM expenditure and density of EGMs per adults.
- **Venue management:** All gaming venue employees working in gaming machine areas while open to the public must complete an approved Responsible Service of Gaming training course

within the first six months of starting to work in the gaming machine area. The *Gambling Regulation Act 2003* requires all venues to have a Responsible Gambling Code of Conduct in place.

- **Voluntary self-exclusion:** The *Gambling Regulation Act 2003* requires all venues to implement a voluntary self-exclusion program, referred to as YourPlay, enabling a person to ban themselves from gaming venues, TABs and gambling websites. The National Self-Exclusion Register, called BetStop, enables a person to block themselves from all licensed Australian online and phone gambling providers.
- **Victorian Government Landmark Reforms:** In 2024 the following staged mandatory reforms were introduced:
 - **Pre-commitment:** It is proposed that all EGMs in Victoria will be required to incorporate mandatory pre-commitment limits.³³ A trial of the mandatory use of the YourPlay card to use EGMs was implemented in all venues in the Cities of Ballarat, Greater Dandenong and Monash between September and November 2025.
 - **Opening hours:** On 1 July 2024 a mandatory six hour shut down period between 4am and 10am was imposed on all gaming venues.³⁴
 - **Spin rate:** From 1 December 2025 new EGMs approved by the VGCCC must have a spin rate of at least three seconds per game, allowing patrons time to take a break and limit the amount of money that can be lost.³⁵
 - **Maximum bet limits:** On 1 December 2025 the maximum amount of money that can be loaded onto an EGM at any time was reduced from \$1,000 to \$100.³⁶
- **Venue design and operations:** The VGCCC Venue Manual provides the necessary information assisting gaming venue operators to meet their regulatory and compliance obligations. The Manual covers a range of matters including gaming machine area (size, layout and facilities); gaming hours; patron interaction and support; display of notices, signs and rules; and advertising of gaming products. In addition, gaming venues are required to comply with the following regulations:
 - **Signage and advertising:** Signage measuring 2m² identifying that a venue operates EGM is permitted on the facades of hotels and clubs. These signs must be in white lettering on a single colour background with no decorative ridges or illumination.
 - **Ban on smoking in licensed premises:** On the 1st of September 2002 smoking was prohibited in gaming areas and premises in Victoria.
 - **Removal of ATMs:** Venues may not provide, or allow another person to provide, access to ATMs within an approved gaming venue, the exterior walls of an approved gaming venue, any land owned or leased by the gaming venue operator in which the gaming venue is located and, on any carpark owned or operated by the venue operator used primarily by the gaming venue patrons.
 - In October 2013 the Minister issued guidelines relating to the location of children's play areas in gaming venues. These guidelines seek to minimise children's exposure of the gaming area by maximising distance, restricting access, and minimising the

³³ [Landmark Reforms To Reduce Gambling Related Harm | Premier of Victoria](#)

³⁴ [Landmark Reforms To Reduce Gambling Related Harm | Premier of Victoria](#)

³⁵ [Landmark Reforms To Reduce Gambling Related Harm | Premier of Victoria](#)

³⁶ [Landmark Reforms To Reduce Gambling Related Harm | Premier of Victoria](#)

visibility and audibility of the gaming area. These guidelines align with the general prohibition of gambling and gaming among minors.

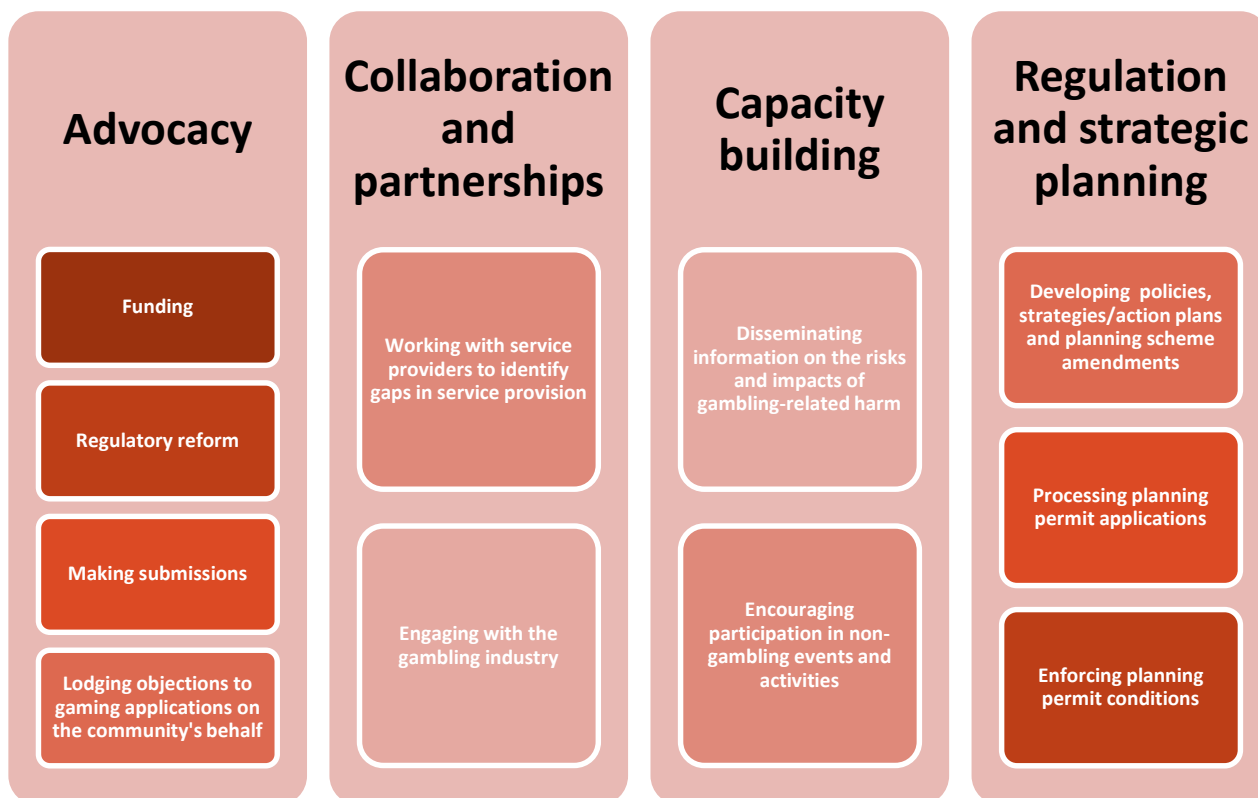
- In February 2017 the Minister issued guidelines stating that the Commission should not approve gaming machines in buildings with permanent residential accommodation as this could increase exposure to gaming for residents, children and people at risk of gambling-related harms.
- There is a prohibition on **betting all under 19 sports competitions**, and any betting on the performance of individual players under 18 in junior and senior sport.³⁷

4.1.4 Council’s statutory roles and responsibilities

As the closest tier of government to the community, Council has a statutory responsibility to create environments that maintain healthy lifestyle behaviours and prevent harm from gambling. This responsibility is carried out in collaboration with other agencies such as peak bodies, service providers, advocacy groups and the gambling industry. This statutory responsibility is defined by a suite of Victorian legislative instruments.

These statutory roles and responsibilities are summarised in Figure 20.

Figure 20 – Council’s statutory roles



Source: SymPlan

Gambling regulation

The *Planning and Environment Act 1987* and the *Gambling Regulation Act 2003* are the primary statutory instruments regulating the operation and location of gaming venues and EGMs.

The *Planning and Environment Act 1987* is the key legislative tool regulating the assessment of planning permit applications for gaming venues. The purpose of the Act is to guide planning for the

³⁷ VGCCC orders ban on betting on minors in sport events | Victorian Gambling and Casino Control Commission

use, development and protection of land in Victoria. There is no reference to health and wellbeing in the objectives of the *Act*. Under this *Act* Council, as the Responsible Authority, is required to have regard to the number of objectors when considering the social impact of an application to use or install EGMs in a new or existing gaming venue under Clause 52.28 Gaming of the Maroondah Planning Scheme. EGMs may only be installed and used once a planning permit has been approved (either by Council or on review by the Tribunal).

