

Gambling and Gaming in Belgium:

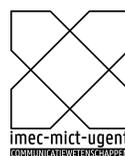
Opportunities and Risks associated with Online Digital Gambling



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Colofon

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Author institutions

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Project management

The project was completed by the imec research group for Media Innovation and Communication Technologies from Ghent University.

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Author bio's

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"Half an hour later, I was still playing. 'Mom, you realize that is a gambling addiction right?' What can you say to that? 'Don't do what mama does, honey', that's what I tell her. That's my role in life. I show her what not to do."

-- Jenny

Report overview

The widespread adoption of digital devices such as computers, tablets, and smartphones has introduced new opportunities for the gambling and gaming industries. Increasingly, business models are using digital platforms to enable 'online gambling'. This complicates our understanding of gambling behavior, as we know that behaviors that shift to the Internet might change in form or intensity. For instance, problematic video gaming was much less common before the advent of massive online multiplayer games.

Online play might change the nature of the gambling behavior and reach a different audience, but this is not well documented. In fact, the exact popularity of online gambling was hitherto unknown. The psychological processes that drive internet-mediated gambling behavior are also little understood (Gainsbury & Blaszczynski, 2011; Griffiths & Auer, 2011). Moreover, boundaries are rapidly blurring between various forms of gambling and playing for money: it is now possible to play simulated gambling games for online credits via *Facebook* and also to play old-fashioned board games online for real money. Not all of these games which are played for money are even games of chance as some are largely skill driven. It is important to gain a better understanding of these developments, as this may facilitate leveraging the new opportunities for responsible gambling that the online environment offers (Van Rooij, Kisjes, & Willemen, 2015).

The current project aims to address this limited understanding of online gambling. The studies in the current project provide context for online gambling: how many people are playing and where are they doing this? Which psychological motivations drive online and offline playing behavior? To achieve these goals, a mixed methods approach was chosen: a nationally representative survey was supplemented with one-on-one in-depth interviews to achieve a comprehensive impression of gambling and online gambling behavior in Belgium.

Findings are provided in two main areas, starting with a **quantitative impression of playing behavior in Belgium** (section 1) and finishing with a more in-depth and contextually rich impression of individual gamblers from **the perspective of the players** (section 2).

A note on terminology

Throughout the project, we learned pure gambling games, games of skill, or games that are a mix of pure luck and skill are increasingly interwoven and sometimes hard to differentiate. Moreover, some of these games are played for (virtual) money and some are played for points or prestige. In our analyses, we therefore clearly indicate which type of game we are referring to, and the report includes substantial attention for the blurry borders between these types of playing behavior.

Highlights

The current study combined mixed methods approach to understand the risks and benefits of online gambling behavior, including a nationally representative Belgian population sample (N=1841) and 15 in-depth interviews with a diverse set of gamblers. Below, we highlight some of the main findings, a more comprehensive and exhaustive summary is found in sections 1 and 2 themselves.

- **Risky game types played by a younger audience.** While it is now possible to play simulated gambling games with virtual credits and never bet or win actual money, the quantitative findings reveal that most traditional forms of gambling, e.g. lottery games, scratchcards, sports betting and electronic gambling machines are still predominantly played for real-money. Electronic gambling machines, casino games, informal bets, and sports betting show the highest percentages of players that report risky or even problematic gambling. Additionally, these four game types are more frequently played by younger players, while scratch cards and lottery participation seem to be restricted, largely, to the traditional newspaper shops and an older demographic.
- **Sportsbetting: a leader in online play.** Betting on sports outcomes for real money, such as soccer betting, seems to have adapted well to the new online environment, as it is the most likely form of gambling to be taken up on the laptop/personal computer or on the phone/tablet. This might be related to the presence of strong marketing: the interviews reveal a general discontent with the amount of marketing that takes place in Belgium, specifically in relation to soccer matches and soccer betting. Moreover, there is some frustration about manipulative bonus money schemes and high deposit limits among players of online gambling games.
- **Online play: a mixed picture.** The interviewed players are generally nuanced and leaning towards a negative opinion regarding online play: while the convenience, availability, and comfort are appreciated, concerns are raised about the low thresholds to spending money, the perceived increased addiction risk, and various major concerns about game honesty and online deposit safety. This is one reason that multiple interviewees prefer the government-approved, legal websites.

SECTION 1. GAMBLING BEHAVIOR IN BELGIUM: (E)GAMBLING & (E)GAMING

Summary

- The study aims to provide an overview of (online) gambling behavior in Belgium.
- A nationally representative Belgian population sample was collected via a panel agency (N=1841, after data cleaning).
- Respondents filled out an online survey. Gamblers were asked to answer additional questions (mean completion = 15.6 minutes), compared to non-active players (mean completion = 9.5 minutes).
- Prevalence estimates are nationally representative via weighting on gender, education level, age category, & French/Dutch language. Ethnicity was almost exclusively Belgian.

Gambling and monetary betting

- **Betting money.** The vast majority of players playing lottery games, scratchcards, sports betting, or on electronic gambling machines indicate playing for real money. With regards to casino games (e.g. roulette or 21), almost half of the sample indicates playing for real money.
- **Betting virtual credits or playing for free.** Poker and casino games are occasionally played for virtual credits. Website games and tabletop games are almost exclusively played for free, and with the exception of scratchcards and lotteries, most other games are occasionally played without actual betting.
- **Gambling prevalence (<12 months, real money bets).** The most popular games, where real money is bet, were: Lotteries, 53.9%, Scratchcards, 43.6%, Sports betting, 6.0%, Informal bets, 5.3%, Video machines, 2.6%.
- **Playing on laptop/pc.** The laptop/personal computer is a occasionally used for gambling, most frequently to bet on sports (59.1%) or play poker (38.1%). Betting via phone or tablet is mostly restricted to sports betting (31.7%).
- **Physical locations of play.** Newspaper shops are used for lotteries (65.4%) and scratchcards (75.9%), casinos/betcenters for video gambling (44.0%) and casino games (72.3%), and bar environments are occasionally used for video terminal games (31.4%) and informal bets (29.1%). Both poker (87.5%) and informal bets (80.8%) are predominantly engaged in at home.

Risky behavior and reasons for choosing or avoiding online play

- **Problematic & risky gambling.** Electronic gambling machines (26% of players risky) and casino games (23% of players risky) are the game types where the highest percentage of risky/problematic players are found, while scratch cards and lotteries contain the lowest percentage of risky/problematic players.
- **Advantages of online play.** The top five benefits of online play are: You do not have to leave the house (65.2%), 24 hour per day availability (57.2%), Convenient / easy (52.0%), Comfortable (28.8%), and High amount of privacy / anonymity (23.2%).
- **Reasons for avoiding online play.** The top five reasons for *avoiding* online play are: Too easy to spend money (69.9%), More addictive (61.7%), Hard to determine if games are honest (37.8%), Concerns safety online deposits (21.6%), and Worse atmosphere / less social (19.7%).
- **Illegal play.** The majority of those who play online indicate exclusively playing on regulated websites (76 %).

Playing behavior in general (also includes games played for free or virtual credits)

- **General gambling/gaming prevalence.** Looking at the overall prevalence of play in the last 12 months, including games played regardless if they are played for real-money or not, the most popular (gambling) games were: Lotteries (55.7%), Scratchcards (45.5%), Website games (34.0%), Tabletop games (30.7%), Informal bets (10.6%), and Sports betting (8.0%).
- **Frequency of use.** On average, people play the lottery, bet on sports, and play tabletop games about *once a week*, if they play at all. Players of casual games on websites play about twice a week. The other game types are engaged in less frequently.
- **Gender.** There are large differences in playing behavior between men and women. Sports betting (12.5%) and poker (29.5%) are around three times more popular among men, while women are slightly more likely to engage in scratchcards (12.5%) and in more casual games such as website gambling games (38.4%) or tabletop games (34.6%).
- **Age.** Sports betting (15.6%), tabletop games (38.7%), informal bets (19.1%), and poker (9.8%) are all more likely to be played by younger players. On the other hand, lottery games with drawn numbers see higher use among older players (64.1%).
- **Education.** People with a lower education level play the lottery more often (59.4% vs 47.8%), while those with a higher education level play poker more often (7.0% vs 3.9%).
- **Language.** Dutch speakers play digital tabletop games (36.5% vs 23.0%) and place informal bets with friends and family more often (12.9% vs 7.5%). Those speaking French are more likely to play scratchcards (51.9% vs 40.7%) or on electronic gambling games (5.1% vs 2.3%).
- **Gambling simulation & micro-transaction games.** Micro transaction games are quite popular (<12 months, 30%), but a sizable minority of people plays gambling simulation games as well (<12 months, 16%).

Introduction

The wide diffusion of new information and communication technologies (ICTs) such as computers, tablets, and smartphones has led to the rapid migration of the gambling industry's core business to a digital form. Digital gambling services, also known as electronic or e-gambling services, widen both the reach and scope of gambling practices. For instance, the National Lottery in Belgium reports a growth of 21.1% for internet-based services over 2014 (Nationale Loterij, 2015). In the Netherlands, the number of online gamblers doubled between 2005 and 2011 (Van Rooij et al., 2015).

Existing gambling games are not just offered on new devices (e.g. playing poker on iPads or participating in the lottery on a smartphone), but digitization also opens the door to entirely new modes of gambling, such as the purchase of semi randomized virtual currency in video games, or even one-click speculation on stock market movements (e.g. Bux). This also involves simulated gaming, playing gambling-like games for virtual points. While seemingly harmless, there is some evidence that even simulated gambling might contribute to later pathological gambling (King, Delfabbro, Kaptsis, & Zwaans, 2014). Digitization also changes the nature of existing games. Online poker, for example, is different than poker in a physical playing environment as online players can now enter games anytime anywhere. They can also use software to play multiple tables simultaneously, estimate odds, or even profile opponents in real-time. This advantage extends to the industry as well: gambling companies can now build massive datasets on consumer behavior and do real-time A/B testing of game changes.

On the other hand, companies can also use these data to engage in responsible gambling initiatives (Griffiths & Auer, 2011). E-gambling thus offers both new risks and new opportunities (Van Rooij et al., 2015). Risks might involve the increased anonymity in an online environment, increased impulsive behavior with one-click buying, or decreased awareness of spending. On the other hand, e-gambling platforms also allow for better monitoring of gambling behavior, better enforcement of (self-imposed) limits, and opportunities for individual and tailored feedback on playing behavior.

In Belgium, there is limited public information available regarding the extent and nature of the shift towards digital forms of gambling. Additionally, the players' motivations

for playing online or in physical venues are not well known. Addressing this gap in knowledge, the **first section** now leverages the results of a large-scale and nationally representative survey to provide background on playing behavior in Belgium.

Methods

An online panel agency (iVox) was used to obtain a representative sample of adult Belgian respondents (age range of 18 to 81). The survey was translated into both Dutch and French. For the French language version of the survey we received support from the team at the Laboratory for Experimental Psychopathology, Université Catholique de Louvain (Louvain-la-Neuve, Belgium). This is a Belgian research group with extensive expertise in studying (problematic) gambling behavior.

Sample cleaning & reproducibility

The total data set contains 3163 records. The survey included two control questions that aimed to identify careless responders (Meade & Craig, 2012). After removing the respondents that failed these test questions, 1895 cases remained. A small number of 54 respondents took over an hour to complete the survey. These cases were removed as well, resulting in a final dataset with 1841 cases. The current work is computationally reproducible from the dataset using the R statistical software (Lumley, 2016; R Core Team, 2016). Table 1 below provides an overview of the time that respondents spent on the survey.

Table 1: Time spent on survey in minutes

	n	mean	sd	median	min	max
Total time	1841	13.4	8	11.7	2.1	60
Non-active players	649	9.5	5.9	8.2	2.1	57.3
Gamblers (<12M)	1192	15.6	8.2	13.6	3.7	60

Demographic characteristics

Respondents in the final dataset were weighted to better represent the entire Belgian population based on four parameters (gender, education level, age category, French/Dutch language). Data were not weighted for ethnicity, as the sample was almost exclusively Belgian. It contains 1148 respondents that self-identified as having a Belgian ethnicity (we specifically asked about ethnicity, as opposed to nationality). This is a known characteristic of online survey panels, and a limitation that should be kept in mind. The resulting weighting model contained acceptable weights, with a minimum of 0.7 and a maximum of 1.8.

Table 2: Demographic characteristics the sample

	n	%	%(w)
Male	885	48%	50%
Female	956	52%	50%
Sum	1841	100%	100%
<=34	492	27%	29%
35-54	727	39%	38%
55+	622	34%	34%
Sum	1841	100%	100%
Dutch	1162	63%	57%
French	679	37%	43%
Sum	1841	100%	100%
Lower secondary education	406	22%	27%
Higher secondary education	768	42%	41%
University/college education	667	36%	32%
Sum	1841	100%	100%

For the remainder of section 1, we will use unweighted raw numbers (N), but provide weighted tables and figures where relevant. When this is the case, it will be indicated in the table or figure. Additionally, where statistical testing is employed, the following standards are used for reporting significance: *** for $p < .001$, ** for $p < .01$, and * for $p < .05$.

The use of various (e)gambling applications

Desk research at the start of the project (Gainsbury et al., 2016; Goudriaan, 2014; King et al., 2014; McCormack, Shorter, & Griffiths, 2013; J. Parke, Wardle, Rigbye, & Parke, 2012) revealed a large variety of games of chance, gambling games, and simulated gambling options. Specifically social or simulated gambling (for example, via social networks) can be complicated to capture if the questions only focus on the games that are played for money (King et al., 2014; J. Parke et al., 2012). We therefore opted for an incremental approach: we first broadly asked for the games played, and subsequently asked if they are played for nothing, for money, or for virtual credits. We initially discuss general use over a broad range of applications, and we zoom in on those games played for actual money (or credits that might be exchanged for actual money) later on. Thus, the survey included a selection of 14 types of gaming and gambling that potentially involve winning money or virtual points that might be exchanged for money. They can roughly be categorized into easily accessible games that can be played in newspaper shops, casino-style games, and informal betting or gambling:

1. Widely accessible gambling games. These include **Games with drawn numbers**, such as Lotto, EuroMillions, Joker+, Tombola, or 'kienen', **scratchcard games** such as Win-for-Life, Subito, Presto, **Electronic gambling machines**, bingo machines, or slot machines, and finally **Soccer betting or betting on another (team) sport**.
2. Casino style games, which are generally played in a more secluded environment, potentially with a stricter entry policy. This includes **Blackjack**, Casino 21, or other variations of 21; **Casino card games**, such as Baccarat or Punto Banco, **Roulette**, **Poker**, **Racing**, such as dog, horse, or other racing games, and **Wheel-of-fortune** type of games, or other games with a spinning wheel.
3. Informal betting & casual games. These include **Bets with friends or family**, **tabletop games**, such as Rummikub, Scrabble (for example, on a website), and **Casual web-games**, played through a website, such as Rummy, Spider, Solitaire.

