

BACKGROUND

Traditional public health messages have often focused on the narrative of 'gambling responsibly'; however, these messages have shown limited effectiveness as they do not provide clear or actionable guidance on what safer gambling looks like.

Aim: To develop lower risk gambling guidelines specific to online sports and raced betting based on objective operator data that captured behaviours associated with increased gambling harm.

METHODOLOGY/ANALYSIS

- A survey about gambling behaviour among **online sports and race betting customers** from two Australian wagering sites (n=1647).
- **Behavioural account data** was collected for all customers invited covering a period of six months prior to survey launch and six months following its close and was **linked to their survey responses**.

Stages of Developing Limits:

STAGE 1: HARM CLASSIFICATION

Participants were classified as experiencing gambling harm using the Problem Gambling Severity Index (PGSI) and Gambling Harm Measure (GHM).

STAGE 2: ESTABLISHING LIMITS

Cut-offs for predicting gambling harm were calculated across eight behavioural indicators using three methods that aimed to balance varying levels of sensitivity (correctly identifying people experiencing harm) and specificity (not incorrectly flagging those who are not harmed).

STAGE 3: TESTING LIMITS

Tested whether exceeding the new limits predicted gambling harm using weighted logistic regression models that adjusted for demographic factors and other gambling behaviour.

STAGE 4: COMPARING GUIDELINES

The new limits were compared with existing Australian Lower Risk Gambling Guidelines, which were based on self-report data across all forms of gambling, to see how well they identified gambling harm.

STAGE 5: BEHAVIOURAL PATTERNS OVER TIME

The proportion of participants exceeding behavioural limits was examined in the six months before and the six months after survey participation.

KEY FINDINGS

- **Depositing money frequently, depositing a larger share of household income, and holding multiple betting accounts** predicted harm **more strongly** than standard indicators (e.g., betting frequency, total spending) used in traditional guidelines.
- Spending a **greater proportion of household income on gambling indicated risk more strongly than total spending alone**.
- **Thresholds using objective account data were higher than those from survey-only studies**, likely because people tend to underreport their gambling frequency and spending.
- **Younger participants (25 and under) appeared to experience harm at lower thresholds**, indicating the need for potentially stricter limits for this group.
- Exceeding **multiple limits simultaneously** compounds risk **exponentially** (Figure 1).

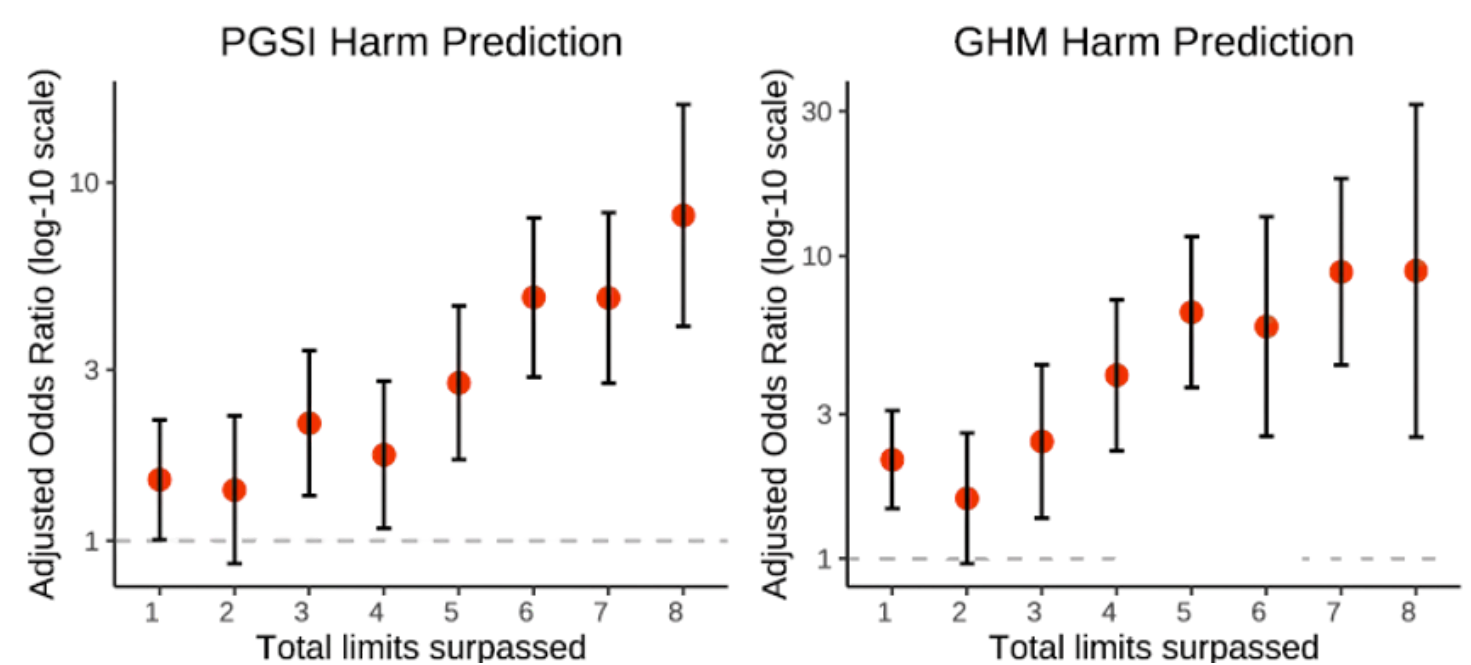


Figure 1. Odds Ratio of PGSI Harm by total limits surpassed.

RECOMMENDATIONS AND FUTURE RESEARCH

- Evaluate limits in other samples and against other risk indicators (e.g., self-exclusion, deposit limit setting)
- Focus on depositing as the key behavioural indicator of gambling risk.
- Use income-relative limits (e.g., 2% of monthly household income) as opposed to total spending to guide consumers, operators, and financial institutions.
- Exceeding multiple limits signals high risk and warrants prompt action by both individuals and operators.
- Test consumer acceptability and credibility of the recommended limits in an Australian sample

THE '2, 2, 4, 4' RULE

We translated the most empirically supported and actionable predictors into four consumer-focused guidelines, presented using the simple mnemonic 'The 2,2,4,4 Rule' — akin to existing public health messages such as 'Slip, Slop, Slap, Seek, Slide'.

We recommend considering lower limits if you:

- Gamble on other activities (e.g., poker, casino games, lotteries)
- Have experienced issues with mental health (e.g., anxiety, depression, or substance use)
- Are less than 26 years old
- Are experiencing financial hardship

2%

MONTHLY INCOME



Deposit **no more than 2%** of your pre-tax household income

2

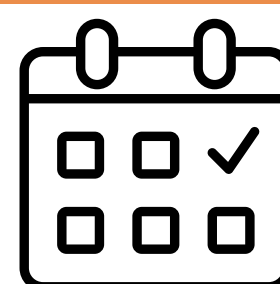
GAMBLING SITES



Bet with **no more than 2** different gambling platforms or apps

4

DEPOSITS



Make **4 or fewer** deposits per month

4

TYPES OF SPORTS OR RACES



Bet on **4 or fewer** different types of sports or races