The ***Gambling Regulation Act 2003*** is the statutory instrument regulating the assessment of gaming venues and licences. Relevant objectives of the *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; and
- (f) to promote tourism, employment and economic development generally in the State.

The *Act* provides Council with the opportunity to make a submission describing the potential social and economic impacts of a gaming licence application on the community's wellbeing. This submission is made on behalf of the community, although members of the community and stakeholders may also make a submission.

Although there is overlap between the considerations under the ***Planning and Environment Act 1987*** and the ***Gambling Regulation Act 2003***, there are also some differences. The key differences are:

- 1) The achievement of a positive or neutral impact on the wellbeing of a community is a statutory requirement under the *Gambling Regulation Act 2003* whereas the achievement of net community benefit is a key consideration under the *Planning and Environment Act 1987*.
- 2) The *Gambling Regulation Act 2003* focuses on whether the premises are suitable for gaming whereas both the location and operation of the premises are key considerations under the *Planning and Environment Act 1987*.
- 3) The *Gambling Regulation Act 2003* considers the impact on the municipality as a whole whereas the *Planning and Environment Act 1987* considers the impact on a more defined area around the site namely adjoining and nearby land uses.

Upholding health and wellbeing

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

The ***Public Health and Wellbeing Act 2008*** gives local government specific statutory responsibilities to plan for and contribute to protecting and improving health and wellbeing by creating supportive environments, strengthening the community's capacity to lead healthy lives, developing and implementing public health policies and programs, intervening if the community's health is potentially affected and collaborating with others involved in building healthy communities. The *Act* promotes evidence-based planning and decision-making and is founded on the precautionary principle which means if there is a risk to the community's health and wellbeing, the absence of scientific evidence should not justify postponing measures to prevent or control the risk.

The ***Gender Equality Act 2020*** requires local governments to promote gender equality in their policies, programs and services.³⁸ Section 9(1) of the *Act* requires Council to prepare a gender impact

³⁸ Section 1 (b) Gender Equality Act 2020

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

The *Act* is founded on the following gender equality principles:

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

Feedback gathered during the stakeholder engagement process

The following feedback on Council's roles and influence in preventing and minimising harm was gathered during the stakeholder engagement process:

a) Advocacy & Policy Leadership

- Take a strong public health stance.
- Use planning powers to limit location and number of EGMs (pokies).
- Push for policy change, including advertising restrictions and venue placement.
- Continue supporting the Alliance for Gambling Reform.

b) Community Education & Support

- Increase awareness campaigns and destigmatise help-seeking.
- Provide and promote alternative activities (e.g. late-night libraries, youth spaces).
- Partner with services like Gambler's Help, FVREE (Family Violence and Respectful Relationships) and EACH (Eastern Access Community Health).

c) Data & Research

- Use local data to track harm and shape responses.
- Identify points of effective intervention.
- Study demographics and the impact on families.

- Quantify and publicise local gambling losses.

d) Early Intervention & Prevention

- Engage in schools and sports clubs.
- Fund community organisations to work with at-risk populations.
- Develop staff training to recognise and respond to gambling harm.

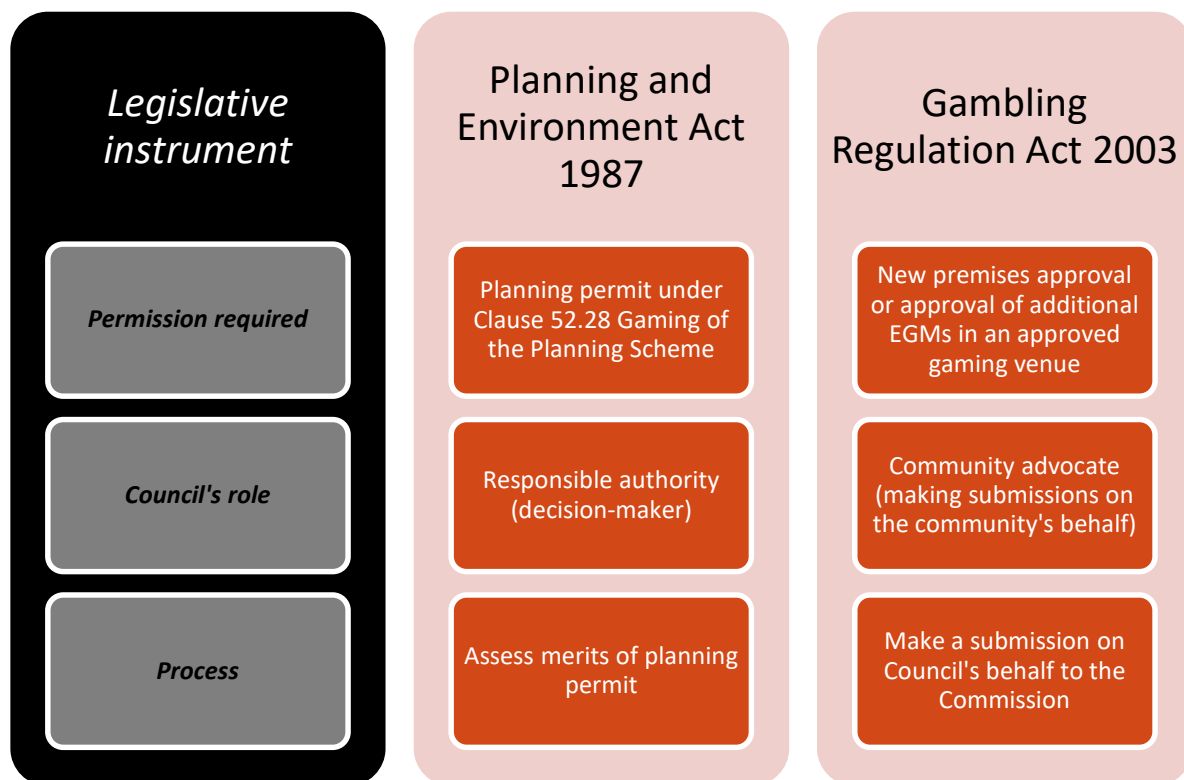
e) 4. Social Connection & Inclusion

- Address loneliness and lack of belonging as underlying causes of gambling.
- Facilitate community-building initiatives, especially for older women, neurodiverse individuals, and men who may avoid traditional help.

4.1.5 Gaming venue approval

Two approvals are required to operate EGMs in the City of Maroondah i.e. a planning permit under the *Planning and Environment Act 1987* and a gaming licence under the *Gambling Regulation Act 2003* (refer to Figure 21).

Figure 21 – Gaming venue approval decision-making framework



Source: SymPlan

4.2 City of Maroondah Strategic framework

4.2.1 *Maroondah 2050 - Our future together* Community Vision

The Vision underpinning *Maroondah 2050* is that “Maroondah is a safe, inclusive and vibrant community, striving for a green, prosperous and sustainable future for all.”

4.2.2 Maroondah Council Plan 2025 – 2029

The Plan describes Council’s statutory roles as planning, delivering, facilitating, partnering and advocating.

Priority actions included in the Maroondah Council Plan 2025 – 2029 include:

- Improving community facilities
- Promoting and facilitating safer cultures, spaces and settings in relation to social harms
- Supporting our community and
- Supporting industry and business in Maroondah.

4.2.3 Maroondah Liveability Wellbeing and Resilience Strategy 2021-2031

The Maroondah Liveability Wellbeing and Resilience Strategy 2021-2031 is Council’s key social environment strategic plan that describes how Council and partners will work towards achieving enhanced community wellbeing, liveability and resilience over the next 10 years.

Key components of resilience include being safe and well and the ability to cope with personal challenges. There is a focus on reducing vulnerability and empowering people to lead healthy and safe lives.