The survey also included a category 'other games of chance'. The open answers to this question partially overlap with the questions about non-gambling games that were included at the end of the survey. One exception is the mention of gambling in a video game

context (Valve's Counter Strike GO). Interview 12 in section 2 discusses this new form of gambling more in-depth. Answers (if specified) included the following responses:

Bingo, Board games, Candy Crush, Cards, Case openings (Counter Strike GO), Concours de Carte, Erotic games, Facebook games, Farm Heroes, Gouden Tour, Kingo Lotto, Kleurenwiezen, Lotto, National Lottery, Paris, Rock-paper-scissors, Scorito, Tombola, Whist, Yahtzee

Gambling prevalence (playing for money, credits, or free)

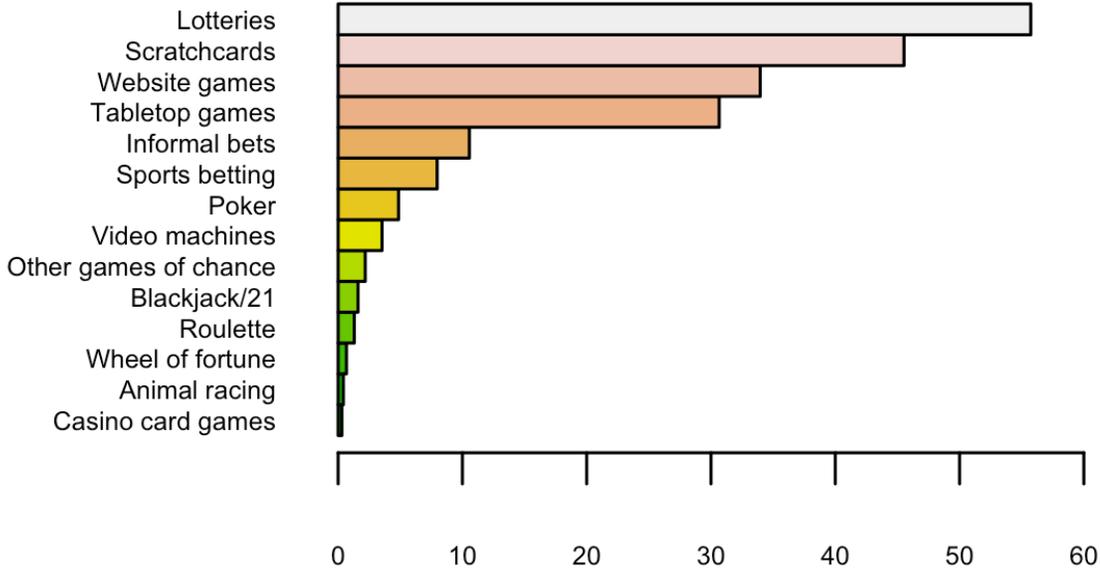
Table 3 and Figure 1 below provide an overview of the use/non-use of various forms of gambling in the previous 12 months. This table covers **all types of playing**: for money, for credits, or for free. Games with drawn numbers (e.g. Lotto, EuroMillions) and scratchcards are most prevalent. However, casual website gaming, tabletop games, and betting/sports betting are also regularly mentioned. Playing poker is less popular: less than 5% played poker in the previous year.

Several activities were reported by 30 or fewer respondents: blackjack, roulette, wheel of fortune, animal racing, and casino card games (other). As they topically overlap, we combine these activities into one new variable of casino-games for the remainder of **section 1**. Video game activities that do not involve real-money or virtual currency at all (free to play games) are discussed separately.

Table 3: Use of gambling applications (weighted percentages)

	Last 12M(n)	%(w)	>12M(n)	%(w)	Never(n)	%(w)
Lotteries	1011	55.7%	252	13.3%	578	31.0%
Scratchcards	821	45.5%	407	21.9%	613	32.5%
Website games	630	34.0%	222	11.9%	989	54.2%
Tabletop games	583	30.7%	282	14.6%	976	54.8%
Informal bets	194	10.6%	161	8.6%	1486	80.8%
Sports betting	142	8.0%	78	4.3%	1621	87.7%
Poker	90	4.9%	126	7.0%	1625	88.1%
Video machines	59	3.5%	114	6.8%	1668	89.7%
Other games of chance	37	2.2%	27	1.6%	1777	96.2%
Blackjack/21	30	1.6%	82	4.4%	1729	94.0%
Roulette	23	1.3%	76	4.3%	1742	94.4%
Wheel of fortune	12	0.7%	30	1.8%	1799	97.6%
Animal racing	8	0.4%	35	2.2%	1798	97.4%
Casino card games	5	0.3%	21	1.2%	1815	98.5%

Figure 1: Use of gambling applications (weighted percentages)



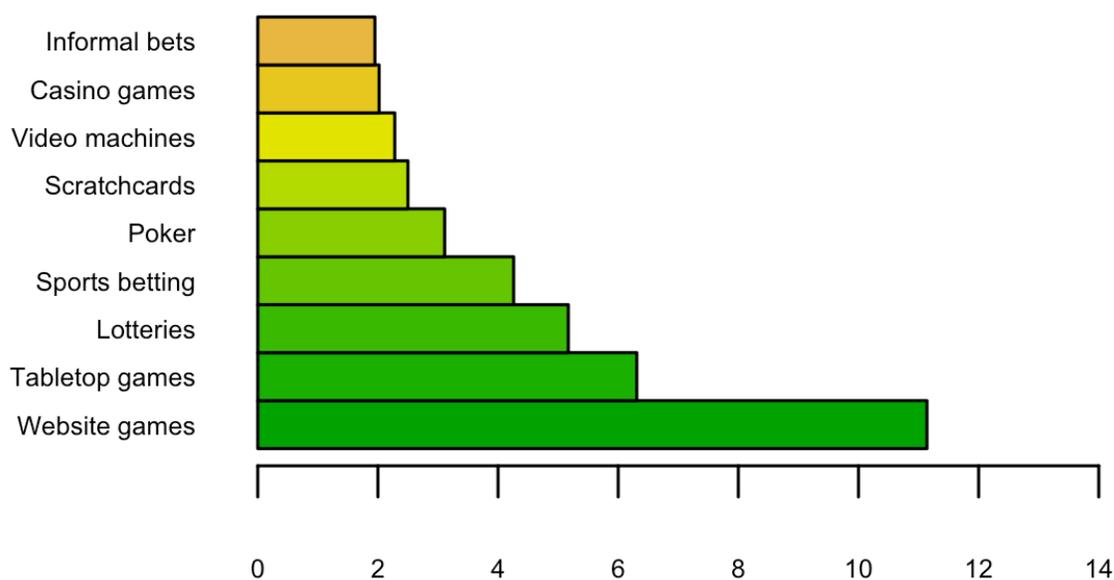
Frequency of use for gambling applications

To obtain an impression of use frequency, we also asked recent players on how many days they played specific games in in a typical month. Table 4 and Figure 2 below summarize this information (weighted means are reported). Casual games on websites, tabletop games, games with drawn numbers (e.g. Lotto), and sports betting are played most often by active players, with an average reported frequency of more than once a week. Non-blackjack casino card games are reported to be played on a weekly basis as well, but only a few respondents in our sample play these games.

Table 4: Monthly days of playing reported for various applications

	Mean(w)	SD(w)	Min	Max	n
Website games	11.14	10.06	0	30	435
Tabletop games	6.31	8.01	0	30	411
Lotteries	5.17	5.21	0	30	986
Sports betting	4.26	5.72	0	30	126
Poker	3.11	5.45	0	26	76
Scratchcards	2.5	3.17	0	30	792
Video machines	2.28	4.02	0	16	56
Casino games	2.02	4.43	0	20	60
Informal bets	1.95	3.09	0	27	166

Figure 2: Monthly days of playing reported for various applications



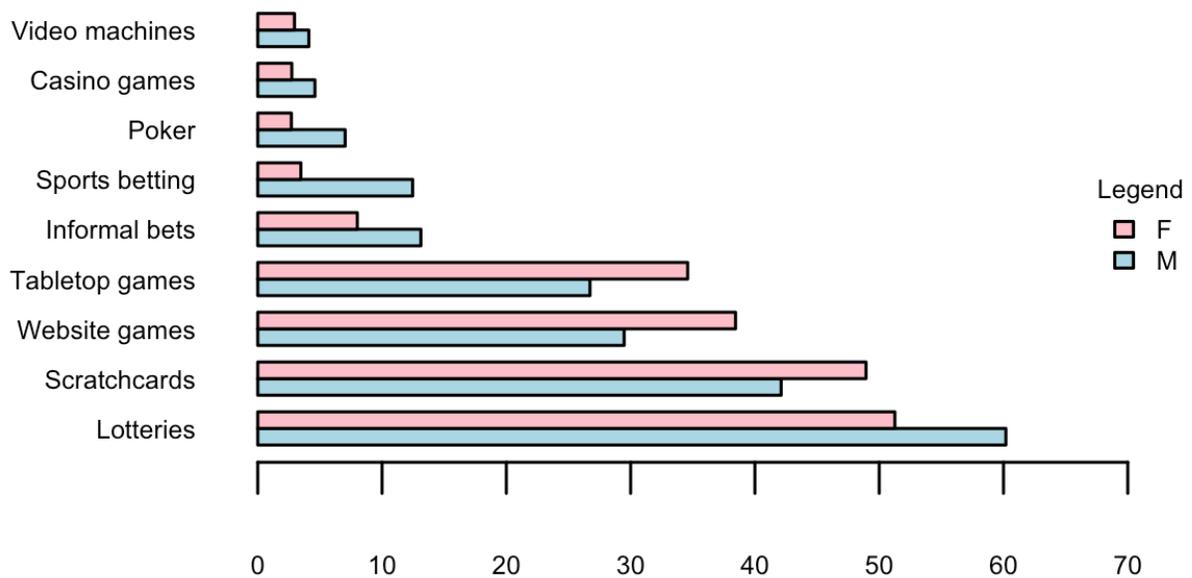
Gender & gambling

Table 5 and Figure 3 reveal clear gender differences in gambling behavior. For instance, the percentage of men engaging in sports betting and poker is almost three times that of women. Males are also more likely to engage in general betting with friends and in playing games with drawn numbers (Lotto, etc.). On the other hand, women are more likely to engage in scratchcards, tabletop games, and playing casual web (gambling) games than men.

Table 5: Weighted chi square comparisons between males and females

	Male %(w)	Female %(w)	M/F	Chisq(w)	sig
Sports betting	12.5%	3.5%	3.6	50.75	***
Poker	7.0%	2.7%	2.6	18.63	***
Website games	29.5%	38.4%	0.8	16.46	***
Lotteries	60.2%	51.3%	1.2	14.88	***
Tabletop games	26.7%	34.6%	0.8	13.37	***
Informal bets	13.1%	8.0%	1.6	12.72	***
Scratchcards	42.1%	48.9%	0.9	8.66	***
Casino games	4.6%	2.7%	1.7	4.53	*
Video machines	4.1%	3.0%	1.4	1.82	

Figure 3: Weighted chi square comparisons between males and females



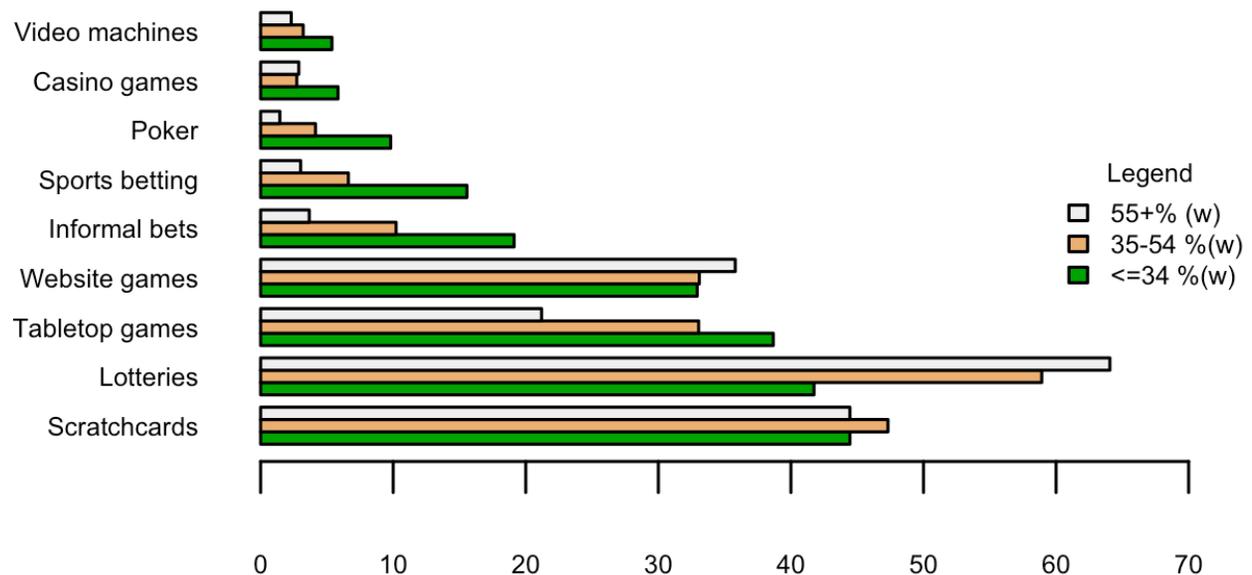
Age category & gambling

The main differences found between age categories lie in the fact that specific forms of gambling seem to appeal to a younger crowd (Table 5 & Figure 4). For instance, friendly informal betting, sports betting, tabletop games, and poker are all more likely to be played by younger players. On the other hand, lottery games with drawn numbers see higher use among older respondents.

