



Understanding women's gambling behaviour and harm

What the research shows

This study surveyed 509 women from Victoria and New South Wales to better understand women's gambling behaviours and experiences of harm. Findings show that women's gambling participation rates are similar to men's but has been under-recognised in research, policy, and prevention. Women's gambling behaviour varied across age groups, levels of risk, social contexts, product availability, and perceptions of harm.

Key findings

1

How women engage with gambling

Many women reported gambling as part of social and leisure activities, including nights out, time with friends, and accessible entertainment options. Poker machines were the product gambled on most frequently by women overall.

Younger women were more likely than older age groups to:

- Use multiple gambling products
- Gamble frequently
- Engage with sports betting and casino gambling
- Exhibit severe levels of gambling harm

2

Perceptions of harm

There were clear differences in how women perceived gambling risks.

Younger women and those at higher risk were more likely to:

- View some products, particularly sports betting, as less harmful
- Associate gambling with fun, social connection, and the possibility of winning

These perceptions may reduce awareness of harm and increase vulnerability.

3

Why a gendered approach matters

This research shows that women's gambling:

- Is shaped by social settings and accessibility
- Varies across life stages and risk levels
- Has been under-recognised in research, policy, and prevention

Without a gendered approach, public health strategies may overlook the specific ways women experience gambling and harm.



“I don't really gamble, but the pokies can be a bit of fun when you're out with friends”.

– 25 year old woman



Key Insight

Women are not a single group, especially when it comes to gambling.

Understanding how women engage with gambling is critical to developing effective prevention, policy, and support strategies.





How gambling is promoted to women

How marketing and public relations strategies shape women's gambling

This study explored how gambling promotions and public relations strategies influence women's attitudes and behaviours. This survey included 525 women aged 18–40 years living in Victoria, Australia. Participants shared their views about novel gambling promotions that appeared in social media posts from gambling companies.

Key findings

Gambling is made to feel normal

- Promotions were seen to make gambling feel more normal and socially acceptable for women
- High exposure and repeated messaging reinforced the idea that gambling is “something everyone does”
- Featuring women in promotions helped position gambling as a female activity

Gambling is presented as part of everyday life for women.

Designed to appeal to women

- Promotions align with women’s interests, values, and social contexts
- Use of influencers and celebrities makes gambling feel relatable and desirable
- Events and markets are framed to feel more relevant for women to gambling on

This includes reality TV and pop culture betting, lifestyle framing and female friendly branding

Increasing risk of harm

- Women were concerned these strategies:
 - Draw women into gambling
 - Normalise ongoing engagement
 - Increase vulnerability to harm
- Some described gambling as a “slippery slope”
- Promotions may lead to:
 - Financial harm
 - Addiction
 - Long-term negative impacts

What looks harmless can lead to harm over time.

Gambling is framed as fun and harmless

- Promotions present gambling as:
 - Light-hearted
 - Entertaining
 - Social
- This framing can reduce perceptions of risk
- Gambling is positioned as a low-stakes activity, even when it is not

Risk is downplayed through positive and social messaging.

Encourages new participation

- Promotions were seen to encourage women to try gambling, including those who previously wouldn’t
- Influencers and celebrities act as powerful entry points to gambling
- Novel betting markets create a sense of confidence and familiarity

Women described these strategies as: encouraging, attracting, persuading, tempting.

Corporate social responsibility strategies builds trust

- Gambling companies:
 - Sponsor and endorse women's sport
 - Promote gender equity initiatives
 - Align themselves with women's health causes
- These strategies were seen as:
 - Improving brand image
 - Building trust
 - Masking harm

Women described these as: “marketing tactics” and attempts to appear “caring” or “responsible”.

Key insight

Gambling is being actively reshaped to appeal to women. These strategies make gambling feel normal.

Why this matters

- ✓ Gambling marketing is actively shaping women’s attitudes and behaviours.
- ✓ Strategies are designed to attract new female audiences
- ✓ Risk is often hidden behind messages of fun, empowerment, and social connection
- ✓ Current approaches may underestimate how these strategies influence harm





How gambling is being normalised for women

What the research shows

This study explored how women aged 18–40 in Australia experience gambling and what contributes to it becoming normal in their everyday lives.

This study highlights how gambling is normalised in ways that may increase women's risk of gambling harm.

Key findings



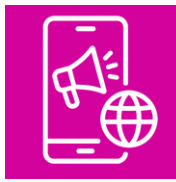
It is difficult to avoid exposure

Women described gambling advertising as widespread across media, sport, and everyday spaces, making it hard to escape.