The social harms caused by gambling is one of the priorities under the wellbeing focus area. The Plan seeks to address these harms by:

- Promoting and facilitating safer cultures, spaces and settings.
- Working in partnership to prevent and minimise gambling-related harm through collective advocacy, health promotion and raising awareness around the impacts of harmful gambling behaviours.

4.2.4 Maroondah Gambling Policy 2018

The Maroondah Gambling Policy 2018 (the Policy) is a ‘whole of Council’ approach to preventing and minimising gambling harm in the community.

It describes Council’s policy position on gambling in the municipality and describes three key priorities relating to partnerships and service provision; advocacy; and planning, regulation and enforcement.

While the Policy is relevant to all gambling activities that take place in the municipality, its primary focus is on electronic gaming machines (EGMs) and gaming venues as this is the form of gambling over which Council has direct influence through its statutory roles and decision-making processes.

The two key principles underpinning the Policy are:

3. A range of social, economic and environmental factors affect a person’s mental and physical health and wellbeing.
4. It is important to implement an appropriate mix of actions to achieve improved health outcomes.

A full review of this Policy is provided in Section 6.2.

5 Gambling and gambling-related harm

This section discusses the concept of gambling-related harm and outlines the socio-economic, technological and environmental determinants of gambling-related harm.

5.1 Gambling in Australia and Victoria

5.1.1 Gambling behaviours

Gambling is legal in Australia.

Australia has 76 per cent of the world's non-casino EGMs which are located in hotels and clubs.³⁹

In 2024 just under two thirds (65 per cent) of Australian adults participated in gambling.⁴⁰

Recent gambling trends in Victoria include:⁴¹

- There has been a substantial reduction in the percentage of the Victorian population participating in EGM gambling with 10.7 per cent of people using EGMs in 2023 compared to 21.5 per cent using EGMs in 2008. This reflects an overall reduction in gambling participation in this period, dropping from 73.1 per cent in 2008 to 53.3 per cent in 2023.
- In 2023 activities with the highest rates of online gambling were sports (86.1 per cent) racing (54.8 per cent) and lottery (41.9 per cent).
- In 2022-23 the overall online gambling participate for Victorian adults was 44 per cent, an increase from 27.6 per cent in 2018-19.
- Older age groups and people living in households with children (compared to single person households) are less likely to gamble using EGMs, while people living outside Melbourne are more likely to use EGMs.
- Participation in EGMs has increased progressively towards the higher income brackets.
- More than two thirds (68.5 per cent) of Victorians gamble in venues (compared to online), with just over half (55.9 per cent) gambling in venues only.
- In 2022-23 more than three quarters of Victorians using EGMs did so in clubs and hotels and just over a quarter (25.7 per cent) did so in Crown Casino.
- Since 2018-19 there has been an overall increase in the proportion of people using EGMs online, in clubs and hotels and other places, with a reduction in people using EGMs in Crown Casino, interstate and overseas (refer to Table 7).

³⁹ Alliance For Gambling Reform – Position Paper *A mandatory Registered Cashless Gambling Card System to Address gambling harm and criminal gaming activity* January 2023

⁴⁰ Tillman, G., Irving, R., Wickramasinghe, S., Pappu, T., Budinski, M., Greer, N., Whitlock, B., & Sakata, K. (2025). *National Gambling Prevalence Study Pilot 2024: Key findings*. Melbourne: Australian Gambling Research Centre, Australian Institute of Family Studies.

⁴¹ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlishaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne.

Table 7 – Per cent of Victorians who gambled in EGMs by venue, 2018-19 to 2022-23

Location	2018-19 (%)	2023 (%)	Change
Victorian club/hotel	77.5	78.2	+0.7
Crown Casino	27.3	25.7	-1.6
Online	1.3	5.8	+4.5
Elsewhere	0.9	2.3	+1.4
Interstate	10.4	8.3	-2.1
Overseas	2.8	2.4	-0.4

Source: Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne.

5.1.2 Gambling losses

It is estimated Australians spend approximately \$25 billion on legal forms of gambling every year, the most of any country in the world.⁴²

Key trends in Victorian gambling losses in the 2023-24 Financial Year include the following:⁴³

- \$7.4 billion was lost on all forms of gambling, up from \$5.8 billion in the 2018-19 Financial Year.
- \$3.1 billion was lost on EGMs, up from \$2.7 billion in the 2018-19 Financial year, the full year before the closure of gaming venues due to the COVID-19 Pandemic.⁴⁴
- \$8.6 million was lost on EGMs per day.
- 2 per cent of total household disposable income was lost to all forms of gambling, of which EGMs and wagering were the highest (0.8 per cent and 0.7 per cent respectively)

Key trends in Victorian gambling losses per adult by gambling product in the 2023-24 Financial year include the following (refer to Figure 22):⁴⁵

- During the COVID-19 Pandemic average gambling losses per adult increased for lotteries and sport and race betting while average gambling losses per adult for venue-based gambling in casinos and gaming venues decreased.
- Historically, average gambling losses per adult are highest for EGMs.

⁴² Parliament of Australia (2023) *You win some, you lose more. Online gambling and its impacts on those experiencing gambling harm*. Standing Committee on Social Policy and Legal Affairs

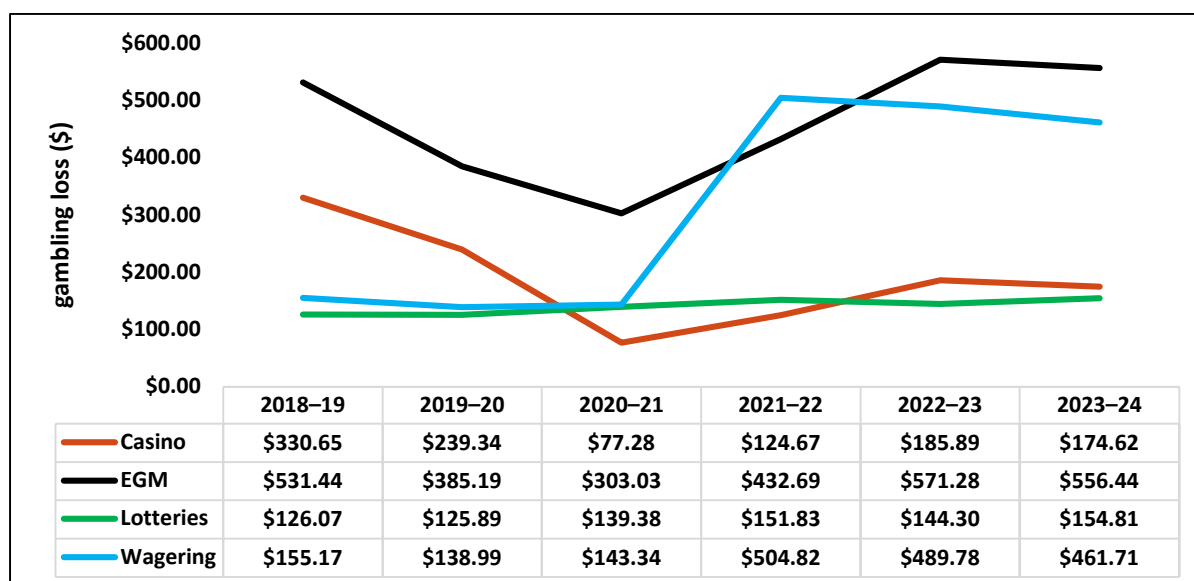
⁴³ Australian Gambling Statistics 40th Edition

⁴⁴ Source for Sport and race betting: State Revenue Office (SRO) Annual Review 2022-23

Source for Pokies, Casino and Lotteries: Victorian Gambling and Casino Control Commission (VGCCC) Annual Reports 2016-17 to 2022-23

⁴⁵ Australian Gambling Statistics 40th Edition

Figure 22 - Average loss per Victorian adult by gambling product, 2018-19 to 2023-24



Source: Australian Gambling Statistics, 40th Edition

5.2 Understanding gambling-related harm

5.2.1 Framing harm from gambling

In the past gambling harm was conceptualised as a diagnosable mental health problem resulting solely from individual behaviours.⁴⁶ Past approaches to minimising gambling harm therefore promoted individual responsibility, with strategies focussing on supporting ‘problem gamblers’ to ‘gamble responsibly’. These downstream measures focus on individualised behavioural solutions rather than population wide approaches.⁴⁷

In recent years there has been increasing acknowledgment of the socio-economic, environmental and venue design factors, and the features of the gambling product itself, that contribute to the risk of gambling-related harm. The framing of harm has therefore shifted from ‘problem gambling’ and the ‘problem gambler’ to gambling harm.