Table 6: Weighted chi square comparisons between age categories

	<=34 %(w)	35-54 %(w)	55+% (w)	<34/55+	Chisq(w)	sig
Informal bets	19.1%	10.2%	3.7%	5.2	72.21	***
Sports betting	15.6%	6.6%	3.0%	5.2	64.02	***
Lotteries	41.7%	58.9%	64.1%	0.7	62.17	***
Poker	9.8%	4.1%	1.4%	6.8	44.35	***
Tabletop games	38.7%	33.0%	21.2%	1.8	43.94	***
Casino games	5.8%	2.7%	2.9%	2	9.89	**
Video machines	5.4%	3.2%	2.3%	2.3	8.26	*
Scratchcards	44.4%	47.3%	44.4%	1	1.43	
Website games	32.9%	33.1%	35.8%	0.9	1.42	

Figure 4: Weighted chi square comparisons between age categories



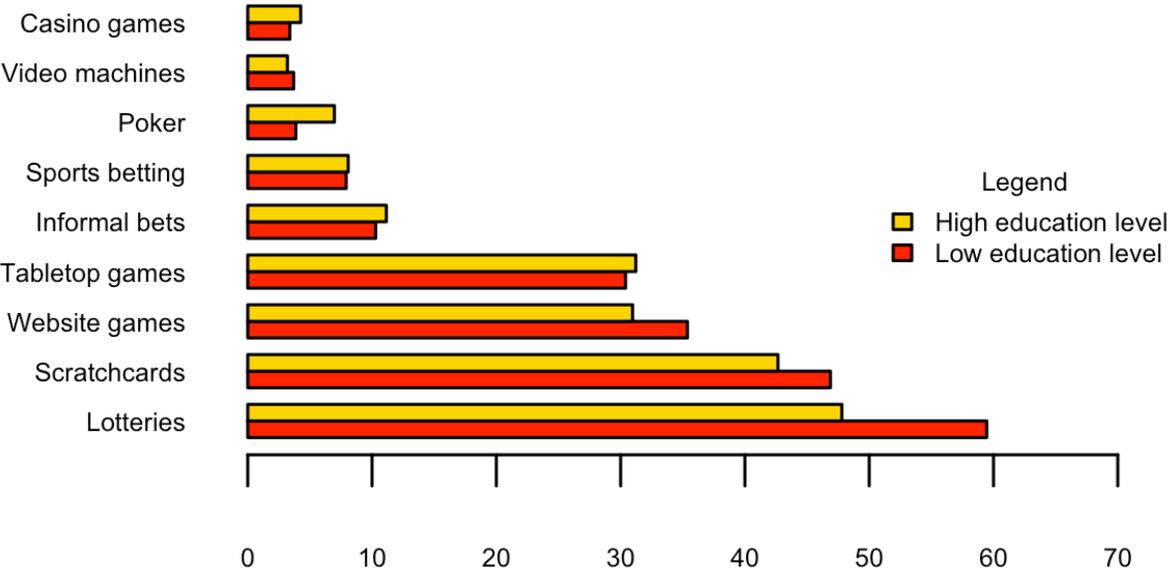
Education level & gambling

With regards to education level, Table 7 and Figure 5 show that higher educated (university or college) respondents are more likely to play poker, while lower educated respondents played games with drawn numbers more often.

Table 7: Table with weighted chi square comparisons between low and high education level

	Lower %(w)	Higher %(w)	L/H	Chisq(w)	sig
Lotteries	59.4%	47.8%	1.2	22.03	***
Poker	3.9%	7.0%	0.6	8.29	***
Website games	35.4%	31.0%	1.1	3.48	
Scratchcards	46.9%	42.7%	1.1	2.86	
Casino games	3.4%	4.3%	0.8	0.85	
Informal bets	10.3%	11.2%	0.9	0.31	
Video machines	3.7%	3.2%	1.2	0.29	
Tabletop games	30.4%	31.2%	1	0.13	
Sports betting	7.9%	8.1%	1	0.01	

Figure 5: Figure with weighted chi square comparisons between low and high education level



Language region & gambling

Some minor differences emerge if we compare language regions. As Table 8 shows, Dutch speakers play tabletop games and place informal bets with friends and family more often, but those speaking French are more likely to play scratchcards or electronic gambling games.

Table 8: Table with weighted chi square comparisons between French and Dutch language region

	Dutch %(w)	French %(w)	D/F	Chisq(w)	sig
Tabletop games	36.5%	23.0%	1.6	38.43	***
Scratchcards	40.7%	51.9%	0.8	22.51	***
Informal bets	12.9%	7.5%	1.7	14.15	***
Video machines	2.3%	5.1%	0.5	10.16	***
Poker	5.6%	3.8%	1.5	3.2	
Sports betting	8.9%	6.8%	1.3	2.8	
Lotteries	54.2%	57.8%	0.9	2.34	
Website games	34.5%	33.3%	1	0.3	
Casino games	3.8%	3.5%	1.1	0.1	

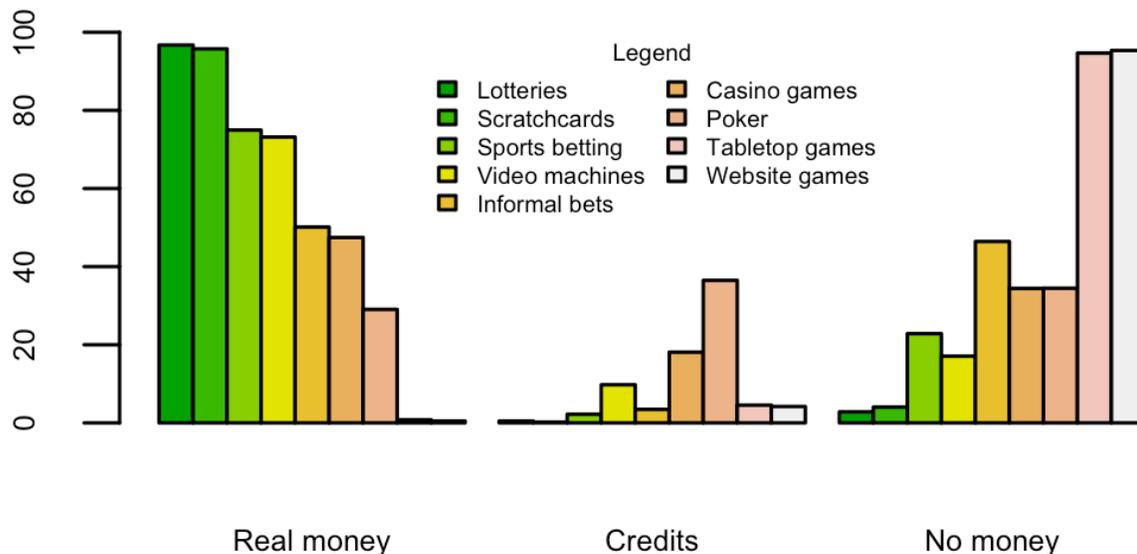
Playing for money, playing for free: gambling & (virtual) currency

The majority of players playing games with drawn numbers, scratchcards, sports betting, or on electronic gambling machines indicate that they play for real money. With regard to casino games (e.g. roulette or 21), almost half of the sample indicates playing for real money (Table 9 & Figure 6).

Table 9: Type of money spent on various gambling activities (% of use (weighted))

	Real money	Credits	No money
Lotteries	96.7%	0.5%	2.8%
Scratchcards	95.8%	0.2%	4.0%
Sports betting	75.0%	2.2%	22.8%
Video machines	73.2%	9.8%	17.1%
Informal bets	50.1%	3.4%	46.4%
Casino games	47.5%	18.1%	34.4%
Poker	29.0%	36.5%	34.5%
Tabletop games	0.8%	4.5%	94.7%
Website games	0.5%	4.2%	95.3%

Figure 6: Type of money spent on various gambling activities (% of use (weighted))



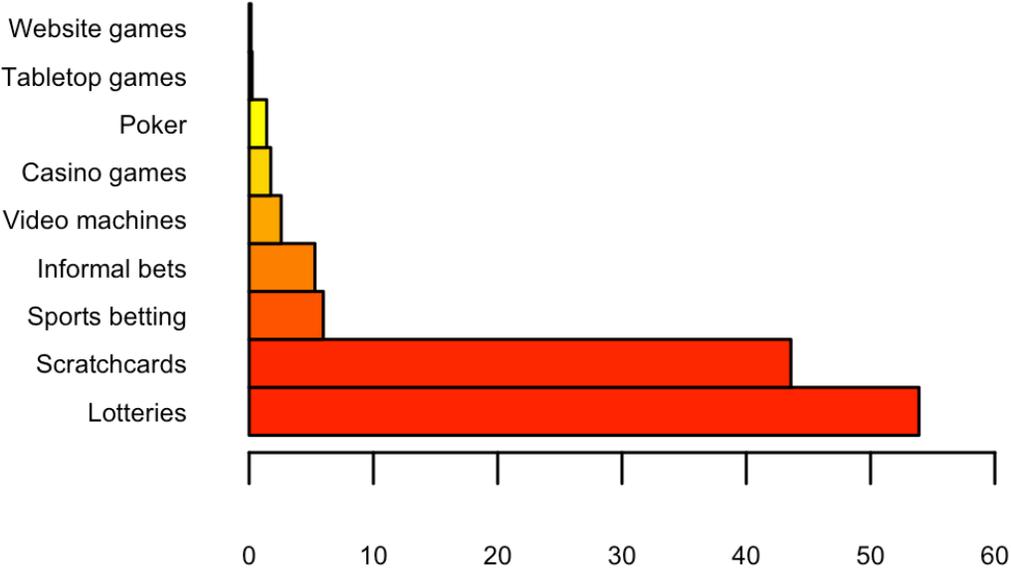
Gambling prevalence: playing for money (<12 months)

After providing the general playing prevalence earlier on, Table 10 and Figure 7 now provide the playing behavior for those people that played for actual money in the last 12 months. The main effect of this is that non-financial games that are rarely played for money are no longer considered. Beyond lotteries and scratchcards, the most popular form of gambling is sports betting, although informal bets (for money) with friends and family follow closely.

Table 10: Use of gambling applications, when playing FOR MONEY (weighted percentages)

	Last 12M(n)	%(w)
Lotteries	978	53.9%
Scratchcards	787	43.6%
Sports betting	104	6.0%
Informal bets	98	5.3%
Video machines	42	2.6%
Casino games	31	1.7%
Poker	27	1.4%
Tabletop games	4	0.2%
Website games	3	0.2%

Figure 7: Use of gambling applications, when playing FOR MONEY (weighted percentages)



Media and locations used when playing for money

Through widely available internet access, location and medium are not always easy to separate. For instance, you can bet on soccer matches by using your smartphone, by buying a physical ticket in a newspaper shop, by using a digital video terminal in a betting office, or even by calling the organizer of a local group that collectively bets on soccer matches. We aimed to untangle these options with specific questions. We looked specifically at those respondents who indicated that they played a certain game while betting **for money** in the last 12 months. For each of the activities, we separated the media used to engage in gambling (e.g. smartphone, tablet, computer/laptop, or video terminal in a shop) from the physical location of playing.

Table 11, Table 12, and Figure 8 below provide this overview of the media and locations used for the subgroup of players that plays for real money. As the percentage of respondents that plays tabletop games or website games for money is negligible, those categories have been removed.

The laptop/personal computer is occasionally used for gambling, most frequently to bet on sports and to play poker. Betting via the phone or tablet is mostly restricted to sports betting. Findings show that calling and texting (SMS) are only rarely used for betting. *Physical locations* are used largely as you would expect. The newsstand is used for playing lotteries and scratchcards, casinos/bet centers are used for video terminal and casino games, and bar environments are sometimes used for video terminal games, informal bets, sports betting, and poker. Interestingly, both poker and informal bets are predominantly practiced at home.

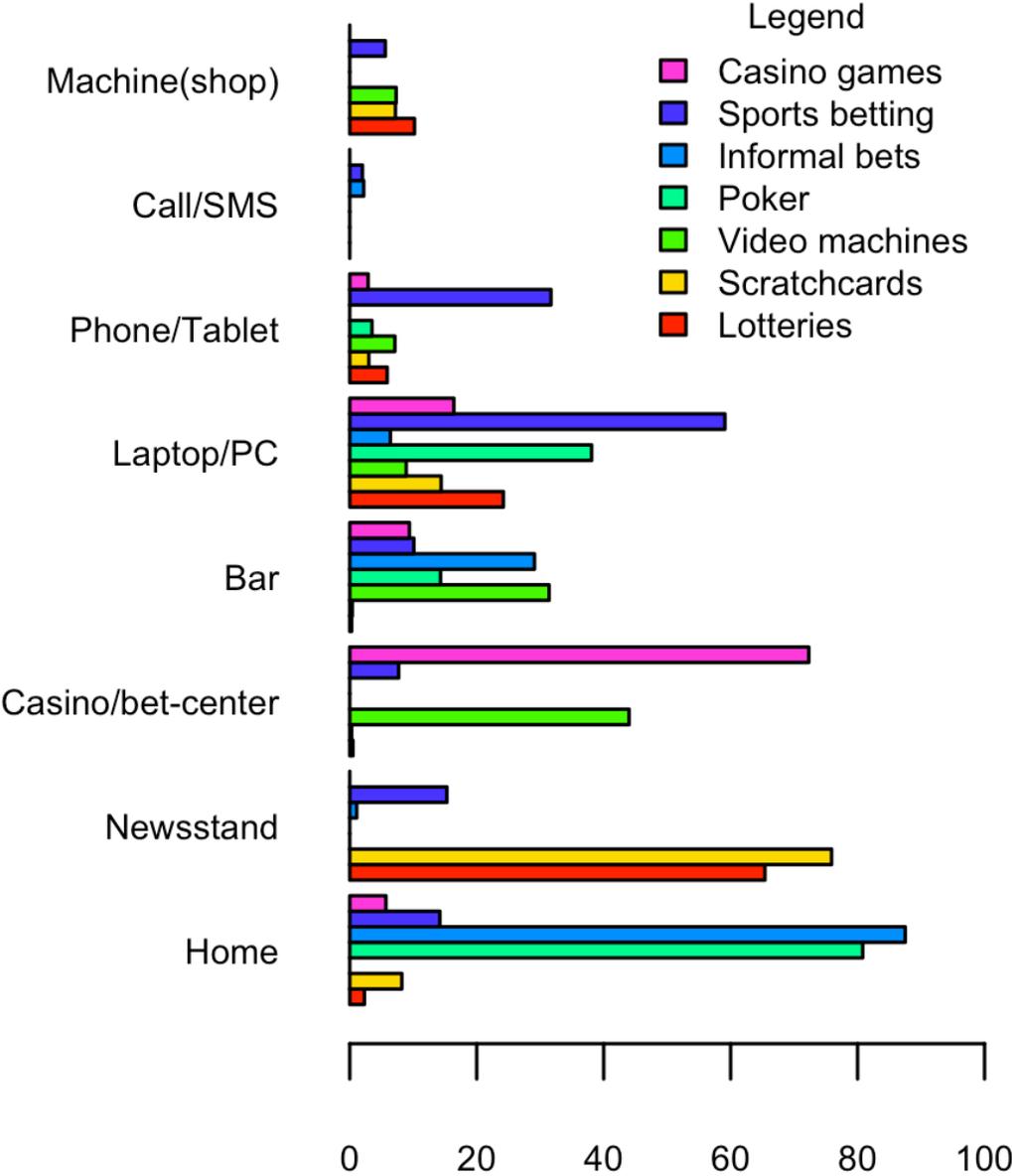
Table 11: Media used when playing FOR MONEY (% of use, weighted)

	Laptop/PC	Phone/Tablet	Call/SMS	Machine(shop)
Lotteries	24.2%	5.9%	0.0%	10.2%
Scratchcards	14.4%	3.0%	0.0%	7.2%
Video machines	8.9%	7.1%	0.0%	7.3%
Poker	38.1%	3.5%	0.0%	0.0%
Informal bets	6.4%	0.0%	2.2%	0.0%
Sports betting	59.1%	31.7%	2.0%	5.6%
Casino games	16.4%	2.9%	0.0%	0.0%

Table 12: Locations used when playing FOR MONEY (% of use, weighted)

	Home	Newsstand	Casino/bet-center	Bar
Lotteries	2.3%	65.4%	0.5%	0.3%
Scratchcards	8.2%	75.9%	0.3%	0.4%
Video machines	0.0%	0.0%	44.0%	31.4%
Poker	80.8%	0.0%	0.0%	14.3%
Informal bets	87.5%	1.1%	0.0%	29.1%
Sports betting	14.2%	15.3%	7.7%	10.1%
Casino games	5.7%	0.0%	72.3%	9.4%

Figure 8: Locations & media used when playing FOR MONEY (% of use, weighted)



Problematic and risky gambling behavior.

