

Finance facts: **Gambling**

What is gambling?

Gambling is the act of risking money (or other item of value), for the opportunity to make more money. While gambling may seem like a normal or entertaining part of life, it has serious consequences on the wellbeing of individuals and the community, with potentially serious social, health and financial harms.

Of increasing concern is the rise of online gambling through gaming and betting which are always accessible through apps and websites. This is increasingly a problem due to the ease of access, especially for young people.

Types of gambling

In recent years Australia has seen a rapid increase in online gambling, with different levels of risk depending on the likelihood of returns and the amounts involved. Gambling is not a new problem in society with many types of gambling common in society including:

- **Lotteries and scratchies:** Players buy tickets for a chance to win prizes. Often seen as low risk but can encourage unrealistic expectations of wealth.
Examples: Powerball, Oz Lotto, Instant Scratchies
- **Lotteries for fundraising:** Community or charity raffles and draws. Usually low risk and socially accepted.
Examples: School raffles, charity lotteries
- **Private or informal gambling:** Unregulated games among friends or community groups.
Examples: Card games, informal bets
- **Pokies (Electronic Gaming Machines):** Slot machines found in pubs, clubs, and casinos. Highly addictive due to sensory elements especially with appealing colours and sounds, fast play (the ability to play over and over again with no delay in time) and reward cycles (patterns and timing intervals in which individuals receive rewards).
Examples: Pub pokies, club gaming rooms
- **Sports betting:** Betting on the outcomes of sporting events, increasingly online and app based.
Examples: NRL, AFL, horse racing, soccer
- **Race betting:** Betting on horse or greyhound races, traditionally through TAB outlets or online.
Examples: Melbourne Cup, local race meets
- **Casino gambling:** Includes table games and electronic machines in licensed casinos.
Examples: Blackjack, roulette, baccarat, poker

What motivates people to gamble?

People start gambling for many reasons including psychological motivations such as excitement and thrill-seeking, escaping or coping, or the illusions of skill or control (they may feel that they are good at something).

Other motivations may include social motivations such as family modelling where behaviours are learnt from adults in the family. Other motivations may include peer influence, and sporting gambling culture which is often influenced by advertising.

Other people may decide to gamble because they believe it offers a chance to win money easily and to improve their financial circumstances.

The impacts of gambling

Gambling can have a detrimental effect on individuals such as financial stress including debt, mental illness (anxiety, depression, guilt, suicidal thoughts), relationship conflict and family violence, homelessness, community harm (such as crime), and job loss. What may start as a casual form of entertainment, can have far reaching consequences. Gambling can be highly addictive, with some individuals trying to recover losses by gambling, leading to a cycle of continued gambling.

Who is most impacted by gambling?

According to the Australian Institute of Family Studies (2023), at least two in five adults gamble weekly with an average spend of \$83, with 73% of Australians having gambled in the last year. Males are more likely to gamble more often than women, with the typical gambler being male, aged 18 to 34 years, with most sports and race betting conducted online on sports such as AFL, NRL, and soccer.



Did you know?

Gambling advertisements are often shown during sports games depicting mostly young males in social situations placing bets and being happy. This approach to advertising is known as social norming. This is where potentially harmful behaviours such as gambling are seen as a 'normal' part of society. This is part of an advertising technique known as a 'dark nudge'. Dark nudges deliberately steer people toward decisions that are not in their best interests. The more aware you are of dark nudges, the less likely they are to impact you (Social Change, 2024)

Finance facts: **Gambling**



Scambling is one of the biggest dangers affecting young people

Youth specific drivers of gambling include ease of access with 56.1% of gambling now happening online (Biddle & Edwards, 2025). Simulated gambling may be introduced to young people during online games where they become used to gambling features, with real gambling seen as a natural progression once they turn 18.

Online gambling can often lead to a danger known as scambling where the line between gaming and gambling is blurred in a scam-based fake gambling platform. On scambling platforms, young people are often invited by people they may know to play an online game with the chance to win money prizes after paying fees. These scambling websites are often run by organised crime groups (AUSTRAC, 2025).

The probability of winning while gambling is low, very low.

The probability of winning in gambling is almost always lower than people think. Every gambling product, whether it's pokies, sports betting, lotteries, or casino games, is designed with a built in mathematical advantage for the operator. This is called the house edge, and it ensures that over time, the venue or company makes more money than it pays out.

While some games may offer occasional wins, the long term probability always favours the house. For example, the chance of winning Powerball is 76,767, 600 to 1, or winning \$5000 on a \$1 pokie jackpot is 9,700,000 to 1 (GambleAware, n.d.), meaning it is near impossible to make any money in the long term. Even in games that appear skill based, like sports betting, unpredictable events and complex odds make consistent winning unlikely.

Because gambling outcomes are based on chance, randomness, and algorithms, no strategy can change the underlying probabilities. Short term wins can feel exciting, but they don't reflect the long term reality: the more you play, the more likely you are to lose.

Where to turn to for help

The National Gambling Helpline 1800 858 858 (www.gamblinghelponline.org.au) who will help you to access additional services relating to gambling-related services.

Glossary

Probability	The extent to which something is likely to happen.
Scambling	Online gambling websites that serve the purpose to scam individuals. They have many of the same features of a gambling website and are often hard to identify. The extent to which something is likely to happen.
Unregulated games	These are gambling games that fall outside of the legal protection and therefore put the individual at greater risk of losing their money. These games can be either be in the form of informal games face to face, or through websites that are not licensed by the Australian Communications and Media Authority (ACMA)

Related Talk Money fact sheets

- Scambling Fact Sheet
- Gambling Worksheet

Links

AUSTRAC. (2025). *Fintel Alliance: Scambling fact sheet*. Australian Transaction Reports and Analysis Centre.

Australian Institute of Family Studies. (2023). *Gambling participation and experience of harm in Australia*.

Biddle, N., & Edwards, B. (2025). *Gambling participation in Australia 2025*. POLIS: The Centre for Social Policy Research, Australian National University.

GambleAware NSW. (n.d.). *What are the odds?*

Social Change. (2024). *Hidden persuasion: Unveiling the secrets of dark nudges*.

Australian Communications and Media Authority. (2024). Online gambling services. <https://www.acma.gov.au/online-gambling-services>

About Talk Money with Ecstra Foundation:

Talk Money with Ecstra Foundation is designed to help Australian students learn money lessons for life, to be confident talking about money and to make informed financial decisions. We offer facilitator led workshops for Years 5-10 students and additional resources to reinforce learnings. The program is provided at no cost to schools, enabling more students across Australia to access financial education at key life stages.

About Ecstra: Ecstra Foundation is an independent charitable foundation committed to building the financial wellbeing of Australians within a fair financial system. Ecstra launched Talk Money in February 2022.

 talkmoney.org.au

 1800 651 636

 talk@talkmoney.org.au

General Information only: The information provided on our website and in this factsheet is general information only and is not legal or personal financial product advice. It does not take into account a person's objectives, financial or personal situation or needs. It is for educational and illustrative purposes only, and does not constitute, and should not be relied upon as legal or financial advice. Copyright© Ecstra Foundation 2026 | ABN 16 625 525 162