The term ‘problem gambling’, which is defined as ‘difficulties in limiting money and/or time on gambling which leads to adverse consequences for the person gambling and others in the community’⁴⁸ is now increasing being replaced by the term ‘gambling-related harm’. This term is defined as:⁴⁹

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

⁴⁶ Global Local: Gambling (lgiu.org)

⁴⁷ Thomas, S.L., Crawford, G., Daube, M., Pitt, H., Hallett, J., McCarthy, S., Francis, L. and Edmunds, M. (2023), Time for policies on gambling to benefit health - not the gambling industry. Health Promot J Austral, 34: 267-271. <https://doi.org/10.1002/hpia.721>

⁴⁸ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, Victorian population gambling and health study 2023, State Government of Victoria, Melbourne

⁴⁹ Browne, M, Langham, E, Rawat, V, Greer, N, Li, E, Rose, J, Rockloff, M, Donaldson, P, Thorne, H, Goodwin, B, Bryden, G & Best, T 2016, Assessing gambling-related harm in Victoria: a public health perspective, Victorian Responsible Gambling Foundation, Melbourne.

5.2.2 A public health approach to gambling-related harm

Gambling-related harm is recognised as a significant, global public health concern.⁵⁰

The medical model of gambling harm focuses on an individual's diagnosable health issues such as anxiety, depression and inability to regulate compulsive behaviours.⁵¹ The public health approach takes a broader view of the determinants and impacts of gambling harm, and is based on the following principles:⁵²

- Involve the whole population to identify determinants and harms with a view to informing prevention and intervention policy.
- Recognise that others such as family members, friends and colleagues of individuals who gamble, can experience gambling-related harm.
- Interventions and policies are based on a strong body of evidence showing that even small improvements in health at the individual level can substantially reduce the economic and social burden of gambling across the whole population.
- Gambling problems occur across a continuum of risk, ranging from no risk or no gambling-related health or social harms to extreme risk or serious gambling-related harm.
- Shift away from primarily focusing on clinical treatment to an approach that encompasses prevention, early intervention and support for all types and levels of gambling harm experienced by the Victorian community
- Recognise that a range of individual, socio-cultural and environmental factors contribute to gambling and associated harms experienced by individuals who gamble and those close to them.
- Acknowledge the strong association of problematic levels of gambling and gambling harm with a range of physical and other mental health conditions including mood and anxiety disorders, substance use disorders and smoking/nicotine dependence.

⁵⁰ [Global Local: Gambling \(lgiu.org\)](https://www.lgiu.org/)

⁵¹ Lund, Anna J.. "“Help Is the Sunny Side of Control”: The Medical Model of Gambling and Social Context Evidence in Canadian Personal Bankruptcy Law." *Osgoode Hall Law Journal* 56.3 (2020) : 489-528. DOI: <https://doi.org/10.60082/2817-5069.3565> <https://digitalcommons.osgoode.yorku.ca/ohlj/vol56/iss3/1>

⁵² Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne.

5.3 Risks, prevalence and determinants

5.3.1 General

Rates of gambling harm in Victoria remain stable, despite declining gambling participation.⁵³

Contemporary studies into the health impacts of gambling-related harms consider all levels of risk i.e. low risk, moderate-risk gamblers as well as those previously referred to as ‘problem gamblers’.

More than two thirds (70 per cent) of gambling-related harm is experienced by people whose behaviour is not classified as ‘problem gambling’. Of those at risk, 50 per cent, 25 per cent and 15 per cent are considered at low, moderate and high risk of gambling-related harm respectively.⁵⁴

Over 5 per cent of the Victorian adult population is potentially personally impacted by someone else’s gambling.⁵⁵ About one in 10 Victorians who had a close relationship with someone who gambled were personally affected by that person’s gambling.⁵⁶ It is estimated for every person whose behaviour is classified as a ‘problem gambler’, six other people are negatively affected.⁵⁷

5.3.2 Socio-economic determinants of harm

Key findings of recent research found that gambling harm was disproportionately experienced by specific population cohorts.

The reasons for this disproportionate harm are described below.

Gender

The prevalence of women’s participation in gambling is steadily increasing⁵⁸ due to factors such as the increased accessibility of online gambling and social factors such as boredom and loneliness.⁵⁹ Gambling participation rates amongst men and women are almost equal (70 per cent compared with 68.2 per cent respectively).⁶⁰

The evidence regarding the prevalence of gambling-harm among men and women is mixed with some evidence finding with gambling-harm affects men and women relatively equally⁶¹ and other evidence finding men are more likely to experience harm compared to women.⁶²

Research has identified the following gender specific gambling behaviours which could attribute to the differences in risk:

⁵³ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, Victorian population gambling and health study 2023, State Government of Victoria, Melbourne.

⁵⁴ Browne, M., Langham, E., Rawat, V., Greer, N., Li, E., Rose, J., ... Best, T. (2016). Assessing gambling-related harm in Victoria: a public health perspective. Victoria Responsible Gambling Foundation, Melbourne.

⁵⁵ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, Victorian population gambling and health study 2023, State Government of Victoria, Melbourne.

⁵⁶ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, Victorian population gambling and health study 2023, State Government of Victoria, Melbourne.

⁵⁷ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, Victorian population gambling and health study 2023, State Government of Victoria, Melbourne.

⁵⁸ Hing, N. and Breen, H. (2001) “An empirical study of sex differences in gaming machine play among club members” *International Gambling Studies* Vol 1, pp 1-8

⁵⁹ McCarthy, S, Thomas, S, Bellringer, M and Cassidy, R (2019) *Harm Reduction Journal* Women and gambling-related harm: a narrative literature review and implications for research, policy, and practice 16.18

⁶⁰ Rockloff, M, Browne, M, Hing, N, Thorne, H, Russell, A, Greer, N, Tran, K, Brook, K & Sproston, K 2020, *Victorian population gambling and health study 2018–2019*, Victorian Responsible Gambling Foundation, Melbourne.

⁶¹ Palmer du Preez et al. (2021) ‘Theoretically informed gender analysis for gambling harm reduction: a New Zealand study’ *Harm Reduction Journal* 18:111

⁶² Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, Victorian population gambling and health study 2023, State Government of Victoria, Melbourne

- Male gamblers typically spend a much higher amount of money annually, on average, than female gamblers, particularly on EGMs.⁶³
- Women tend to use EGMs for longer duration time than males⁶⁴ and therefore be at greater risk.⁶⁵ The reason for this could be that gaming venues are attractive to women, particularly those experiencing family violence⁶⁶, as they feel safe, provide what is perceived to be a cheap source of entertainment and are open for long periods when other facilities are closed.