Marketing designed to appeal to women

Women described gambling environments and promotions as increasingly aligned with women's interests and identities. Framed around fashion, socialising, and lifestyle experiences, these approaches made gambling feel relevant, appealing, and socially appropriate for women.



Technology has changed how women engage

Online platforms and mobile technologies have significantly changed the way people access gambling. For some women, this removes the stigma previously associated with attending gambling venues and allows gambling to be integrated into everyday routines.



Changing social norms play a role

Women described gambling as becoming more acceptable over time. Activities that were once seen as male-dominated are now framed as part of women's lives. This shift reflects broader changes in gender roles, but also the ways in which industries have adapted their strategies to target new audiences.



“It’s an acceptable pastime... it’s about independence... there’s not as much scrutiny on women... so they’re able to have active social lives... and gamble more than before.”

– 35 year old woman



Key Insight

Gambling is not simply an individual choice.

It is shaped by environments, systems and commercial strategies that make it feel normal, routine and accepted in women's lives.

What women said should change

Women identified key strategies to reduce the normalisation of gambling:

1

Restrict gambling marketing, especially where it is highly visible

2

Provide clear, honest information about risks

3

Address availability and accessibility of gambling products

4

Create alternative social spaces that do not involve gambling

These strategies reflect a shift away from individual responsibility toward broader public health action.



BASED ON: McCarthy, S., Thomas, S., Marko, S., Pitt, H., Randle, M. and Cowlshaw S (2022) Women's perceptions of strategies to address the normalisation of gambling and gambling-related harm. *Australian and New Zealand Journal of Public Health*, 46(6), 821-828.



How gambling becomes routine for women

Environments, access, and everyday convenience shaping women's gambling

Younger women's gambling is increasingly shaped by the environments and systems around them. This research with 41 Australian women aged 18-40 years shows that gambling is often convenient, accessible, and routine, rather than a deliberate or planned activity.

Key findings

1

Gambling is built into everyday environments

- Gambling products are embedded in shopping centres, pubs, and community venues
- Lotteries, pokies, and betting are available in everyday settings
- Gambling is often encountered while doing other activities

Women are exposed to gambling in a range of everyday environments.

2

Convenient Consumption

- Gambling is often engaged in because it is easy to access, available everywhere, and part of routine activities.

Examples include:

- Buying a lottery ticket while grocery shopping
- Gambling at venues during social outings
- Engaging with gambling when its embedded in the environment you are in

The increased convenience encourages women's regular gambling and ongoing use.

3

Social Networks Shape Engagement

- Gambling is often a social activity
- Influenced by friends, partners, and family
- Linked to connection, belonging, and shared experiences
- Introduced through intergenerational practices

Women engage in gambling because it is part of their social world.

4

Technology Makes gambling Routine

- What has changed: Online platforms and apps, automated payments and subscriptions, 'set and forget' gambling
- What this means: Gambling becomes regular and habitual, less active decision-making, easier to gamble more often, increased exposure to risk

Technology creates unrestricted and limitless gambling practices.

5

Building familiarity and confidence

- Women develop skills and confidence through repeated exposure
- Gambling feels easy and manageable
- Familiar environments reduce perceived risk
- Participation becomes normal and expected

This contributes to ongoing engagement over time and increases the risk of harm.



"It's no longer a special occasion, it's more frequent and it's more to try and make money instead of just part of an experience"

- 27 year old woman



Key Message

Gambling is designed to be convenient

A range of factors has made gambling seem convenient, accessible and a routine part of life.

Why this matters

When gambling is accessible, available, and considered normal, it increases women's gambling behaviours and experiences of harm.





Gambling and Young Women

What the research shows

This study explored the range of factors that may contribute to the normalisation of gambling for women aged 18–34 in Australia.

How normalisation happens

1

Early exposure

- Introduced through family activities and traditions
- Attendance at venues for meals and social events
- Informal betting before legal age
- Rituals such as gambling on an 18th birthday

These experiences build familiarity and reduce perceptions of risk.

2

Social networks

- Gambling used to connect with friends and partners
- Social expectations to participate
- Pressure to fit in within peer groups
- Influence of partners and group dynamics

Gambling becomes part of social belonging.

3

Gambling environments

- Venues positioned as social and entertainment spaces
- Co-location with dining, nightlife, and events
- Gambling used to pass time during outings
- High accessibility, including late-night venues

Gambling is embedded within everyday leisure activities.

4

Marketing and feminisation

- Designed to appeal to women's identities and interests
- Links to glamour, fashion, and social occasions
- Increased representation of women in advertising
- Promotions encouraging uptake and continued use

Strategies position gambling as relevant and appealing to women.