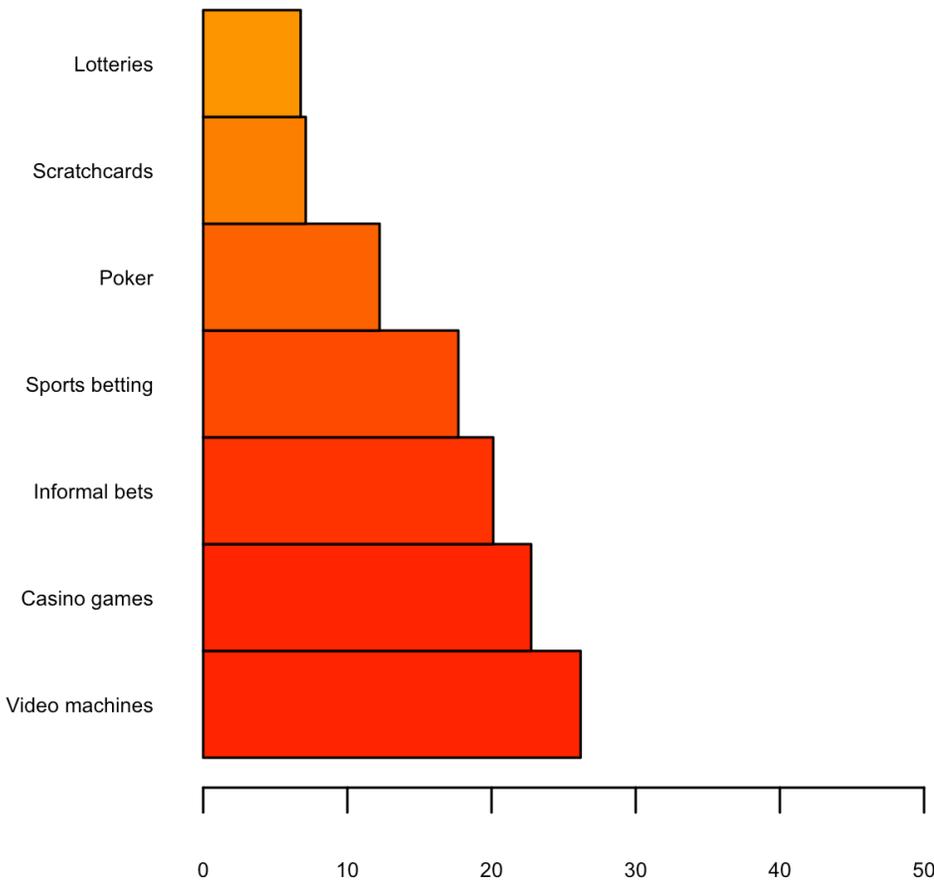
The nine-item Problem Gambling Severity Index (PGSI) is part of the Canadian Problem Gambling Index (CGPI) (Ferris & Wynne, 2001) and used to assess potential problem gambling. An example item would be: 'When you played did you go back another day to try to win back the money you lost?'. This widely used instrument is scored on a four-point scale, including 0 (never), 1 (sometimes), 2 (most of the time), and 3 (almost always). It also includes an option to indicate that the respondent does not know the answer to the question. We dichotomize following the work by Gainsbury et al. (2016), where a total score of 3 or higher delineates moderate/high risk players.

Table 13 and Figure 9 show the percentage of players, playing a specific game type for real money, that reports positive for risky or problematic gambling. As players frequently play multiple games, this does not indicate that a specific game type causes the problems (e.g. one problem player might play both casino games and the occasional lottery ticket), but it does provide us with an impression of the types of games that are popular among problematic / high risk players. The table indicates that electronic gambling machines (26.2% of players risky) and casino games (22.7% of players risky) are the game types where the highest percentage of risky/problematic players are found, while scratch cards and lotteries contain the lowest percentage of risky/problematic players.

Table 13: Percentage of for-money-players reporting risky gambling, per game type (weighted)

	N(total, playing for money)	N(risky gambling)	%(risky gambling, weighted)
Video machines	40	11	26.2%
Casino games	30	7	22.7%
Informal bets	98	18	20.1%
Sports betting	101	17	17.7%
Poker	27	3	12.2%
Scratchcards	768	52	7.1%
Lotteries	950	60	6.8%

Figure 9: Percentage of for-money-players reporting risky gambling, per game type (weighted)



Benefits and risks of online gambling

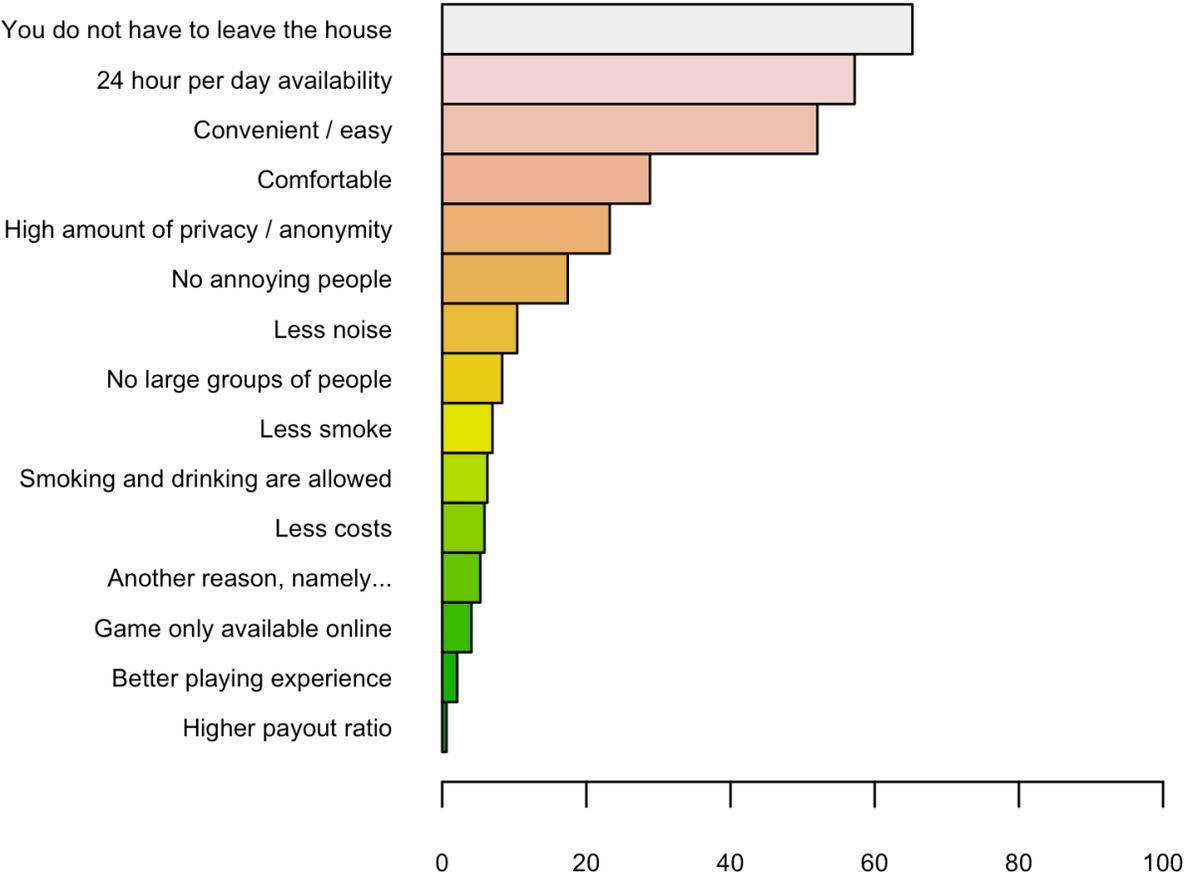
Table 14 and Figure 10 provide an overview of the advantages that online play offers. Convenience is frequently mentioned: not having to leave the house, 24 hour availability and comfort are all regularly mentioned. The absence of others, because of increased privacy or the lack of noise and disturbance, is also viewed as a benefit.

The answers to the open question (other) category were summarized as well: the most frequent answers to the open question are "No advantages", "No interest", and "No benefits". They indicate that some people feel distinctly negative about online gambling and gambling in general. A few respondents got somewhat annoyed about this question, arguing that there are no benefits to (online) gambling.

Table 14: Reasons for playing online gambling games

	%(w)	n
You do not have to leave the house	65.2%	1200
24 hour per day availability	57.2%	1055
Convenient / easy	52.0%	959
Comfortable	28.8%	518
High amount of privacy / anonymity	23.2%	448
No annoying people	17.4%	318
Less noise	10.4%	183
No large groups of people	8.3%	151
Less smoke	7.0%	126
Smoking and drinking are allowed	6.3%	115
Less costs	5.9%	101
Another reason, namely...	5.3%	100
Game only available online	4.1%	73
Better playing experience	2.1%	38
Higher payout ratio	0.6%	10

Figure 10: Reasons for playing online gambling games



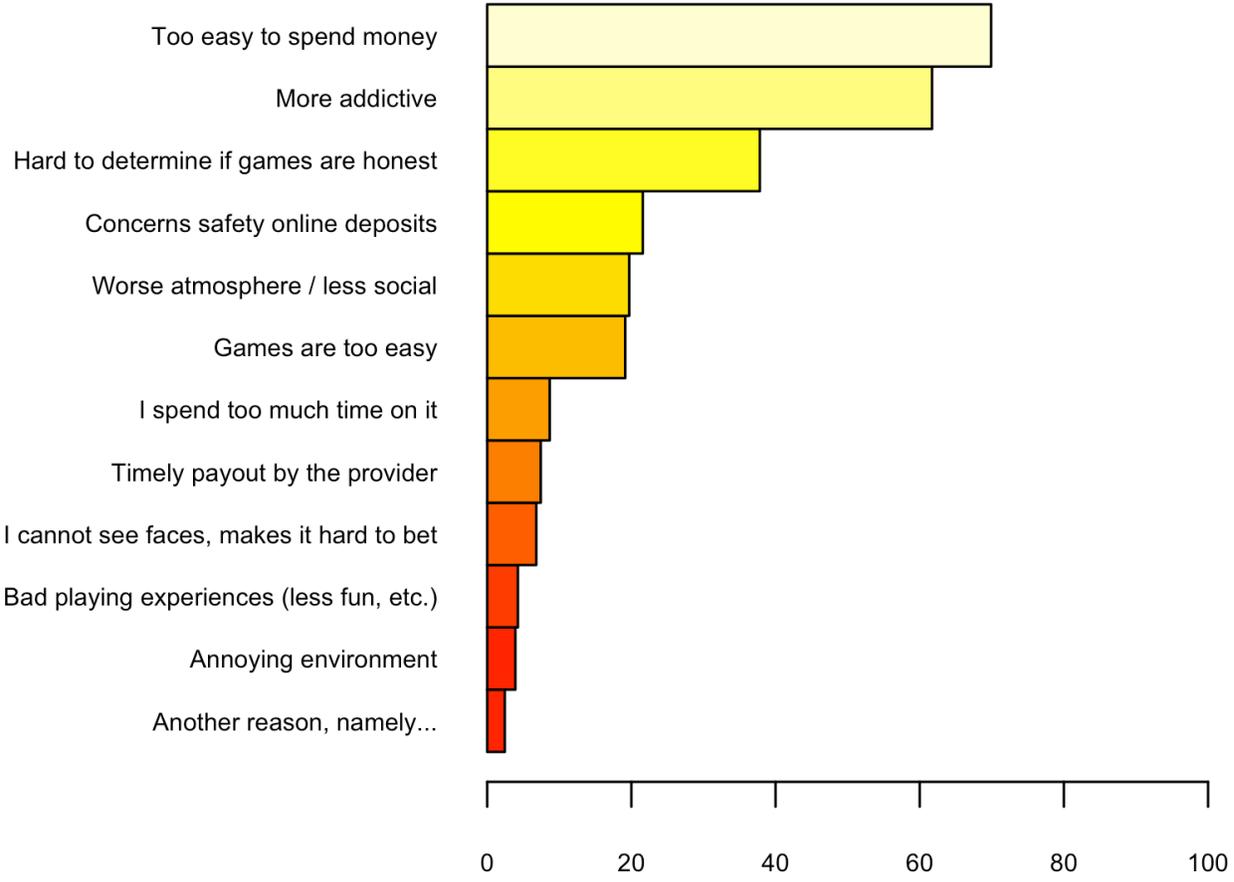
Reasons for avoiding online gambling

Table 15 and Figure 11 shows that the main disadvantage of online gambling is that it becomes too easy to spend money. Secondly, concerns about addiction are frequently raised, as well as worries about the safety and integrity of gambling operators. The most frequent answers to the open question (other) category were "Addiction" and "No interest".

Table 15: Reasons for avoiding online gambling games

	%(w)	n
Too easy to spend money	69.9%	1307
More addictive	61.7%	1156
Hard to determine if games are honest	37.8%	697
Concerns safety online deposits	21.6%	406
Worse atmosphere / less social	19.7%	376
Games are too easy	19.2%	357
I spend too much time on it	8.7%	171
Timely payout by the provider	7.4%	136
I cannot see faces, makes it hard to bet	6.8%	125
Bad playing experiences (less fun, etc.)	4.3%	81
Annoying environment	3.9%	69
Another reason, namely...	2.4%	45

Figure 11: Reasons for avoiding online gambling games



Playing via illegal websites or apps

A small percentage of respondents indicate playing via non-regulated websites or apps, while almost a fourth (23%) of online players indicates ignorance about the legality of websites that they are playing (Table 16). Excluding non-players, the majority of those who play online indicate exclusively playing on regulated websites (76 %). Those playing on illegal websites might not be inclined to admit it, and the risk of bias is high.