People who socialise more in LGBTQI+ venues are less likely to gamble as these venues do not contain EGMs. However, LGBTQI+ people who gamble on their own are more likely to visit EGM venues as they are open late and deemed to be 'safe places'.⁶⁷ This research also found some LGBTQI+ people used gambling to avoid dealing with their LGBTQI+ status or the stress of 'coming out'. The research also shows LGBTQI+ people are less likely to experience gambling harm and have fewer friends who gamble. However, this group has higher levels of psychological distress, higher levels of impulsivity and lower levels of resilience, suggesting they are potentially more likely to be vulnerable to harm caused by their gambling.⁶⁸

Age⁶⁹

Young adults aged 18–34 years are more than twice as likely to be at risk of harm compared to those aged 55 years and older.⁷⁰ While 82 per cent of regular EGM gamblers overall met the criteria for at-risk gambling, 89 per cent of 18–34-year-olds were in that category. The same held true for regular online gamblers, with 68 per cent of all bettors being at-risk, compared to 82 per cent of 18–34-year-olds.⁷¹

Factors normalising gambling among young people and therefore their risk of gambling harm include exposure to gambling advertising, accessibility to online gambling through technology, having friends or family who gamble and being more likely to make risky bets.⁷²

Young people on low incomes, who may also be more willing to take financial risk, are therefore at an elevated risk of harm.⁷³

Older women are at greater risk of harm, potentially due to the perceived social benefits associated with gaming venues such as social interaction and inclusion which may appear to outweigh the costs associated with losses on EGMs.⁷⁴

⁶³ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne

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

⁶⁵ Victorian Auditor-General's Office (2021) *Reducing the Harm Caused by Gambling*

⁶⁶ Hing, N., O'Mullan, C., Nuske, E., Breen, H., Mainey, L., Taylor, A., ... Rawat, V. (2020). *The relationship between gambling and intimate partner violence against women* (Research report, 21/2020). Sydney: ANROWS.

⁶⁷ Rachel Bush, Alex M. T. Russell, Andrea Waling, Petra K. Staiger, and Nicki A. Dowling 2021, Examining risk and protective factors for the development of gambling-related harms and problems in Victorian LGBTQI+ communities, Melbourne.

⁶⁸ Rachel Bush, Alex M. T. Russell, Andrea Waling, Petra K. Staiger, and Nicki A. Dowling 2021, Examining risk and protective factors for the development of gambling-related harms and problems in Victorian LGBTQI+ communities, Melbourne.

⁶⁹ Hing, N et al (2022) *NSW Youth Gambling Study 2022: Qualitative Research* NSW Government

⁷⁰ Australian Gambling Research Centre. (2023). *Gambling participation and experience of harm in Australia*. Melbourne: Australian Gambling Research Centre, Australian Institute of Family Studies.

⁷¹ Greer, N., Jenkinson, R., Vandenberg, B., & Sakata, K. (2023). *Regular pokies gambling in Australia, 2022: National Gambling Trends Study*. Melbourne: Australian Gambling Research Centre, Australian Institute of Family Studies.

⁷² Responsible Gambling Foundation Factsheet "Young people and gambling. Information for parents and teachers." And https://www.gamblinghelponline.org.au/support-yourself-or-others/understanding-gambling/gambling-and-young-people-aged-18-24?language_content_entity=en

⁷³ Badji, S, Black, N, Johnston, D 2021, Proximity to gambling venues, gambling behaviours and related harms, Victorian Responsible Gambling Foundation, Melbourne.

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

Socio-economic profile and health status

The following socio-economic factors increase the vulnerability of gambling-related harm among some groups:⁷⁵

- Less than year 12 education
- Living in a group household
- Aboriginal and Torres Strait Islander
- Speaking a language other than English at home
- People from China⁷⁶
- Risky levels of alcohol consumption
- High socio-economic disadvantage
- Chronic health conditions
- Not in the labour force
- People aged 18-25 years

Other factors increasing a person's social and economic vulnerability to gambling harm include:

- Low-income households (earning less than \$800 per week)
- Households with rental stress
- Households with mortgage stress
- Personal income category of less than \$20,799 and more than \$156,000.⁷⁷

Each additional \$10,000 in household disposable annual income lowers the prospect of engaging in risky gambling activities by 0.1 percentage points.⁷⁸ The extent to which income determines expenditure and harm differs for men and women with each additional \$10,000 in household disposable income decreasing women's monthly expenditure by \$1.40 but increasing men's expenditure by \$6.20.⁷⁹

The lower a household's income, the greater proportion of their household disposable income is spent on gambling (refer to Figure 23)⁸⁰.

⁷⁵ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne

⁷⁶ <https://aifs.gov.au/research/research-snapshots/gambling-culturally-and-linguistically-diverse-communities-australia>

⁷⁷ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne

⁷⁸ Wilkins, R., Botha, F., Laß, I. and Peyton, K. (2024) *The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 22*. Melbourne Institute of Applied Economic and Social Research, The University of Melbourne.

⁷⁹ Wilkins, R., Botha, F., Laß, I. and Peyton, K. (2024) *The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 22*. Melbourne Institute of Applied Economic and Social Research, The University of Melbourne.

⁸⁰ Source: Armstrong, A and Carroll, M 2017 *Gambling activity in Australia. Findings from wave 15 of the Household, Income and Labour Dynamics in Australia (HILDA) Survey* Australian Institute of Family Studies

Figure 23 – Proportion of gambling households’ disposable income spent on gambling, by income quintile



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

5.3.3 Technological and environmental determinants of harm

Electronic gaming machines

It is widely recognised that wherever accessibility to EGMs is increased, there is always a risk of an increase in gambling-related harms.⁸¹ Due to their high prevalence and accessibility in Victorian communities, EGMs have the highest population impact. It is estimated people affected by gambling-related harms account for between 22 per cent and 60 per cent (averaged at 41 per cent) of total EGM spending.⁸² EGMs are responsible for 51 per cent to 57 per cent of gambling problems in Australia.⁸³

Inbuilt harm minimisation measures in EGMs are ineffective amongst those at risk, especially higher risk.⁸⁴

Research has identified the following specific harms caused by EGMs⁸⁵:

- Around 80 per cent of presentations to counselling agencies relate to problems associated with EGMs.⁸⁶
- For each additional EGM introduced into an area, there will be an increase of between 0.6 and 1 ‘problem gamblers’, with an average of 0.8 problem gamblers per EGM⁸⁷.
- Each person with gambling problems has 5 to 10 people in their lives who are affected by their gambling.⁸⁸
- Postcodes with no EGMs are associated with 20 per cent fewer family incidents per 10,000 and 30 per cent fewer domestic violence assaults per 10,000 compared with postcodes with 75 electronic EGMs per 10,000.⁸⁹

⁸¹ Commission Decision, Croydon Hotel, paragraph 90; Commission Decision, Dromana Hotel, paragraph 59, Commission Decision, Mornington on Tanti, paragraph 94, Commission Decision, Zagame’s Berwick, paragraph 53

⁸² Productivity Commission (2010)

⁸³ Browne, B. Delfabbro. P; Thorne. H.; Tulloch, C; Rockloff, M; Hing, N; Dowling, N; and Stevens M (2023) Unambiguous evidence that over half of gambling problems in Australia are caused by electronic gambling machines. Results from a Large-scale composite population study” *Journal of Behavioral Addictions* 2 (2023) 1, 182–193 DOI: 10.1556/2006.2022.00083

⁸⁴ Andrew Harris & Mark D. Griffiths, 2017, A Critical Review of the Harm-Minimisation Tools Available for Electronic Gambling, *Journal of Gambling Studies*, March Vol.33 Issue 1 pp.187-221

⁸⁵ Australian Government Productivity Commission (2010) *Productivity Community Inquiry Report, Gambling* p5.22

⁸⁶ Australian Government Productivity Commission (2010) *Productivity Community Inquiry Report, Gambling* p5.26

⁸⁷ Australian Government Productivity Commission (2010) *Productivity Community Inquiry Report, Gambling* p5.26

ng prevalence in Australian and New Zealand with respect to concentration of electronic gaming machines’ *International Gambling Studies* Volume. 9, No. 3, December 2009, p238

⁸⁸ Victorian Responsible Gambling Foundation (2013) *The Responsible Gambling Guide*

⁸⁹ Markham, F, Doran, B & Young, M 2016, ‘The relationship between electronic gaming machine accessibility and police-recorded domestic violence: a spatio-temporal analysis of 654 postcodes in Victoria, Australia, 2005–2014’, *Social Science & Medicine*, vol. 162, pp. 106–14.