5

Changing social attitudes

- Increasing acceptance of women's gambling
- Framed as fun and low risk
- Growth of online betting and mobile apps
- Reduced stigma through online access

Gambling becomes easier to access and harder to avoid.

What is normalisation?

The normalisation of gambling describes how gambling becomes:

- ✓ Widely available and accessible
- ✓ Regularly used within social settings
- ✓ Seen as a normal and accepted part of everyday life

It is driven by social, environmental, and commercial influences working together.



Key Insight

Gambling normalisation for young women is driven by both social experiences and structural forces, and women should be recognised as a key group at risk in policy and prevention efforts.

Why this matters

- ✓ Young women engage across multiple gambling products
- ✓ Increased participation is linked to increased harm
- ✓ Early exposure shapes future behaviours
- ✓ Women are an emerging target group for the gambling industry

Implications for public health

- ✓ Focus on social and environmental drivers, not just individual behaviour
- ✓ Reduce exposure to gambling in everyday settings and communities
- ✓ Address marketing strategies and increasing accessibility
- ✓ Develop gender-responsive prevention strategies that reflect women's experiences.



BASED ON: McCarthy, S., Thomas, S., Pitt, H., Daube, M. and Cassidy, R., 2020. 'It's a tradition to go down to the pokies on your 18th birthday'—the normalisation of gambling for young women in Australia. *Australian and New Zealand Journal of Public Health*, 44(5), pp.376-381.



Young Women's Engagement with gambling

Understanding motivations and perceptions of risk

Young women's engagement with gambling is shaped by a range of socio-cultural, environmental and commercial factors. Their reasons for gambling are diverse, and risk perceptions play a key role.

Why young women gamble

Five key themes emerged from interviews with 41 Australian women aged 18–40 years.



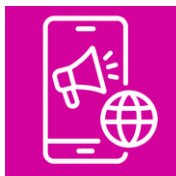
Escape from everyday life

Gambling helps women escape stress, worry and difficult feelings. Some gamble at home, online or on their phone, providing a break from responsibilities.



Financial motivations

Seen as a way to change life circumstances, young women hope to win money for themselves or their family. Gambling is viewed as an opportunity for financial security.



Social connection

Gambling is a way to connect with friends, partners and family. It becomes a shared activity that builds and maintains relationships. Creating a sense of community or part of a group.



Extension of leisure activities

Gambling is incidental to other activities (e.g. social outings, sporting events, dining). Seen as a normal part of leisure and entertainment that adds excitement and fun.



Lower risk perceptions

Many women do not see themselves as at risk, they believe they can control their gambling. Risks are downplayed, especially when gambling socially or in small amounts.



“I think most likely a Friday or a Saturday night when we want to have dinner in the casino. And then it's kind of like an add on after the dinner”

– 33 year old woman



Why this matters

Young women's gambling is diverse and not limited to high-risk activity

- Women may gamble to address emotional, financial and social needs
- Lower risk perceptions can increase vulnerability to harm
- Harm prevention must address the broader influences, not just individual behaviour

Implications for public health

- ✓ Move beyond individualised messages
- ✓ Address social, environmental and commercial determinants
- ✓ Reduce exposure to gambling promotion and availability
- ✓ Develop gender-responsive harm prevention strategies

What action is needed

- ✓ Strong regulation of marketing, especially online
- ✓ Limit the availability and accessibility of gambling products
- ✓ Support young women with accessible, non-stigmatising help options.
- ✓ Create safer environments and reduce normalisation



BASED ON: McCarthy, S., Thomas, S., Pitt, H., Marko, S., Randle, M., Cowlshaw, S., Kairouz, S. and Daube, M., 2023. Young women's engagement with gambling: A critical qualitative inquiry of risk conceptualisations and motivations to gamble. *Health Promotion Journal of Australia*, 34(1), pp.129-137.



Gambling and older women

How risk is understood, negotiated, and downplayed

This research with 20 Australian women aged 55 and over who had been negatively impacted by pokies shows that gambling risk is shaped by social context, identity, and everyday life, not simply knowledge or individual choice.

How risk perceptions are shaped

1

Early experiences

- Gambling introduced as harmless and social
- Seen as easy, safe, and entertainment-based
- Early wins reinforced positive perceptions

2

Social environments

- Venues seen as safe, welcoming spaces
- Opportunities for connection and belonging
- Accessible at all times, especially for women alone

3

Identity and meaning

- Gambling linked to being social and active
- Used to maintain independence and routine
- Can also be hidden to protect identity

Risk is not just about knowledge

Older women are often aware of gambling risks, but this did not prevent harm. Risk-taking was shaped by how women made sense of their lives, including social needs, emotional contexts, and personal circumstances.