Table 16: Playing on illegal websites

	%(w)	n
I do not play online, via website, or apps	65.1%	1105
I only play on regulated (legal) websites or apps	26.7%	432
I do not know if the websites I play on are regulated or not.	7.9%	128
I sometimes play on non-regulated (illegal) websites or apps	0.3%	5

Gambling simulation & micro-transaction games

Table 17 and Table 18 provide an overview of the use and frequency of use (days per month) of games that simulate gambling (e.g. free to play Bingo on Facebook) or involve micro-transactions, but which are NOT played for money directly. From the answers, it becomes clear that these types of games are both popular and frequently played, although the regularity of use differs widely per person (as deduced from the large amount of variance). The appendix provides an overview of the wide array of free-to-play regular and gambling oriented video games mentioned in the other category.

Table 17: Use of free to play (non)gambling games

	Last 12M(n)	%(w)	>12M(n)	%(w)	Never(n)	%(w)
Micro transactions	541	30%	158	8%	1142	61%
Other video games	299	16%	61	3%	1481	81%
Gambling simulation	228	13%	162	9%	1451	78%

Table 18: Frequency of use for free to play (non)gambling games

	Mean(w)	SD(w)	Min	Max	n
Other video games	15.02	10.79	0	30	299
Gambling simulation apps	12.24	11.58	0	30	228
Micro transaction games	6.44	9.45	0	30	541

SECTION 2. GAMBLING BEHAVIOR IN BELGIUM: (E)GAMBLING & (E)GAMING

Interviews with 15 players of (e)gambling games

To complement the quantitative findings on the impact of online gambling, we conducted in-depth interviews with fifteen gamblers or ex-gamblers. The interviews provide a more rich and contextually valid impression of modern gambling behavior in actual practice. It was not the explicit intention to include problematic or even disordered users, but some problematic players were included by chance and some due to our choice of recruitment channel.

Interview recruitment proved harder than expected due to a total lack of response from all major casino operators (class 1 and 2), despite written, personal, and telephonic contact attempts. Nonetheless, a broad recruitment via online media (specific Facebook groups that discuss gambling), flyers in newspaper shops, social media outreach, snowball sampling, and personal contacts with clinical professionals eventually contributed to a diverse group of respondents. Several candidates showed interest about being interviewed, but subsequently backed out, most likely due to concerns about taxation of gambling income.

The semi-structured interview protocol that was used broadly covered a range of topics, dealing with actual playing behavior (device, finances, context and motivation), personal characteristics of the respondent, a broad reflection on the societal development of gambling and online play, a reflection on personal gambling behavior, the social nature and impact of playing, habitual play, emotions associated with play, and other opinions about gambling. All interviews were conducted in Dutch. The interviews were recorded, fully transcribed and subsequently summarized in English. To protect respondent identity, personal details were removed and names altered.

For readability, we opted to present the full fifteen interviews in the form of personalized profiles. The interviews describe a wide and divergent set of opinions on online gambling

Interview 1. Maggy (63): casual gambling sites

"I don't really gamble, but I spend money on scratchcards, EuroMillions, Presto, the lottery, and play casual online games via websites for at least four hours per day. I guess other hobbies would be more fulfilling but I'm unable to change my behavior somehow."

-- Maggy

Maggy is a 63-year-old woman, working as a volunteer in the library and in a hospital. She has a pre-college level of education (secondary school) and is currently living with her husband in a small Belgian town. Maggy plays scratchcard games online, the lottery sometimes, and spends a significant amount of time on free-to-play gaming websites.

Devices, locations, & types of gambling

Nah, I don't really gamble. That is, I do not go to casinos. I went to a casino once with my sister, but we only watched. All I do is play digital scratchcard games on the laptop. Not that often even, because I sometimes forget to play. Actually, I also play the lottery sometimes: EuroMillions. And I play Presto, another game. You can scratch the cards with your mouse and it's cheap to play. You can only win small amounts. On the National Lottery website: you have to enter your name and personal information and put some money on an online playing account. I only win small amounts, sometimes. But I generally spend that to keep playing again... I don't spend much, maybe 10 Euro per month or so. I also used to play the lottery every week with a girlfriend. We won 8000 Francs, back in the day. But now I don't win anymore. Otherwise I play on a (casual) games website, online. I play Bingo, Rummikub, some type of Yahtzee, Candy Crush, Soda Crush, some kind of island construction game, and a searching game. Sometimes I play with other people. Strangers really. But I turn the chat box off, because they complain if they lose. I don't really play for the social element. Those games do not really involve money, if you do not want them to. But you can play for money if you want. In the beginning you get points, but the website pretends it's actual currency. Every three hours you get 30 points.

There are people who play all day and they need more points to keep playing, which costs actual money. If you want to be a VIP it also costs money. But I refuse to pay for these games. I also play Word Feud on the tablet with friends and family. And I play some games on Facebook. But I never buy things in those games. Honestly, the Lotto is gambling, but Facebook games are social amusement games. They are fun, but winning is always nice, of course.

Norms, beliefs, and attitudes about (e-)gambling

I don't really care about online gambling, but for banking and travel the internet is very nice. I guess you don't have to go to the newspaper shop anymore with online playing, but in that case you never leave the house anymore. Also, it might be more fun to have a physical scratchcard for some people. The same way it works with newspapers: I prefer to read on paper. But it's less convenient, so we cancelled the physical copy of the newspaper.

My husband doesn't care about games at all. My mother does though; she's 87 but still uses the Internet to play games. I don't think my friends play online. I never really asked. My son

plays poker online though. That's legal these days; there is a special site for the taxes and everything. I guess playing games runs in the family. As long as you don't go crazy and lose your house it's all fine. Everybody likes to win something, right?

Responsible (e-gambling: Perceived opportunities and challenges

We do not really like that our son plays poker, but he says he's winning enough and always plays out of the profits. I hope he's being honest. So there's nothing wrong with that, but if it becomes an addiction, then that's a problem. On the other hand, you cannot ban all addictions. That's like banning alcohol and cigarettes. I think money is the main problem: if you lose something, you want to win it back. That way, you keep playing.

I currently play on a Dutch site that offers Rummikub. A while ago, I suddenly could not play anymore because I'm from Belgium. So, my sister gave me a secret link to indirectly access the website. I guess it's an addiction even if you do not spend money, because you keep wanting to play these games... even if you do not win.

My husband is not here right now, but I'd be ashamed to admit how much I play to him. Multiple hours per day for sure: maybe four hours per day? In the morning, I have coffee, check the email, and then I start gaming. I have four accounts on one site, so I can play different games with the daily reward. I also play various games on Facebook.

It's not really a problem though: I do not have a job so I have plenty of time. I feel I should be doing other things with my time though. I never seem to get around to reading magazines anymore. And you get out of the door less and less. But the weather will improve soon, so we will visit the coast. On the other hand: we also have a laptop there, so I keep gaming. It's not really that much fun for my husband I guess... wasted time really. I really like making wooden beads, but I'm not making much progress on that hobby because the screen draws me in. If you make beads you can sell them, or teach workshops on bead making, or just give them away as a favor to other people. I guess that's a better hobby to have.

I hate that I'm always drawn to the computer. It's hard to change, although I have to admit I have not really seriously tried to stop. It's like somebody who is addicted to cigarettes, right. I should try to go without for a day. I figure that would be quite hard to do, but I know I sometimes play too much.

I am not starting new games anymore. There are plenty of new games, I'm not starting new games anymore: that would be crazy. I wish my sister never told me how to work around to access the Dutch site though. I should have said no.

Commercials

I don't really like the commercials, they encourage people to play, which can lead to addiction. So, no, that is not good. Commercials are not allowed for cigarettes, so why are they allowed for gambling? I guess they don't get enough money anymore if they stop the commercials? On the other hand, people already know they can gamble. We don't need commercials for that.

National Lottery advertises too, and they say that part of the profits goes to charity. So that is good, but part of the money stays with them. People win amounts that are too large. Why not split it up over more people? You hear that some people win 20 million. Is that really necessary? Can it not be spread more evenly?

My parents only participated in the lottery back in the day. I do not think there was much gambling in those days. You were happy you could pay for the groceries back then, with bigger families and with the women not working.

Interview 2. Jane (31): poker player & gamer

Jane is a 31-year-old woman, working as a freelance professional in the creative sector. She is university-educated and works from home at least one day per week.

Online play is a new technique. People use it. But online play also changes the reach and the target groups of the playing behavior. Think about the 14 year old high school student who is not doing well in school, and loses himself in *Call of Duty* or online poker instead. He can do that because he is invisible. So that is challenging. Age control would help too: now it seems that anybody, of any age, can play.

-- Jane

Devices, locations, & types of gambling

I play poker for money: I play online (Pokerstars, 888), in the casino, and with friends. I also play games on the GameDuell website for virtual credits and online currency that can be exchanged for real money. Finally, I play some casual games where you cannot win money, such as the Hearthstone digital card game. All these games are fun because they offer a very concrete, quick reward. You have to do something, you do it, and you get rewarded (or not). And then you repeat. Daily life is messy. In real life you don't often see concrete results: that's what I like about the games.

I tend to play when there are no plans with friends. Then I have time and I start reading books, watching Netflix, playing casual games on GameDuell, or playing poker. When I'm watching a lot of Netflix, I play a lot less poker. It alternates, really. Generally I play around three times during a day, maybe for an hour or so.

The first moment is at breakfast. I don't like getting up in the morning, so having a game to look forward to helps. GameDuell has the game of the day, where you can win 50 Cents every day, while you do not have to bet real money yourself. This keeps me coming back and it's the reason I have been playing on that site for over ten years now. If I'm working at home, I play between work sessions as well. It's a type of meditation really.

Norms, beliefs, and attitudes about (e-)gambling

The casual and GameDuell games are not really about money. Those games serve a different purpose. They feel a bit like Tetris: you know the game inside out and you go into a flow state when you are playing. It numbs your emotions and feelings somewhat. I guess that's a reason for problematic players to play as well: it's a chance to escape your problems. I play for that reason occasionally, of course.

There was a time in the past though, when I was playing too much on GameDuell. I was not learning anymore, but I kept playing. This was also in a period where I was overloaded at work. So I guess I did not have any other meaningful activities. But that could be true for many problematic players. Maybe the game is not really the problem for addicted players, but the fact that they have no other fun entertainment?

On GameDuell, I play for fun. It's nice to turn my online credits into 10 Euro, for example. With poker I have more control over what I do, there's a higher skill element. I'm still learning poker: I'm using game-statistics software so I can see myself improve.

Games of chance (not gambling!) have always been part of my life. My father used to place small bets on things we disagreed on. For example, we bet on a traffic rule disagreement once: do you have to indicate that you're taking a turn on the bicycle in the actual turn or before you actually enter the turn. Betting has always been a part of my life.

I am actually fairly positive about games and gambling: people get burnout in office jobs too, but some of the poker players I know travel a lot and really see the world. Playing on the poker table blurs the boundaries. At the poker table, I'm sitting next to the rich male businessman and we have the same chances. I like that, especially if I win.

I feel that sometimes you need to take some chances in life. And those who lose a lot, well, they go back to their regular jobs. They disappear quickly.

Casinos: Games of chance, games of skill

When casinos introduce games they are very much aware of the percentages of winning. The casino should always have a chance of winning that is above 50%, obviously. So casinos do not really like poker, because it's really hard to calculate the profits for the casino. The more players know, the better they get. For me there is a distinction between games of chance, in which the house edge can be calculated, and games of skill, such as poker. Poker is not really a game of chance: it's a game of skill. It's like a sport: you do not want to drink and you want to be well rested. I avoid playing poker when I'm not feeling well. I prefer playing poker in real-life due to the social element.

Many games with an element of chance now have money attached to their business models. Think about buying a cow in Farmville, for example. The lines are blurring between gambling games and pure entertainment games. Some people just want to play in a fun environment, and are confronted with extremely high costs. So yeah, things are changing.

Responsible (e-)gambling: Perceived opportunities and challenges

Advertising & cross-game advertising

I only know problematic players from playing in the casino. They're not really friends of mine. Online, I don't really know the other players, so I'm not aware of their problems. Personally I'm not really concerned about problematic players. I'll believe you when you say they exist of course, but I don't know them personally.

Due to clever business models with micro-payments people do not always realize how much money they are spending on a game. With poker it is super clear how much you spend. This is a problem for children especially: my five year old niece continually sees pop-ups urging her to buy new clothing. We continuously have to explain to her why we do not want that.

GameDuell has a strange business model as well; I would not be surprised if it is illegal to some extent. If betting money on poker is gambling, then surely betting on and winning

money from playing Rummikub should also be gambling? You can play various types of card games there for money, and the house takes in a large percentage of 25% from each game. Fortunately I am winning on average, so essentially I'm playing for free. I put in 50 Euro's once and now I have 80 in the account.

I'm not a big fan of commercials. I get a lot of pop-ups about gambling, which I really do not want. When you play poker, they try to convince you to also bet on sports matches, or on blackjack. But I'm a skilled poker player, not a gambler, so I do not care about purely chance-based games. I dislike the commercials in general too. I mean, I know people with alcohol addiction: they are constantly bombarded with alcohol commercials in our society. That's just wrong.

Prevention of problems in an online environment

Online play is a new technique. People use it. But online play also changes the reach and the target groups of the playing behavior. Think about the 14 year old high school student who is not doing well in school, and loses himself in *Call of Duty* or online poker instead. He can do that because he is invisible. That is a challenge. Age control would help too: now it seems that anybody, of any age, can play.

With regards to prevention: I think it's a sensitive area. On the one hand you choose to play online. So you should be aware that your playing behavior is being tracked. But you might be able to set up a warning signal, for example if somebody plays for 20 hours a week, you could ask if they are doing okay. I don't have a full plan for this, but in the physical casino somebody comes to talk to you if you play a lot, to get acquainted. I guess I'm a bit skeptical about how that would work exactly, online.

Legal online play is a good thing: legal online casinos can offer better care for problematic players. They can also check the age and playing behavior better.

It's sad that poker playing and video gaming have such a negative public image. It does a lot of good for me and it keeps me developing as a person. A lot of these things are a matter of framing as well. Imagine your son seems to be addicted to games. If you do not judge the behavior, but instead ask questions about what they are finding and experiencing in the game you might help them a lot more. If you connect the game experiences to the rest of life, it becomes less of an escape and more healthy. So that's something I can support for 100%.

Interview 3. Jenny (39): problematic use of online casinos

Jenny is a 39-year-old previous owner of a failed business and the mother of a 12-year-old girl. She tried to start a shop, but due to unexpected issues, her plan failed: she is now unemployed and recovering from bankruptcy. In the meantime, she plays a lot of online gambling games. Jenny has a secondary school degree.

"My daughter was learning about addictions recently, and also about gambling addictions. When she got home from school I was just playing. She looked at which game I was playing after putting down her backpack with books down. Half an hour later, I was still playing. 'Mom, you realize that is a gambling addiction, right?'. What can you say to that? 'Don't do what mama does, honey', that's what I tell her. That's my role in life. I show her what not to do."