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

Table 8 – Protective and risk factors for EGMs

Protective factor	Risk factor
Proposal type	
Closure of a gaming venue. Net reduction in the number of EGMs.	New gaming venue. Net increase in number of EGMs. Increase in the size of the gaming room or space allocated to gambling. Medium to large venue (above 60 EGMs) ^{90, 91, 92, 93, 94, 95} Hotel (rather than a club). ⁹⁶
Venue design	
Design requiring gambling patrons to pass through non-gambling activities. Screening of gaming room from inside and outside the venue to reduce sights and sounds from the gaming area to non-gambling patrons, including children. Facilities which encourage a break of play.	Entrances to gaming room which reduce surveillance of patrons by staff.
Venue operations and harm minimisation	
Presence of highly trained staff. Availability of non-gambling sport, leisure, social and entertainment activities ^{97; 98} in the venue operating at the same time as the gaming area.	Operating hours (trade after 2am ^{99; 100} , less than 6 hours continuous closure).
Locational features	
Availability of non-gambling activities in the surrounding area operating at the same time as the gaming area.	Functional and visual integration of gaming venue with services and facilities associated with people’s day-to-day activities.

⁹⁰ Hing, N. and Haw, J (2010) *The Influence of Venue Characteristics on a Player’s Decision to Attend a Gambling Venue* Centre for Gambling Education and Research

⁹¹ Rockloff, M (2010) *The impact of an audience and venue size on poker machine gambling* Central Queensland University Institute of Health and Social Science Research,

⁹² McMillen, J and Pitt, S (2005) *Review of the ACT Government’s Harm Minimisation Measures* Centre for Gambling Research, ANU

⁹³ Blaszczynski, A et al (2001) *The Assessment of the Impact of the Reconfiguration on Electronic Gaming Machines as Harm Minimisation Strategies for Problem gambling* University of Sydney Gambling Research Unit p17

⁹⁴ Rockloff, M; Greer, N and Evans, L (2012) “The Effect of Mere Presence on Electronic Gaming Machine Gambling” *Journal of Gambling Studies*, October 2012, Issue 27

⁹⁵ Leino, T. et al (2017) ‘Gambling behavior in alcohol-serving and non-alcohol-serving-venues: a study of electronic gaming machine players using account records’ *Addiction Research & Theory* 25.:3, 201-297 https://www.academia.edu/32303619/Leino_T._Sagoe_D._Griffiths_M.D._Mentzoni_R.A._Pallesen_S._and_Molde_H._2017_.Gambling_behavior_in_alcohol-serving_and_non-alcohol-serving_venues_A_study_of_electronic_gaming_machine_players_using_account_records._Addiction_Research_and_Theory_25_201-207

⁹⁶ Hing, N. and Haw, J. (2010) *The Influence of Venue Characteristics on a Player’s Decision to Attend a Gambling Venue* Gambling Research Australia

⁹⁷ Leino, T. et al (2017) ‘Gambling behavior in alcohol-serving and non-alcohol-serving-venues: a study of electronic gaming machine players using account records’ *Addiction Research & Theory* 25.:3, 201-297

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

⁹⁹ Stevens, M. & Roy Morgan Research. (2023). Impact of electronic gaming machine (EGM) late night play on EGM player behaviours. Commissioned by the NSW Responsible Gambling Fund.

¹⁰⁰ Productivity Commission Inquiry Report into Gambling (2010) Australian Government

Protective factor	Risk factor
Proposal type	
	Proximity to services used by people affected by gambling-related harm.
Health and community profile	
Low proportion of people speaking Chinese languages at home and speaking a language other than English. Low proportion of households with mortgage stress. Low levels of socio-economic disadvantage.	Proximity to groups at an elevated risk of gambling-related harm (refer to Section 5.3.2). High rates of crime and violence (assaults, criminal offences, family violence). * High proportions of people receiving welfare payments* High rates of homelessness* High rates of risky alcohol consumption and smoking* High rates of psychological distress*

Source: Selected scientific research

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

Online gambling and sports betting

It is estimated 23 per cent of the Victorian population engages in online gambling.¹⁰¹

The increase in internet access and prevalence of mobile internet devices such as smartphones in the last ten years has resulted in an emergence of ‘technology-based’ forms of gambling. This form of gambling is readily available and easily accessible, heavily promoted and covers a wide range of sports, making it difficult to regulate. The proliferation of online gambling has increased the potential for harm in the community¹⁰² resulting in an increase in the demand for treatment for people gambling online.¹⁰³

Gambling is illegal for people under the age of 18 years. However, marketing for online gambling is particularly pervasive and aligned with major cultural activities such as sport.¹⁰⁴ This normalisation of gambling, and the ready access to online gambling through mobile devices, makes it appealing to young people thereby influencing children and young people’s gambling attitudes and consumption behaviours.

People aged 25-34 years, finished Year 12, living in single-parent households, employed full time, personal income of \$156k or more and with a tertiary education are most likely to gambling online.¹⁰⁵

The lengthy periods of lockdown caused by the COVID-19 Pandemic significantly increased the proportion of sports bettors who gamble online.¹⁰⁶

¹⁰¹ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne

¹⁰² Hetherington, B and Phillips, T (2023) *Gambling Harm and the Online Gambling Environment* Victorian Responsible Gambling Foundation

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¹⁰⁶ Brett Hetherington and Tony Phillips 2023, *Discussion paper: Gambling harm and the online gambling environment*, Victorian Responsible Gambling Foundation, Melbourne

5.4 Impacts of gambling

Gambling can result in both benefits and harms to the gambler, their family and friends and the broader community.

5.4.1 Benefits of gambling

Gambling can result in several social and economic benefits such as:

- **Social benefits:** Source of entertainment for those not affected by harm; support for community groups and organisations enabling them to deliver activities and programs; provision of non-gambling social, leisure, entertainment and recreation facilities and activities.
- **Economic benefits:** Employment; investment; supply contracts for local businesses; complementary expenditures in the gaming venue; financial support for non-gambling social, leisure, entertainment and recreation activities and facilities and sources of revenue to the State government and the venue operator.

5.4.2 Gambling-related harm

Gambling harm includes financial harm, relationship disruption, emotional or psychological distress, decrements to health, reduced work or study performance and criminal activity.¹⁰⁷ In the 2022-23 Financial Year, the total cost of gambling in Victoria was estimated to be \$14.1 billion, almost double that of the total size of the gambling industry.¹⁰⁸

Gambling losses are a bigger drain on the household budget than the cost of electricity and gas and are growing at a rate faster than the cost of housing. These cost-of-living pressures can result in financial and psychological pressures that can exacerbate the risk factors for harmful gambling.¹⁰⁹

Gambling can be both the impetus for and the outcome of family violence.¹¹⁰ People affected by gambling harm are more likely to be perpetrators of intimate partner violence¹¹¹

It is becoming increasingly recognised gambling-related harms have direct impacts on the person who gambles and indirect impacts on others including their families, friends and the wider community. It is estimated that 83 per cent of Victorians have a close relationship with someone who gambled.¹¹²

Close family members including partners and children were most often identified as the people most impacted by others' gambling.¹¹³ These impacts include feeling angry or hopeless or having conflict in relationships.

Some gaming operators may become financially reliant on the revenue derived from EGMs, despite the potential negative social and economic impacts of gambling harm on the community's health and wellbeing.

¹⁰⁷ Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne

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¹⁰⁹ Equity Economics (2025), *Gambling in Australia's cost-of living crisis. The Black Hole in Household Budgets* <https://www.equityeconomics.com.au/report-archive/gambling-in-australias-cost-of-living-crisis-the-black-hole-in-household-budgets>

¹¹⁰ Public Accounts and Estimates Committee (2023) *Gambling and liquor regulation in Victoria: a follow up of three Auditor-General reports* Parliament of Victoria

¹¹¹ Hing, N., O'Mullan, C., Mainey, L. *et al.* Intimate partner violence linked to gambling: cohort and period effects on the past experiences of older women. *BMC Women's Health* **23**, 165 (2023).