- ✓ Risk is socially shaped
- ✓ Decisions are context dependent
- ✓ Perceived benefits can influence decision-making
- ✓ Risk is shaped by everyday circumstances

Why risks are overlooked

Machines designed to create excitement and engagement

Early wins reinforce continued play

Environments feel safe and familiar

Gambling framed as fun and normal

Risks become less visible over time

Why risk is tolerated

Women engaged in a process of risk negotiation, where the social and emotional benefits of gambling were prioritised over potential harms.

Social benefits

- Connection with staff
- Sense of belonging

Perceived control

- Belief in luck or strategy
- Misunderstanding machine design
- Feeling able to manage spending

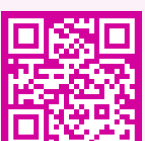
Emotional coping

- Escape from stress or trauma
- Relief from loneliness
- Managing difficult life circumstances

Why current messaging fails

- Often focuses on individual responsibility rather than the broader factors that shape gambling.
- Can reinforce blame and stigma, making help-seeking more difficult.
- Does not reflect the social and emotional circumstances that influence women's gambling.
- Messaging is less effective when women do not see their own experiences reflected in the message.

These approaches do not address the broader determinants shaping behaviour.



BASED ON: McCarthy, S., Thomas, S., Pitt, H., Daube, M. and Cassidy, R., 2020. 'It's a tradition to go down to the pokies on your 18th birthday'—the normalisation of gambling for young women in Australia. *Australian and New Zealand Journal of Public Health*, 44(5), pp.376-381.



Electronic Gambling Machine Harm in Older Women

A public health determinant perspective

This research explored the gambling attitudes and behaviors of 20 Australian women aged 55 and over who had a range of self-reported negative experiences with EGM gambling. The study showed that harm from electronic gambling machines (EGMs) in older women is shaped by a combination of individual, social, environmental and commercial factors.

The determinants of harm

The interplay of four determinants contributes to harmful EGM gambling in older women.

1 Individual and social

- Stress, escape and anxiety
- Loneliness and social isolation
- Grief, loss and major life transitions
- Family problems (conflict, violence, divorce, death of a spouse)
- Retirement, boredom and loss of purpose
- Desire for companionship, connection and feeling included

2 Environmental

- Venues perceived as safe and welcoming spaces for women
- Friendly staff offer a supportive atmosphere
- Easy access through location, transport, and parking
- Gambling machines available at all times
- Venues seen as places for social connection and support

3 Commercial

- Addictive nature of machines (sounds, lights, speed, nears)
- Free food and drinks incentivising play and longer stays
- Framing of gambling as 'entertainment' and 'normal fun'
- Lack of clear information about risks
- No clear separation between the role of venues and harm prevention

4 Harmful EGM gambling

- Regular gambling (becoming routine)
- Escalating time and money spent on EGMs
- Gambling moves from social activity to coping mechanism
- Struggles to stop or cut back
- Negative impacts on finances, relationships, health and wellbeing



It just started with a few dollars, you know, once a week or something like that, or just going out for dinner with the girls from work. And then, depending on how unhappy I was at home it might be twice a week, three times a week.

– 63 year old woman



You're looking for some excitement. Sadly, the machines give you that excitement. I mean, it's a pretty pathetic sort of excitement. But it is excitement nonetheless. And that's powerful. That's very powerful. When you're looking for something

– 62 year old woman



It was safe for me, as a woman, and an older woman. I was in my 50s then I suppose. That I could go there on my own. And you know, they had security guards. They had friendly staff. I felt welcomed.

– 27 year old woman

Why current approaches fall short

- Focus on individual responsibility and willpower
- Place blame on women
- Do not reflect the real-life contexts of older women
- Messages about 'responsible gambling' are often ignored or dismissed
- Do not address the role of venues, machines and industry practice

What public health actions should do

- ✓ Address all determinants, not just individual behaviour
- ✓ Regulate the design and availability of EGMs
- ✓ Reduce exposure to harmful gambling environments
- ✓ Improve transparency about machine risks
- ✓ Create community supports that reduce loneliness and promote wellbeing



BASED ON: McCarthy, S., Pitt, H., Bellringer, M.E. and Thomas, S.L., 2022. Electronic gambling machine harm in older women: a public health determinants perspective. *Addiction Research & Theory*, 30(1), pp.41-50.