-- Jenny

Devices, locations, & types of gambling

I play in online casinos, in free tournaments; and I bet on dog races online. I have accounts with Napoleon Games, Golden Vegas, Circus, Casino Belgium, Panache, Family Games, Carousel, Lucky games, Blitz, Palladium games, Casino777, 777gaming, Supergame, Starcasino, Starbet... Do you need me to continue?

Every now and then I buy a scratchcard. I was considering playing the Lotto today, but I did not. I do not really believe in the Lotto, the chances of winning are too low. I also do not really play casino games that much in real life, except for the occasional game of slots. I did find a site that recommended the stock markets: you get 50 Euro if you sign up. That seems interesting because you also get to learn about companies and economics. But I'll have to talk to my uncle first, he knows more about these things.

In the online casinos, however, I have been incredibly lucky. On the other hand, I also have had some really bad luck. One time I won a 500 Euro bonus in a free tournament for getting the first place. You have to do a playthrough with that bonus money first, to generate money you can withdraw. So I played with the money and got all the way up to 1160 Euro. My friends were urging me to withdraw the money, but I kept playing. I could have withdrawn 660 Euro, the profits, but I lost it all, so I was back to the 500 Euro of bonus money two days later. That was on the Golden Vegas website, I think. Very often these casinos have hidden disadvantages. That is strange because this website is on the gaming commission's website [kansspelcommissie].

I play games like "9-alike", where you have to line up three symbols. Then you go to a bonus round and you can win mystery games. Those are very profitable: if you win all three mystery games attached to the main game, you can win up to 75 Euro with a stake of only 75 cents. All these games are manipulated though, I think. The casinos always win. That's why I like it that many casinos now have a sports section, where you can bet on soccer, horses, dogs, cycling, or motor cross races. I just love dogs chasing rabbits, and there is another race every 9 minutes. You try to bet on the best one, for example on the Ladbrokes site. It's very exciting, especially because the dogs are real, there is no manipulation like with the online games.

Playing at home is easy. You have the kick of winning and the convenience of playing at home. In casinos you cannot drink or smoke anymore. I play on my PC and my smartphone: You can download apps now. Most casinos give you a 10 or 12 Euro bonus if you start using the app or register for online play. First you have to make an actual deposit though. I like playing on the apps less: the connection is worse and I keep having to restart the game.

My favorite time to play is during the day, when everybody is working. The site functions better then, and you have a higher chance of winning. It's not that I play all day, every day, but I do notice that there are times when I win more than other times. For the last eight or nine days I have played every day I think. I play when I need a moment to relax. If that's three in the morning because I can't sleep, then I play at three in the morning. The longest I have played is two days in one stretch: I am a little bit ashamed about that. However, if I'm taking care of my daughter, I have another rhythm. I adjust to her schedule. Sometimes I do not play for weeks, when other things are more interesting.

Norms, beliefs, and attitudes about (e-)gambling

Those who play a lot, tend to play when there are bonuses to obtain. Luckygames has a 100% bonus on Wednesday, and there is a deposit bonus. On Panache all weekend days give 100% bonus. And then there are special periods with actions, such as Christmas, Halloween, or Easter.

I can play wherever I want, except in the casinos themselves: I was in the government debt control program [schuldbemiddeling] and I'm not allowed to go in. My debts are gone now, but the control person still has to send a letter to the gaming commission that I'm debt-free. So now I'm playing via my friends accounts, under their names. There are always ways to keep playing. The illegal games are often less fun though. I generally pay with paysafe, a prepaid card that you buy in the newspaper shop. I'm not a heavy player; I play for amounts of 25, maybe. In the last two weeks I think I played for 220 Euro.

A good friend of mine plays poker. He had a tournament in Dublin recently and won 3000 Euro. He just missed the finale. But that's not comparable. It's so much more than what I do. Maybe online poker and poker are somewhat comparable, but in real life, there is psychology too. You need to understand people and body language. It's more honest than digital games, programmed with rules and mechanics that I do not understand. I also like to play chess and prefer that to poker.

Commercials and active marketing

I get a lot of spam and calls. Since recently they started calling me out of Las Vegas. No joke, from Nevada, Las Vegas. It's a foreign casino: I signed up with my phone number. But if I pick up the phone I have to pay a cost: so I never pick up. I constantly get calls with bonus offers, promotions, and encouragement to gamble. It's not normal. Everyday I get mails and calls about depositing money. For somebody that is sensitive to addiction, it is really hard to say no.

On Facebook you cannot really play for money, but every casino has a Facebook page. On these pages you can track the bonuses. They also do online contests where you can win a

paysafe card for 25, or 10 Euro. And free tournaments: the casino picks a game and you can sign up for the game. There are tournaments on a daily, weekly, or monthly basis. For the monthly tournaments, they split 5000 Euro over the first 20 contestants I think. I won a few times, especially in the free-to-enter tournaments.

It is now so much easier to play than in the past. Before, you had to go to a local café to play the games. That was allowed still. You played a simple card game with four people, but you could also play for small amounts. Or you went to the newspaper shop for a scratchcard, but that was it, really. And the Lotto, of course. But now, with the computer, you take your bankcard and BAM, you play as long as you have money on your account. Some people spend their rent on it. They go through their entire monthly pay.

You can play everywhere now. During breaks at work or even on the toilet. This increases the addiction. They create the illusion that people will get richer, which is a terrible thing to do, if you ask me.

Advantages & disadvantages of play

For me, playing is a hobby. I don't go to discotheques anymore, I do not buy expensive clothing. It's pure relaxation. It clears my head. On the other hand, I'm not really happy about it, because it is wasted money if you do not win. Which you never do against online casinos, if you do the math.

I have experienced that certain patterns emerge while playing. First you get a bonus to play for free. In the beginning you seem to have a higher chance of winning, and at a certain amount they let you lose again. When you get really low, you start getting Mystery games and you win some money back. That is an addiction risk. The games are manipulative too. I keep seeing messages like 'Tommy5 has just won 5000 Euros'. But that same message pops up once per hour, in English.

Once you have played for real money, you do not really care about playing casual games for free anymore. A friend of mine does that, she plays for points. Not exciting enough for me!

Playing a lot is actually quite bad though: I can play for up to ten hours sometimes. But it's hard to stop playing when I'm winning. I never raise the stakes, frustrating my friends, but a smaller stake keeps you playing for longer. But when I lose I can be angry with myself. Especially if it was the money I actually deposited. I have thought about voluntarily registering on the official exclusion list, but it happened automatically due to my business problems. You can work around it though, with another person's national registration number.

Social play

My friends also play in online casinos. Sometimes we take turns. You can keep playing as long as you keep winning. When I lose a game, the next person starts playing. My boyfriend is less sensitive to addiction and does not like playing as much. I don't tell many people about my playing behavior: the less they know about it, the quicker I get comments and unwanted opinions. They are ignorant.

My mother and father were entrepreneurs. They earned a lot of money, and they spent SO much in casinos. They played five or six tables at once. My mother would lose 100.000 Euro and walk out with a smile, no problem. However, they have a financially difficult period right now, so that's no longer happening.

Responsible (e-)gambling: Perceived opportunities and challenges

I visit rating sites like Feelinglucky.be, where they rate various online casinos and their bonuses. The more stars they give, the safer it is to play there. I also visit the gaming commission site to find reliable and safe online casinos to play.

I think the risks of addiction should be indicated clearly. In bars there's often a stack of flyers near the gambling machines, about gambling addiction. I think that's interesting. New players see the flyer and think twice before putting their money into those machines. Information about risks is more important than continuous bombardment with promotions and bonuses. If you would get a mail about your playing behavior, for example, that might help. Maybe the casino could give certain people a 24-hour time out, to prevent addiction.

They could also do more research, like a survey, and try to look into the actual addictions. Checking the statistics for this. Having the risks repeated to people can be good too. If you're addicted and you hear that 'it's not good' once or twice that's not enough. Once you hear it for the fifth time it starts to sink in. The addiction controls you, it is not the other way around.

My opinion about gambling in general is that it should be banned, except for the lottery and EuroMillions and Win for Life. More help for addiction is needed. Maybe certain limits to the deposits you can make in an online casino are necessary, for certain people. Minimum deposit limits should also be lower. Maybe even 1 Euro.

Even underage children are playing now, with their big brother's registration number [Rijksregisternummer] or their mom's or dad's. Age control should be more firmly enforced. If I were president I would try to figure out a system with the gaming commission that would restore the balance.

My daughter was learning about addictions recently, and also about gambling addictions. When she got home from school I was just playing. She looked at which game I was playing after putting down her backpack with books down. Half an hour later, I was still playing. 'Mom, you realize that is a gambling addiction right?'. What can you say to that? It is impossible to hide. She plays Candy Crush and games on Facebook too, but how she figured it out I do not know. Maybe she noticed my face, or she felt my tension, but she knew it. 'Don't do what mama does, honey', that's what I tell her. That's my role in life. I show her what not to do.

Interview 4. Amanda (29): regular bets on soccer matches

Amanda is a 29 year old woman who regular bets on soccer matches. She enjoys this and the behavior does not seem to cause any problems for her. She has a post-university level education.

"I do think some people can lose a lot of money on betting. Especially with the current levels of advertising. When we watch a soccer match we see commercials for up to six different gambling sites. We play on those sites regularly and even we think that's too much and vulgar. They also stimulate irresponsible behavior with bonus actions and special bets."

-- Amanda

Devices, locations, & types of gambling

I bet on soccer matches and on sports. But the online systems sometimes force you to spin a wheel of fortune. I don't like those types of casino games. I play on Napoleon Games: they work with bonus money. So you can earn bonus money by having a birthday, when it is Mother's Day, or on many other occasions. In the past, the bonus money could be used for many different types of sports bets, but not anymore. A friend told me that people were abusing the system. But I think it's because they cannot control sports like they can control the outcome of other online games. There's no statistical guarantee that they win in the end. In any case: you can only bet this bonus money in fully chance-based casino games, like wheel of fortune.

I have to admit, I have never put actual money on the account. I work with bonus money and a good strategy. In general, retrieving money from the account is fairly complicated. I think you have to rotate the bonus money through 40 or so bets before it turns into 'real money' that you can actually withdraw. However, the money that you win is real-money directly, so you can withdraw that. It's all fairly ridiculous if you ask me. They complicate things on purpose.

To work around this, I put money into bets on the Oscar outcomes this year. First you bet your withdrawable money and only then you start playing with the bonus money. So I put my withdrawable money on a super safe Oscar bet with low payout. That way I could play with bonus money: I got lucky with the wheel of fortune. Nonetheless, I'm sure the wheel is not actually honest. Maybe it's honest on average, but I'm fairly sure they manipulate whether you win or lose. In either case, I won with the wheel and a day later I got the Oscar-bet money back. So I could withdraw 100 Euro. I left 20 to keep playing.

My playing behavior has stayed pretty much the same over time. Even though my boyfriend pushes me with every match we watch: should you not be betting more money? That's not in my nature. I'm more likely to bet on a match I don't really care about to begin with. It enhances the fun, making a boring match more interesting.

So, playing is not a habit for me, I play if the occasion arises. For example, the European Championship. Sometimes this frustrates my boyfriend, when I have large amounts of money on my betting account but don't use it. If I'm already quite stressed, or if I'm feeling

bad, I do not play. It feels bad when you lose, so I avoid that if I am not feeling well. Winning feels good, even if you win a small amount. Also, if my boyfriend wins or loses a lot he can be really happy, or really grumpy. So it does have an impact on your daily life.

Friends & family In my boyfriend's family betting is normalized. He speaks about it with his dad, who also plays. I guess it's a bit strange for people because I am a woman; we are soccer fans less often. However, when it's the World Championship, all of a sudden everybody bets on soccer outcomes. That's strange: if everybody does it, then suddenly it's OK. People would understand the hobby better if they knew it better.

Sometimes we make accounts for friends or family, to profit from their bonus money. My parents don't really play: they're from a different social environment. Also, the soccer betting is quite complicated, with the odds and such. There are checks in the systems though: sometimes we get into trouble because my boyfriend and me play from the same IP address. They suspect that someone is playing under two accounts and I had to resend a copy of my passport last week.

Advantages & disadvantages of online play

I play to make soccer matches that I watch anyway more exciting. I'm very risk averse, really. My boyfriend is more serious about following the odds and working out strategies to systematically win the soccer bets. He tracked his profits for a while, and on average he wins slightly more than he loses. I think many people just bet on the team they like, they are not systematic. That said, I would never bet against my own preferred team. He would though, and he was right yesterday, when my team lost. He bet 24 Euro's and won 240 Euro in that match.

The threshold for play is really low as well with online play. To make an account I have to scan my identity card. Beyond that, everything is the push of a button away. I have a bad phone, so I just go the website on a computer to register and play. The apps also give you notifications, encouraging you to play. Moreover, you get bonus money for installing the app.

My boyfriend started playing like me, but he escalated a bit over time. He used to visit a betting office every weekend with his friends. He would bet one or two euros on the competition. They used to lose every time, but it was very social. He stopped doing that and start playing online, which also isolated him from his friends somewhat.

Playing on a smartphone can be very distracting as well. As my boyfriend plays regularly, he also continuously checks soccer scores. This can be distracting, for example if we're walking in nature and he keeps checking his phone. So it has an impact on your daily life in this manner, and we have had some arguments about the continuous distraction and phone activity. It's continuously present, so I think that increases gambling. Whether you see the scores now or later: it generally does not matter so much. But with mobile Internet you can stay up to date CONSTANTLY on soccer scores. So that's much different from the lotto, which you play once a week, wait for a 5-minute drawing, and that's it.

Responsible (e-)gambling: Perceived opportunities and challenges

When my relationship started I had a lot more time to play, but I never played much. I was hesitant and a little judgmental when my boyfriend first told me about his gambling behavior. The topic is still fairly taboo. But he convinced me that it could just be another hobby. I mean, if you pay three Euros for a beer in a bar, it's normal. Why is it any different if you spend three Euros on a soccer match? There's a type of stigma: coworkers remember you play these games until years later, but they don't remember if you drink alcohol or not.

With Napoleon Games, you have a profile and you gain levels. You start at 'soldier' and you end up as a 'general'. My boyfriend plays quite a bit, but he's barely rising in level. So how much are other people playing to gain these levels? Or is this just intended to show you that you're a below average player, no matter how much you play? Are they trying to normalize the behavior? In either case, it's absurd if you play for small amounts and you just want some entertainment.

There should be more control, but sensibly. For example, my boyfriend plays for 1000 Euros per year, but he wins 1100 euro. So what's normal? Not everybody keeps track of what they're winning. Perhaps websites should provide you with an overview of your winnings over a certain period. You can see your balance right now, but that's not clear enough. Showing total losses or wins would be really helpful.