¹¹² Suomi, A., Kim, J., Biddle, N., Dowling, N. A., Hahn, M., Cowlshaw, S., Butterworth, P., Thomas, A., Hodgins, D., Heywood, W., Scott, P., Myers, P., 2024, *Victorian population gambling and health study 2023*, State Government of Victoria, Melbourne

¹¹³ Australian Institute of Health and Welfare 2021 *Gambling in Australia*

5.5 Intersectionality of risks and impacts

In some instances, gambling harm is a function of the intersectionality between specific social, demographic and environmental conditions, resulting in a health inequality in gambling-related harm.¹¹⁴ For example, a young culturally diverse male who has low educational attainment and low proficiency in English is also likely to experience socio-economic disadvantage and unemployment. These factors may lead to disengagement and decreased opportunities to seek help.

Research has identified an association between some factors which present as both risk factors and impacts. For example, up to 29 per cent of those seeking treatment for primary care, alcohol and other drug, and/or mental health issues are experiencing gambling problems.¹¹⁵ Similarly impacts such as financial hardship, unemployment, family experiences of family violence, depression and anxiety may in turn increase a person's desire to turn to gambling for escape and relief.

Gambling is also associated with an approximately four times higher risk of suicide with almost one in five people presenting with suicidality also experiencing harm from gambling.¹¹⁶ Welfare and support agencies report that 80 percent of specialist gambling financial counsellors had clients presenting talking about suicide, and 48 percent had clients who had attempted to take their lives.¹¹⁷

¹¹⁴ Raybould, J.N., Larkin, M. & Tunney, R.J. Is there a health inequality in gambling related harms? A systematic review. *BMC Public Health* **21**, 305 (2021). <https://doi.org/10.1186/s12889-021-10337-3>

¹¹⁵ Lubman, D, Manning, V, Dowling, N, Rodda, S, Lee, S, Garde, E, Merkouris, S & Volberg, R 2017, Problem gambling in people seeking treatment for mental illness, Victorian Responsible Gambling Foundation, Melbourne.

¹¹⁶ Suicide Prevention Australia (2022) Inquiry into online gambling and its impacts on those experiencing gambling harm, Submission 41

¹¹⁷ Parliament of Australia (2023) *You win some, you lose more. Online gambling and its impacts on those experiencing gambling harm.* Standing Committee on Social Policy and Legal Affairs

6 Towards the Maroondah Gambling Harm Prevention and Minimisation Policy 2026

This section provides the framework guiding the development of the Maroondah Gambling Harm Prevention and Minimisation Policy 2026. It starts with a benchmarking exercise that describes key features of contemporary social gambling policies and concludes with a strategic assessment of the Maroondah Gambling Policy 2018.

6.1 Benchmarking

Scope

Most of the newer social policies cover all forms of gambling, with some including a statement that Council has greatest influence over EGMs.

The scope of both gambling and EGM specific social policies covered all Council's statutory roles, including those relating specifically to land use planning and the assessment of applications for planning permits and gaming licences.

The public health approach to preventing and minimising harm underpins most policies.

Two of the most contemporary policies describe the outcomes of a Gender Impact Assessment (GIA) which is a statutory requirement.

Titles of the social policy

The newest policies are moving away from 'harm minimisation and reduction' and include 'harm prevention' in their titles.

Policy position

The framing of Council's policy position on gambling is challenging as it needs to address inherent tensions between its statutory roles to manage gambling and EGMs in the municipality whilst protecting the community from gambling-related harm. In order to be robust and support consistent and discretionary decision-making, the policy position must be balanced, transparent and flexible.

There is a shift away from making decisions that just seek to minimise harm from gambling towards those that prevent harm from occurring in the first place.¹¹⁸

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

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

¹¹⁸ Presentation by Professor Samantha Thomas and Dr Jonathan Hallett to the Local Government Working Group on Gambling, April 2023

Structure of the social policy

The social policies are broadly structured around the following headings:

- Purpose or role of the social policy.
- Scope of the policy i.e. all forms of gambling or EGMs specific.
- Context i.e. summary of gambling behaviours, key gambling indicators in the municipality, determinants and impacts of gambling harm.
- Council’s policy position including its statutory roles, key goals underpinning the policy position and principles underpinning the public health approach such as equity, prevention, collaboration, evidence base and the social determinants of health.
- Council’s policy statement describing its strategies and outcomes in relation to its roles such as advocacy, capacity building, planning and regulation, collaboration and partnerships and managing gambling on land owned by Council.

Implementation and review

This section describes how the policy will be implemented in collaboration with relevant stakeholders from peak bodies, government, industry, community and service providers. Refer to Appendix 3.

6.2 Strategic assessment of the Maroondah Gambling Policy 2018

A strategic assessment of the Maroondah Gambling Policy 2018 is provided in Table 9.

Table 9 – Strategic assessment, Maroondah Gambling Policy 2018

Maroondah Gambling Policy 2018	Discussion and recommendations
Title	
No reference to gambling harm prevention or minimisation in the title.	Consider including the words ‘gambling harm prevention and minimisation’ in the title.
Structure	
Structure reflects contemporary social gambling policies. There is no section describing Council’s policy position.	Consider: <ul style="list-style-type: none"> • Retaining broad structure. • Including a section describing Council’s policy position.
<i>What is the purpose of this Policy?</i>	
The content reflects the purpose of a social gambling policy.	Some of the content is likely to be outdated, particularly in relation to the role the social policy might play in reviewing the Maroondah Planning Scheme. Consider updating the content to ensure it reflects the specific purpose of the policy.
<i>How was this Policy prepared?</i>	
The content reflects the methodology guiding the preparation of the new gambling social policy.	Consider updating the wording to ensure it reflects the specific methodology guiding the preparation and title of the new gambling social policy.

Maroondah Gambling Policy 2018	Discussion and recommendations
<i>What are we seeking to achieve through this policy?</i>	
These objectives reflect the desired outcomes of a social policy	Consider refining and consolidating the policy objectives to make the document more succinct.
<i>How does this policy align with the statutory and strategic framework?</i>	
This section highlights specific aspects of Council’s strategic and legislative framework that align with the role of the gambling social policy.	Some of the content is outdated. There is the opportunity to refine the content to make the policy more succinct. Consider upgrading the content to ensure it aligns with the current statutory and strategic framework.
<i>What is the City of Maroondah’s gambling context?</i>	
This section refers to the gambling context.	The socio-economic and environmental context within which gambling takes place in the municipality are relevant determinants of gambling harm. Much of the content is outdated. Consider: <ul style="list-style-type: none"> • Updating the content. • Including a discussion of the socio-economic and environmental context.
<i>What is gambling-related harm?</i>	
The scope of the content in this section is appropriate.	Much of the discussion in this section is outdated. Consider updating the discussion in this section to ensure it reflects the most current research.
<i>What is our role in preventing and minimising gambling-related harm?</i>	
This section typically appears earlier in gambling social policies. The discussion typically reflects local government’s role in preventing and minimising gambling-related harm.	The highlighted role is not Council’s primary responsibility for preventing and minimising gambling-related harm. Consider: <ul style="list-style-type: none"> • Including a discussion of the various roles Council has to prevent and minimise gambling-related harm. • Including reference to the need to collaborate with other stakeholders who share the responsibility for preventing and minimising gambling-related harm.

Maroondah Gambling Policy 2018	Discussion and recommendations
<i>Our strategic response</i>	
<p>Inclusion of policy principles is appropriate.</p> <p>The commitments may overlap with some of the objectives.</p>	<p>Some of the content in the discussion repeats the content in Figure 4.</p> <p>Consider:</p> <ul style="list-style-type: none"> • Streamlining the content to make the discussion more succinct. • Remove jargon.
<i>Our priorities</i>	
<p>The structure and scope of this section reflect an action plan rather than a social policy.</p> <p>There is the opportunity to review the priorities to ensure they align more closely with Council’s statutory roles defined in the Maroondah Council Plan 2025 – 2029.</p>	<p>Consider:</p> <ul style="list-style-type: none"> • Refining the scope of the priorities. • Omitting content that would be included in an action plan. • Rewording the content, where appropriate, to remove jargon.
<i>Monitoring and review</i>	
<p>This section does not include a discussion on implementation or reference to collaboration with other stakeholders.</p>	<p>Consider:</p> <ul style="list-style-type: none"> • Updating and reviewing the content. • Including discussion on how the policy will be implemented. • Including some reference to collaboration with stakeholders

7 Conclusion and next steps

7.1 Summary and conclusions

As the closest tier of government to the community, Council is committed to exercising its statutory responsibility to prevent and reduce the negative impacts gambling has on mental and physical health and wellbeing. Council is particularly concerned about the harm gambling can cause among groups at an elevated risk of gambling harm and within the new and emerging communities in the municipality's growth areas.