Gambling Harm and Women as Affected Others

How someone else's gambling impacts women

Gambling harm does not only affect the person who gambles. Women described a wide range of impacts from the gambling of partners, family members, friends, and colleagues. This study analysed responses from 136 women in Victoria and New South Wales who reported being negatively impacted by someone else's gambling. Gambling harms were often interconnected, shaping financial security, relationships, and emotional wellbeing.

1 Who is affected

Women reported being impacted by the gambling of:

- partners
- parents and family members
- friends
- children
- colleagues and extended networks

Harm was not limited to close relationships, but extended across social networks.

2 The main types of harm

Financial Harm

- Loss of household income
- Debt and financial instability
- Borrowing or stolen money
- Inability to pay for essentials

Relationship Harm

- Loss of trust
- Secrecy and dishonesty
- Conflict and arguments
- Relationship breakdown

Childhood impacts

- Growing up in unstable environments
- Lack of financial security
- Exposure to conflict
- Feeling neglected or not prioritised

Emotional Harm

- Stress and constant worry
- Feeling overwhelmed or responsible
- Reduced enjoyment of life
- Supporting others in distress



They loved gambling more than me



3 How harms are experienced

Harms were interconnected and rarely isolated. Financial impacts, such as debt or lost money, often affected relationships through conflict, loss of trust, or breakdown.

These experiences then contributed to emotional stress and reduced wellbeing. Over time, these harms built on each other and could affect multiple areas of women's lives.

4 How women make sense of harm

- Gambling was often framed as an issue of individual responsibility
- Concerns focused on whether someone could "control" their gambling
- Broader influences, such as environments and industry practices, were rarely recognised

This reflects dominant public messaging about 'responsible gambling'.

5 Why this matters

Harm extends beyond the individual to families and communities

Even lower-level harms can have significant cumulative impacts

Emotional distress is one of the most common experiences

Children can experience long-term impacts



BASED ON: McCarthy, S., Thomas, S.L., Pitt, H., Warner, E., Roderique-Davies, G., Rintoul, A. and John, B., 2023. "They loved gambling more than me." Women's experiences of gambling-related harm as an affected other. *Health Promotion Journal of Australia*, 34(2), pp.284-293.



Preventing Gambling Harm for Women

What strategies work and what needs to change

Gambling harm in women is often hidden and shaped by a range of social, environmental, and commercial factors. This research with 15 key informants from research, policy, prevention and treatment services, and 5 women with lived experience of gambling harm highlights the need for targeted, gender-responsive strategies that move beyond individual responsibility and address the broader systems influencing women's gambling.

1 Gaps in current responses

What the research shows:

- Limited focus on women in public health strategies
- Assumptions about who is at risk (often focused on older women)
- Younger women are not well recognised in prevention or support systems
- Public health campaigns often target men, reinforcing gendered assumptions

These gaps may reduce women's ability to recognise harm or seek support.

3 Key Prevention Strategies

Create alternative social spaces:

- Safe, non-gambling environments that are accessible outside standard hours and support social connection without gambling

Strengthen policy and regulation:

- Reduce availability of gambling products and restrict advertising
- Remove inducements and incentives and implement structural changes beyond education

Rethink public education:

- Move beyond 'responsible gambling' to provide clear information about product risks
- Challenge myths about gambling and ensure campaigns reflect women's experiences

Co-design with women:

- Work with women to develop strategies and include lived experience in campaign design
- Ensure messages resonate with different groups of women

Use new communication approaches:

- Use social media and digital platforms.
- Create engaging, visual content and tailor messages for younger audiences

2 What needs to change

Move beyond individual responsibility

- Current approaches focus on personal choice
- Limited attention to environments, products, and industry practices
- Need for a broader public health response

Focus on de-normalisation

- Reduce the visibility and acceptance of gambling
- Challenge the idea that gambling is harmless entertainment
- Address how gambling is embedded in everyday environments

Develop gender-responsive strategies

- Recognise women's different experiences across the life course
- Address stigma and barriers to help-seeking
- Tailor approaches to different groups of women

4 Addressing stigma

Why address stigma:

- Stigma prevents women from speaking out
- Fear of judgement shapes help-seeking
- Gender roles affect how gambling is perceived

How to address stigma:

- Sharing lived experience
- Creating safe ways to speak out
- Providing anonymous pathways for advocacy



The one size fits all gambling help promotions means that they don't actually resonate with any particular group



Key message

Effective prevention requires more than education. It requires structural change, gender-responsive strategies, and approaches that reflect women's lived experiences.

Prevention must address environments, norms, and industry influence - not just individual behaviour.