Maybe there should be a mandatory control for people that are playing too much. That way, they can receive follow-up or a warning when things run out of control. In a bar they also restrict your drinking when you over-consume. I guess there is some control about the maximum amounts that you can bet, maybe a maximum of a thousand Euro per session, but it all seems underwhelming to me. Especially if these restrictions exist per website, so you can just switch to another one to play. They should be more concerned about their customers.

Advertising

I do think some people can lose a lot of money on betting. Especially with the current levels of advertising. When we watch a soccer match we see commercials for up to six different gambling sites. We play on those sites regularly and even we think that's too much and vulgar. They also stimulate irresponsible behavior with actions and special bets. For example, they encourage bets that are highly unlikely to succeed with unusual payout or free extra bets. That's a bad deal. The advertising seems to be getting worse. They also force you into betting on the casino games and such, trying to get you addicted.

So I feel the advertising is not OK right now. You have to be 21 to enter a casino and it is fairly clear that you are gambling there. But now you can play from your couch with a smartphone, with live results. You can bet and cash out at any moment. An uncle in our family also started with 1 euro bets, and he ended up gambling away much of his money. There is not much control or guidance if things go wrong, when you play at home. So I think there is a disconnect from the larger idea that players need to be protected and society should keep an eye on gambling as a potentially dangerous activity.

I would not be surprised if the advertising also reaches a lot of younger people and encourages them to play, even if they are not allowed. For us, it is fine: we think long and

hard about the money we spend on playing. But I'm not the average person, so I worry about those who are less able to make rational decisions in this manner.

The message in the commercials is that you can win money. That is the message, which is not OK. It should be sold as a form of entertainment I think, not as a way of winning money.

To summarize, commercials about gambling are not problematic by definition, but currently it is excessive. Soccer teams and famous people are also involved in the advertising. I think it would be important to educate people, have more control, and ban certain extreme behaviors for people that play excessively. Just adding a logo that a commercial is a commercial probably is not enough. I don't think I received much information about gambling in school either, maybe it should be incorporated into the curriculum.

Interview 5. Stef (46): roulette player with consistent wins

Stef is a middle-aged man living alone. From previous relationships he has a daughter (11 years old) and a son (20 years old). Officially the son lives with Stef, but in practice he's rarely there. He works in delivery, so he's home early every day, and he uses his leisure time to frequent local class 2 casinos, where he plays following a personal system to systematically win (small) amounts of money.

There's another risk. I'm divorced, but sometimes I have my little girl. If I have my girl, I cannot visit casinos. But I CAN keep playing in an app, which means you are not present for your daughter. It's not like you are abusing your child, but you become less active. Now we go for a walk, go cycling, go see a movie. If you play, you might be angry about losing 500 Euro and attempt to win back the money. You might put your child behind the television to watch Disney Channel and start playing.

-- Stef

Devices, locations, & types of gambling

I don't play online. I'm a physical player: I go to smaller casinos. We call those class 2 casinos or gaming halls. Sometimes I visit a class 1 casino, in Middelkerke or in Oostende, at the seaside. Occasionally I buy a scratchcard. I buy scratchcards in the shop, with a girlfriend, and I give some to friends and a few to my 11-year-old daughter. It's fun to compare who wins.

I visit the Family Games Center casinos and I only play roulette. You physically see the wheel turning and the ball moving. That's good. I don't trust the digital machines. Even the supervisor [Gerard] told me to stay away from those as you can get burned. Generally I play early in the day, from 10 A.M. onwards, or in the afternoon. Occasionally I go at night: I have friends there. But most frequently, I'm there in the afternoon. I generally bring a sandwich, but you can eat pancakes or a burger in there too.

Advantages & disadvantages of (online) play

I precisely track my spending and I have tracked it for the last five years. I win, on average, 8 Euro per visit. On average, I go in with 40 Euro and I come out with 50. Sometimes 60, sometimes 70. I know that 96% of my visits are profitable. To me it's logical to track my winnings, because how else can you know if you are winning this month, or not? I'm really good with numbers, I'll send you the excel file [editor's note: file received and the information confirms the statements]. In 2008 I started counting: I lost 500 Euros over half a year. So I tried my systems and one of them worked. Since then I'm profitable. You just have to figure out how the machine works. I'm surprised other people don't think about that. This month I'm up 106 Euro, so an average of 17.7 Euro profit per visit. In total I've won 394 Euro this year and we are only up to March. I intend to win about a 1000 per year. I just love walking out with profit. I don't care if it's 5 or 10 Euros.

A second motivation for me is that playing is relaxing. There is something about the interior environment that relaxes me. Maybe the blue neon lights. There are cute girls as well, many Thai girls come there.

Sometimes I visit with friends. When I just have a new girlfriend for example. People are cautious when I talk about gambling. 'You have to be careful!' But when I explain I make money with it they become curious. I don't always take a girlfriend, but if I go in the evening I will inform them I'm going. I don't talk to my parents about the casino anymore. They don't believe I'm making money.

My system only works in the Class 2 casinos as it is dependent on the bonus number system, so in Class 1 casinos I don't really win. Plus the minimum stakes are dangerously high there. So I only play in the big casinos for fun, on vacation.

I might explain my system to a cute girl, if she's messing up. But even people that I explain my system to will often ignore it. They are not patient enough. They want instant profits. But my system is slow and generates small profits. It is often profitable to go on the Sunday mornings or Saturday mornings: people bet heavy on Friday night or Saturday night. If you play a machine on which people lost a lot of money, you get a lot more when a bonus drops.

I have a coworker that plays in the large casinos. He plays Keno as well. Somehow he's making a lot of money. I'm making 300 per year, and apparently he's making 300 per weekend. He admits he plays a risky game though, Blackjack. So I would be curious about this system so I can profit with Blackjack too. But my own system works for now, so I'm sticking with that. It might be a bit boring, but I'll just bring a book or watch television while waiting for my moment with the bonus numbers. I ask the supervisor to change the channel to the Discovery Channel, Euro sport, or the Olympic Games.

I don't know what I think about online play. It simply does not feel as well to win 50 Euros on the internet compared to effectively seeing everybody around me lose money in the casino. They lose amounts of 2000, 800, 5000, and I walk out with 20 Euros of winnings. It feels good to beat 'the machine'.

Responsible (e-)gambling: Perceived opportunities and challenges

At first glance you would say that people should be smart enough to know how much to spend on playing. Or that they would limit themselves. But I fear not everyone has that sense of urgency. Some people get into problems. I see that in the casino: people spend their entire paycheck in the first week of the month. So the supervisor intervenes and tells them to stop playing. He warns them. I inform the supervisor if I see this happening, if I'm worried about a person. I hear people saying 'if I lose this one I will have 50 Euros for the rest of the month'.

I have never heard anything about problematic online gambling, but I assume cases exist, given what I see in the casino. I think there's a large difference between physical casino visitors and online players. If you have a class 2 casino nearby, why would you play online? You spend all day on your computer, why would you do it at home. It makes no sense to me.

Perhaps it would be good if people had to set up limits before they start playing online games or smartphone games. The companies could make sure people don't overspend. I'm not sure if there are new risks, but I think we have the same risks in a new environment: playing too much or having a bad system. If you can withdraw from your bankcard an unlimited number of times, you can easily keep betting. But it's the same in the class 2 casinos: they all have a bank machine so you can easily transfer money to your playing card. Being able to play in any location is extra risky I think: when you can even play from your bed, you start losing sleep. You start making mistakes at work and end up getting fired.

There's another risk. I'm divorced, but sometimes I have my little girl. If I have my girl, I cannot visit casinos. But I CAN keep playing in an app, which means you are not present for your daughter. It's not like you are abusing your child, but you become less active. Now we go for a walk, go cycling, go see a movie. If you play, you might be angry about losing 500 Euro and attempt to make back the money. You might put your child behind the television to watch Disney Channel and start playing.

Personally, I have had years when I played too much. Years in which I was in the casino more than 365 times in one year. I won a lot that year, maybe around 1700, but last year I ended up with 1800 on only 200 visits. So it's not necessary to be there so often. When I was playing so much there was a financial motivation as well: I was struggling at the time. But I no longer own a car and I have reduced my costs, so now I'm fine. I even buy fun extras, like the robot vacuum cleaner you see there. I have never stopped taking good care of my children due to playing.

So I wouldn't say I'm addicted. I'm more addicted to coffee or online dating. I can easily skip a week. If I have a good book or am in the mood for a run, I might do that instead. But if I can't play for weeks because I have to get my daughter from school, I start wanting to play. When I was first starting out, I had losses while I was trying systems and calculating odds. I was about to give up when I found my current system. I'm naturally good at maths. Not a genius, but I oversee the systems they use. I wondered how the machine would remember if I played with a lot or a little. But then I realize the programmer was probably lazy and would not take my average but my first bet. So I start out high and drop the bet after that. That increased my profits too. Winning gives me a slight sense of euphoria, like playing sports.

Behavior differs per country too: Asian countries have a gambling culture. I see Chinese people lose 2000 per day for days on end. How can they do that? And this woman I know, she does not have the best job, but she loses more than my salary. She is burning her savings.

Advertising

I will start by saying I dislike the National Lottery. I think the advertising they do is outrageous. They literally advertised that your chances of winning are higher because the price is larger in a recent commercial. That is nonsense. Also, they advertise with

'congratulations, you have won 1 million euros, what will you do with it'. That is factually not true.

I see a lot of advertising for Napoleon games and playing on your smartphone, but I don't think that's a positive evolution either. I think people play more if they can play all day. It's easy and you can fill every free moment with playing. You can spend money more easily if you pay via your phone.

I do not think the government should limit playing in physical casinos. The current systems are good. You can get banned from playing. You are not allowed to drink in the casino. Smoking is now restricted. In my casino this is enforced, but in Brussels people still smoke a lot in the casinos. The local supervisor told me they smoke every day, except for the day when the control shows up. Somebody in the government tips off the casino when the control will be. It's horrible to play in Brussels: people even throw their cigarettes on the ground in the casino.

Angry people are one of the disadvantages of playing in the physical casino. Sometimes I get into arguments with groups of Moroccan visitors. They lost a lot of money on a certain machine, so they want to take my place and win it back from that specific machine. I don't allow them, but then they threaten me.

It is a bit strange that the National Lottery can advertise so much, but that others cannot. I'm happy that I read the European Union is looking into those monopolies. I'm fairly sure the market will be opened up. I also read somewhere that 95% of problems is associated with National Lottery games, scratchcards and such. On the other hand, people do heavy gambling with Unibet and Napoleon Games. They also advertise. I know that legal online operators also need a physical presence in Belgium, but there are plenty of illegal operators.

I just think the government is profiting from the gambling. The supervisor tells me that they retain only 3 Euro out of every 100 Euro that comes in. The rest is taxation. I know the mayor of Antwerp is looking into new legislation that allows casinos on cruise ships to stay active in Belgium waters.

Interview 6 Lara (25): casual scratchcard, roulette, and poker player

Lara is a university educated 25-year-old woman. Together with her boyfriend she occasionally engages in gambling, like friendly poker games with family and roulette in casinos. She likes to visit physical casinos because of the atmosphere, and plays for fun rather than to actually win money.

I don't think scratchcards are a form of gambling. Gambling, for me, is betting a lot of money. It implies that you will play for a lot of money. Scratchcards are really quite innocent. You have three euro and you decide to buy a win-for-life. You never know... The physical aspect is fun.

-- Lara

Devices, locations, & types of gambling

I have been to Las Vegas with an organized travel group once in the past, as a regular vacation, but when I was there I also visited the casinos. In Las Vegas, I tried some of the machines. You have some influence over the game with your choices there. It was not the best experience, as I ended up losing quite a bit. After winning about 80 dollar I ended up losing 150 dollar over the whole night.

With my boyfriend, I have also travelled to Lisbon where we visited the casinos two or three times. We tend to play roulette. It's not like we lose large amounts, we tend to set limits for ourselves, like a 50 Euro maximum. Over here we tend to play in a Dutch casino. It's not that far, by car. The first time they asked for our passports, to check our ages, and then you can buy chips to play with. It's a small casino, class 2 I would think. I would never go alone and always take my boyfriend.

When I was around 18 years old and on vacation, I would buy scratchcards at the newspaper shop in the village. Now, I do it once a month, maybe. There are months in which I never buy one, and there are months when I buy one every week. It just depends on when the mood strikes me. Sometimes I have a good day, or a bad day and I decide to buy a scratchcard and see what happens. Less than I used to, though. The National Lottery, it's taxation for foolish people, right? This morning I found a scratchcard that I bought three days ago, I still didn't even scratch it. That was like a present to me. I didn't win, unfortunately. So yeah, I prefer the casino to scratchcards: it offers a nice environment and we can have fun.

I participated in the Lotto, maybe twice. I played for 30 euro. I lost my money both times. So we realized, what's the point? We forget to look at the drawing of the balls as well. You have a code and you go to a newspaper shop. There's no fun. I think having fun while you are playing is an important part. Not just losing 30 Euros.

I also used to participate in poker nights with my brother. You put 5 or 10 euro in, so that people take it seriously. I now organize poker nights maybe twice a year. It happens when the opportunity arises and we have friends at home who are in the mood for it. Or with family, like a few weeks ago, when we played a 5 euro tournament.

As a teenager, I used to play some gambling games that did not involve money. For example, when I was 15/16 I played poker online a lot, but not for real money. I played for credits, you got them for free and you could use them to win money. Recently I played it again, once or twice, but just for relaxation, not to make money. It's not really gambling, but the same principles apply, you bet your virtual credits. Right now, I have 1-million-dollar worth of Zynga credits, but they cannot be converted to money.

For me, playing that Zynga poker app is more like playing Angry Birds than gambling. I'll be watching television and simultaneously playing. There's nothing to lose apart from credits. I play some other games with credits too: I play the Two Dots app, with small dots. You can win a daily prize. You open one of three doors, or you spin a wheel. But that's just a pure chance game, that's not betting or gambling either.

Advantages & disadvantages of (online) play

I don't think scratchcards are a form of gambling. Gambling, for me, is betting a lot of money. It implies that you will play for a lot of money. Scratchcards are really quite innocent. You have three euro and you decide to buy a win-for-life. You never know... The physical component is fun. Within our family we gift scratchcards for birthdays, for example the National Lottery gift boxes. They advertise that heavily around the Christmas period. But it's fun to have a physical gift for someone, when you have no idea what to buy. Our families do not understand that we go to casinos, but they do understand scratchcards.

With online scratchcards, you also miss the joy of scratching. When I scratch 'Win for Life' I scratch the symbols slowly, one by one. When I win I start scratching the prizes I did not win first, without being able to see the prize. To make it more exciting. But that is not an option online I think, either you win or you do not.