The municipality displays multiple indicators of gambling harm such as a high density of player loss per attached EGM, adults per venue, density of EGMs and player loss per adult to metropolitan municipalities. The research found that the communities in Bayswater North, Ringwood North and Ringwood have concentrations of socio-economic disadvantage and are at a disproportionate risk of vulnerability to gambling harm.

The review of the Maroondah Gambling Policy 2018 identified several opportunities to produce a succinct social policy that aligns with Council's statutory roles and the Community Vision 2050. The review also identified opportunities to include new components and ensure the new social policy reflects contemporary research on the causes and impacts of gambling harm.

7.2 Next steps

It is recommended Council uses the findings in the Report to prepare the Maroondah Gambling Harm Prevention and Minimisation Policy 2026.

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Appendix 2 – Socio-economic and health profile

Table 10 – Population change, 2021-2046

Area	Forecast year			Change between 2021 and 2046			
	2021	2036	2046	Total change	Avg. annual % change	Total per cent growth 2021-2046	Total per cent growth 2026-2046
Bayswater North	9,090	9,725	10,013	+923	0.4	10.2	6.7
Croydon	28,848	31,858	33,801	+4,953	0.6	17.2	11.2
Croydon Hills	5,194	5,160	5,099	-95	-0.1	-1.8	-1.8
Croydon North	8,173	9,066	9,966	+1,793	0.8	21.9	15.7
Croydon South - Kilsyth	6,635	7,608	8,220	+1,585	0.9	23.9	16.3
Heathmont	10,021	10,834	11,252	+1,231	0.5	12.3	8.8
Kilsyth South	2,881	2,836	2,800	-81	-0.1	-2.8	-1.8
Maroondah City	116,080	129,975	139,974	+23,894	0.8	20.6	15.4
Ringwood	19,878	25,173	29,029	+9,151	1.5	46.0	37.2
Ringwood East	10,766	12,035	13,279	+2,513	0.8	23.3	19.5
Ringwood North	9,726	10,456	11,045	+1,319	0.5	13.6	9.2
Warranwood	4,868	5,226	5,469	+601	0.5	12.3	7.3

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

Table 11 - Socio-economic and health profile (1)



Locality	Median age (years) %	Males %	18-24 years %	Disengaged young people %	Low income household (less than \$800 per week) %	Unemployment rate %	Proxy FOR Personal income less than \$20,799 is lowest individual quartile with a range of \$0-\$375 per week,	Households with mortgage stress %	Households with rental stress %	Renting social housing %	Below Year 11 schooling %	People with no qualifications %
Bayswater North	38	48.4	7.1	8.8	20.5	3.9	22.6	15.2	33.8	4.0	24.7	36.5
Croydon	39	47.1	7.1	7.8	23.2	4.3	22.6	14.8	35.1	2.8	25.5	36.4
Croydon Hills	42	49.4	9.8	4.4	11.8	3.4	24.1	9.9	29.7	0.3	18.9	35.7
Croydon North	40	48.5	8.4	5.6	15.3	3.3	22.1	13	35.2	1.3	20.9	34.7
Croydon South	38	48.2	6.7	10.2	18.7	3.4	23.3	14.6	28.9	3.5	24.3	36.6
Heathmont	41	49.3	7.4	5.5	16.5	3.5	23.7	10.6	28	1.3	18.6	30.6
Kilsyth	39	46.7	6.9	6.4	23.2	2.7	20.4	18.3	30.7	1.9	28.1	36.4
Kilsyth South	42	50.3	12.8	5.7	12.3	3.5	24.9	9.1	39.6	0.0	26.1	42.1
Ringwood	38	48.7	7.6	6.7	21.9	4.6	24	16.1	34.6	3.7	21.3	33.5
Ringwood East	38	48.6	7.8	6.9	20.4	4.8	23	14.9	33.9	1.8	20.6	33.2
Ringwood North	43	49.3	7.9	4.4	15.1	3.8	24.7	12.3	30.8	0.5	19.9	33.4
Warranwood	40	49.5	10.3	4.7	12.3	3.4	25	11.2	31.5	2.4	17	34
City of Maroondah	39	48.4	7.8	6.5	19.5	4	23.3	13.8	33.6	2.4	22.2	34.8
Eastern Metropolitan Region	40	48.8	9.2	5.1	19.4	4.7	26.1	18.1	31.6	1.6	19.1	33.1

Higher relative to Eastern Metropolitan Region
 Higher relative to the City of Maroondah

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

Socio-economic and health profile (2)

Locality	Group households %	Lone person households %	One parent families with children %	People speaking Chinese languages at home %	People not fluent in English %	Aboriginal and Torres Strait Islander %	Speaking a language other than English %	Recent arrivals between 2016 and 2021 %	People with a long term health condition %	People with a mental health condition %	Households with three or more motor vehicles %
Bayswater North	2.4	25.9	12.7	5.2	3.2	0.7	19.7	13.3	36.1	12	17.3
Croydon	2.7	29.2	11.5	4.8	4	0.6	18.9	14.4	36	10.3	14.1
Croydon Hills	1	11.9	11	6.0	1.7	0.5	12.7	8.7	31.8	7.5	28.7
Croydon North	1.5	18.3	11.2	4.9	1.9	1	13.6	11.3	33.6	9.2	22.6
Croydon South	1.9	21	12.3	4.4	2.4	0.9	15.0	12	34.4	10	19.3
Heathmont	2.1	21.1	9.5	5.7	2.6	0.6	16.7	11.6	34.5	9.3	18.4
Kilsyth	2.3	29.1	12.4	0.7	2	0.9	12.6	8.6	35.5	10.9	15.2
Kilsyth South	0.9	11.8	9.1	1.4	0.9	0.6	8.0	4.9	35	10.4	40.7
Ringwood	3.9	29.3	10.4	12.5	7.1	0.6	31.9	22.8	32.2	9.8	11.5
Ringwood East	3.2	27.1	10.7	8.5	5.3	0.8	23.9	19.3	34	10.7	14.6
Ringwood North	1.5	15.6	10	7.2	2.4	0.4	17.2	9.1	33.6	7.4	23.2
Warranwood	0.8	10.6	9.5	2.5	1	0.6	10.3	5.3	30.6	8	33
City of Maroondah	2.5	24.3	10.9	6.6	3.8	0.6	19.8	15.3	34.2	9.8	17.6
Eastern Metropolitan Region	3.5	22.2	10.1	14.4	5.4	0.5	32.7	18	31	7.8	18.2

 Higher relative to Eastern Metropolitan Region
 Higher relative to the City of Maroondah

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

Appendix 3 – Gambling industry stakeholders

Stakeholder	Details
Peak bodies	Victorian Local Governance Association (VLGA), which auspices the Local Government Working Group on Gambling (LWGOG) Municipal Association of Victoria (MAV) Alliance for Gambling Reform
Government	Adjoining municipalities (Manningham, Knox, Whitehorse and Yarra Ranges) Victorian Gambling and Casino Control Commission
Industry	Community Clubs Victoria (CCV) Australian Hotels Association (AHA)
Community	People who live, work, study and visit the City of Maroondah
Community organisations and educational institutions	Sporting clubs Social and leisure groups such as U3A, Probus Universities and research organisations
Service providers	Members of the Gambling Harm Taskforce

¹ Australian Gambling Statistics 40th Edition

² Australian Gambling Statistics 40th Edition

³ Australian Gambling Statistics 40th Edition