When I'm playing for real money, in person, I'm more conscious, I do not spend actual money as easily. I do not play online for real money and I don't intend to. Playing with friends or in a casino is nice for the atmosphere. You get 5 Euro, you lose, you bet another 5 Euro, but you had fun all night with friends. Visiting the cinema is more expensive. Sitting at home behind a computer and spinning a digital wheel of fortune does not appeal to me. You do not know if it's manipulated or not.

In the casino, I generally have a system, but I develop it on the spot. So I pick the same numbers, like 25, 36 or 20 and I build around that. I pay attention to the numbers that have not come out much and I play on those. My boyfriend does online research on methods to play, but that generally fails and he ends up losing. When a number does not come up, the temptation is to keep betting on it until it does. But that's stupid right, you know the odds are the same with every spin. Still, you do not want to stop just before your number drops.

I think my boyfriend accompanies me because I like the casino, but he often returns in a bad mood. He's less lucky. Somehow I never really have losses. I can last all night on 50 Euros, but he will run out and start taking extra cash from the ATM. Once, I won 100 Euro, but he lost 80. So, I gave him 80 and kept the 20 to cheer him up. The last time we were there I did overshoot my 50 Euro budget. I was lucky that I won 150 Euro the time before, so I was still left with a 50 Euro profit. We have not been since, as we both felt we were

spending too much. The chances of going home with losses are too high. Probably we will go again in the future, but if you are not lucky it's a waste of money.

I get a physical sensation too, when playing. Not shaking or anything, but you feel your heartbeat speed up. It's strange to me. I never had that before. At those times, I think 'what am I doing here?' We play for amusement, really.

Responsible (e-)gambling: Perceived opportunities and challenges

My friends think it's strange that I go to casinos. It's not an option in their reality. They watch every Euro they spend. When I buy a scratchcard I sometimes think: if I win the 2000 Euro Win-for-life now I could buy a house. So that can motivate people. But some people deal with it wrongly and buy a lot of tickets. That's the big risk. A friend of mine owns a newspaper shop and she tells me that people often show up and purchase scratchcards for 50 Euro, scratch them all, and repeat. They do that daily. I think that those people need to be protected.

I think some people are sensitive to gambling. They are more likely to bet money or take chances. I hear people discuss things in the casino sometimes: 'I lost 1000 Euro today, I'm afraid to go home and face my wife, she will be angry again'. Some people visit the casino every night. I would feel guilty if I was exploiting a casino.

With online gambling, I also think the chances are much higher that you will spend more money, because you do not really have social control and payment is easy. You can keep betting and there is no limit. In real life, with cash money, you can see how much you are losing. Online it is less clear how much money you can lose. Online play is more accessible as well.

So I think that if you stimulate those people to also play online, where they will have even less social control, that is a big danger. The people who play those games are also the people who are sensitive to losing a lot of money there. Perhaps you have people that might play once per week, or replace the lotto with these games. But still... I'm not positive about it and I do not think I would play online. There must be mechanisms to protect heavy gamblers I think, but I still think you can push people into problems with this. Of course, people have responsibility over their own behavior, but the National Lottery belongs to the government. It's not the government's job to push people into misery. It's not in line with government business. They should connect to the digital world, but to develop gambling apps, yeah, I think that's not right and alarming. So, digital gambling is risky because it is so open. Of course the National Lottery might be more reliable than Napoleon Games.

I understand soccer betting, because you have to do a lot of thinking about the teams and their chances. It can be a fun pastime. But online casinos... I don't know anybody that does that, but I think it might be tempting to spend too much money at once. I also do not trust the games. They use tricks with the 30 Euro free bonus money. It all seems shady, especially 777. If you do not have an ad blocker you see commercials for it everywhere. That's why we play roulette. You cannot manipulate the ball, at least it is unlikely.

Opportunities for digital gambling might be that you can connect it to people's identity, you can have more control over it via the digital ID's and such. In physical casinos they only ask for your passport once, and Belgian restrictions and information are not used in the Netherlands, across the border.

Advertising

I love the win-for-life commercials by the National Lottery. That is also not about much money, win-for-life, you spend 3 euros. But the Napoleon Games commercials really lure people to the site. 'Come to us and you get 30 Euro'. The National Lottery puts more fun into it, it's lighter. I like that. I'm OK with commercials about scratchcards, but I dislike commercials about roulette.

Interview 7. Mike (32): group soccer bets and casino roulette

Mike is a 32 year old man with a college level degree in electronics. He is currently working as a waiter. He frequently visits Dutch casinos with a friend to play their roulette system, which is systematically making them some money, according to Mike. He even refers to the casino visits as 'working' to make money. He also bets on soccer matches via a betting group.

I sometimes refer to the casino roulette play as 'working'. I woke up late due to a night shift, drove to the Netherlands, played all night, and came back home. Done with working. I don't mind it when people call me a gambler. Or addicted. I don't mind being addicted as long as I am winning.

-- Mike

Devices, locations, & types of gambling

I used to bet on soccer myself, but I never won. I played for small amounts, but I kept playing even though I was losing. I played with Unibet, National Lottery's SCOOORE! as well. That gave me access to some nice games though, as they give away game tickets to people who play. Two years ago I still walked to the office to bet on soccer matches. But now I prefer to play online, when I play by myself.

But now I mostly play via a newspaper shop nearby, where my friend who runs the shop organizes group-play (BINGO), in which we all participate in the same bet. Now, with the European Championships we have a 20 man group and we bet 10 Euros per week: we are currently 800 Euros in the plus per person. Pure profit. I let him place the bets, because I don't know soccer that well. I chose him, because he has a good track record with winning, he knows his stuff. Since I know him, I have been winning more.

Currently I do not have a lot of time, but I used to visit Holland Casino (Scheveningen) in the Netherlands every weekend. That was fun, I would take my girl as well. I played multi-roulette, which is roulette, but you watch the big wheel with a large group of people.

I started out with a simple system, doubling up. But it's too stressful. So we developed another strategy. We tested it in smaller places with 10-cent bets. It's not a 100% effective, but no strategy is. For now, we keep winning with this. The Netherlands is better for our system because they have higher table limits. Over here, the limits are 150 Euro, so our system fails. The limits are too low, even if you go the large casinos such as Blankenberge at sea. In the Netherlands, the limit is 3000-4000 Euro. You can even go to higher limits if you want, but the stake (bet) is higher there too. With our two-person system you can break the casino roulette. The multi-roulette show is from 8 in the evening to 1 or 2 in the morning. That is the time we play. We have a coffee after, go home, and go to sleep. Generally we go home with 500 Euro each, pure profits. We each take 5000 Euro to play, and at the end of the evening we make a pot, split it, and each one takes half. We know our system blindly, it's mathematical, really. We triple our bet on the columns we play when we lose, so the bet amount can increase fast.

It's nice to make money on your weekend trip: when you make 500 on two nights, a Friday night and a Saturday night. Also, when my girlfriend comes along, she enjoys it, visiting the sea, being away. She does not play, but sometimes she eats and drinks inside while we are playing. Playing for me is not social, when I'm behind my little computer in the casino I do not want to be interrupted, except by my playing buddy.

I sometimes refer to the casino roulette play as 'working'. I woke up late due to a night shift, drove to the Netherlands, played all night, and came back home. Done with working. I don't mind it when people call me a gambler. Or addicted. I don't mind being addicted as long as I am winning. But since I have less time now, I play less.

I know some guys who play poker all the time, and I know the type of money that goes around in that. But I can't risk that because I have moments when I have zero money and moments where I'm walking around with 6000 or 7000 Euro. So I don't play poker.

Every now and then I play EuroMillions, when it's a big pot. Nothing else. I don't know how to play poker so I don't touch that. Online I don't really play. Maybe some slots on Facebook for fun, but that's not for money.

Advantages & disadvantages of (online) play

Online gambling is easier. I'm bored for a second, do not know what to do: switch to my smartphone. Previously, if you wanted to play, you needed to get into your car, drive to the casino, etcetera. I think that's a type of poisoning. If you can play any moment of the day and via any channel. Laptop or television channel at night, gambling is everywhere. The poison is that it's too easy now. Many sites on the internet, even those with game explanations, promote links to casino sites. Playing online for free can be helpful to test new systems and strategies though.

Responsible (e-)gambling: Perceived opportunities and challenges

I don't really believe in the prevention systems in casinos. I was there for the 7th time, I think, and somebody comes up to me. He asks me 'Are you here regularly?' and 'do you think you have a problem?' I say 'no problems' and the case is closed. That does not work. The prevention is a joke.

Commercials & advertising

There is a constant bombardment of commercials via the television, even if you just watch the games. The feeling I get with the online betting offices, like Unibet and such, is that they try to deceive people. These days there is so much competition. You get double odds or other benefits, but you have to deposit money. You have to be careful too. They promise you money, but it's not real money, it's bonus money. You have to keep betting up to 20 times to make it retrievable in the end.

Unibet gives away a lot if Belgium wins in soccer, for example, in the European Championship, but it's not that much if you run the numbers, and we end up playing again. I get SO many mails with advertising, but I'm not addicted and I think my playing behavior is fine the way it is.

Interview 8. Max (30): regular online soccer bets

Max is a highly educated 30-year-old male with a strong interest in soccer. He has a master's degree in the social sciences and is currently unemployed, but looking for work. Online betting on soccer matches is part of his lifestyle, and he does it on a daily basis.

I don't care about any other gambling game: I have been following soccer since I was 12 as a hobby; I use this to make it more interesting. That's all there is to it.

-- Max

Devices, locations, & types of gambling

I play on Napoleon Games, a website for soccer betting. Soccer has my interest, so I only bet on soccer.

Until I was 16 these types of games did not exist for me. Casinos were in the same category as drugs. I started when I was 16, when I played SCOOORE by the National Lottery. I brought it to school and it was really interesting, because you could seemingly make money with it. I used to play the 'BINGO' variant as well, but now we play at Betcenter. They have a wider selection of matches than the newspaper stores. That was before the gaming websites popped up everywhere. We played with three friends on Saturday afternoon. We played once a week for 5 euro. So that continued for 6-7 years and then I moved online. So we do not visit the newspaper shop anymore.

I don't visit the physical stores anymore because the websites are now more reliable, since the law changes in 2012. You need an identity card and you no longer feel you lose your money when you deposit it there.

I still play on a daily basis. Usually I just bet one euro though. I bet about 10 Euros in a weekend, when all the competitions happen. Some days I don't play as I have other commitments. I think I bet a 100 Euros per month. That seems like a lot, but you get a 100 Euro back if you don't lose the bets, of course. Some bets are safer: you bet 10 and you get 11 back. So in those cases you're fairly sure that you will win. I aim to increase the balance on my Napoleon Games account.

In the past three months I have won a lot. I think 450 Euro in total. Suppose I win 70 with my default 20 Euro. I would remove 50 Euros from the account to get back to the 20. Because it's an online account I have a fairly good idea about my wins and losses. Generally I neither win nor lose on average. I tend to win a lot in March, April, and May. Those matches are easier to predict, I suppose. However, it took me 10 years to get to this skill level I think I lost about 250 Euro per year in the first ten years.

I play at fixed times throughout the day: my current unemployment does not change this. When I come home at night and I see the match of the day, I just bet 1 or 2 Euros to relax. Also, I don't care about any other gambling game: I have been following soccer since I was 12 as a hobby; I use this to make it more interesting. That's all there is to it.

Advantages & disadvantages of (online) play

Gambling is still taboo. Even though I tell people I have no losses, I'm aware of the risks, and I still bet for 3 Euro, people don't really understand. For me it's like buying some cigarettes, for example, 1 package per week. It's been going on for ten years, so no problem there. If I have 8 friends over and I propose they make an account and profit from the initial free money without risk, they are somewhat hesitant to play.

I mainly play for fun. Not for the money, because... all year long I generally do not win or lose. I already watch a lot of soccer, and it enhances the matches that I watch. If I'm supporting either team I can enhance my experience in this way.

Even though I'm aware of the danger, when I'm in a bad mood I might bet higher amounts. For example I might bet 10 Euro. If I win 40 I will feel a little bit better. Which is a risk, for sure. In the past I would feel really bad if I lost something that I bet. These days, it feels more detached and it affects me less. I could skip playing for a week, no problem.

Responsible (e-)gambling: Perceived opportunities and challenges

I used to play with a group of three and there was a competition over the whole year, which started in September and lasted until June. That was really pleasant. We kept an excel file and the one who had lost the most organized the barbecue. It was a friendly atmosphere. We never played for more than 3 euro and we all went to the shop together. Of course, that atmosphere is completely gone now. It's individualized. Sometimes I try to get the group back together, but it's difficult; we are living separate from each other.

I might be fairly conservative, but I think online play is a negative evolution. Like I just said, it reaches people who are still in secondary school, 15 or 16 years old or younger. It's constantly available, as you say, on your phone. They could sit in the classroom, still gambling. It's a very negative evolution in my eyes. Especially because it reaches people who are young. I guess there are laws about minimum ages and such and the obligation to show an identity card, but when I was in high school everybody was playing already. There was no control or age limit at all. We had people in our school that played 100 Euro on 1 match and for some of them it went wrong. When you go to university you are by yourself, you have a computer and gambling is always accessible. People start betting more and more. If you're not very aware of how the mechanics of addiction and gambling addiction work, you have the constant feeling that you lose and have to make up for it, by doubling your betting, et cetera. I have always been very aware of that, because I knew problematic cases. They lost all their money. If you stop thinking it is a game, but as a way to make money, you are lost. So yeah I think it's a very negative evolution, because online play means this can happen to younger people as well.

Playing in person at the newspaper shop would be better for preventing problems because you would have more social control. People would start looking at you strangely if you kept placing 100 Euro bets.

Perhaps a warning page could be introduced that warns people before they even make an account. Force them to read that and give them options to set limits more easily. The fact that they reach a lot of people also has a lot of potential to warn people and make them aware of the dangers.

I don't really think gambling belongs in society. Before, maybe 10 years ago, perhaps 1% of the population could play gambling games, betting on sports in the newspaper shop. Now, I think almost half our population is aware of it, due to television commercials and such. I don't think it's necessary for our society. It's a negative thing.

Commercials & advertising

I don't see many advantages to online gambling, honestly. During a commercial break in the soccer match you see 10 commercials by 10 gambling sites. Nobody talks about problems or gambling addiction. There is no warning. Websites have a small icon with a gambling addiction phone number. They have to have that, but there are so many ways to lure people in. Free money, free accounts with bonuses, and more. They have lost track of ethics, it is irresponsible. If they were not forced to comply, they would be happy to have more addicted people as customers. That's sad, I think.

If I was in charge, I would ban the gambling website commercials. It might be too late because everybody is aware of them now. I would also ban advertising, because people below the age of 18 might be encouraged to play. I can hardly imagine they are aware of the dangers. I would also make stricter laws to control these websites.

Interview 9. James (40): casinos, poker, and soccer bets

James is a 40 year old casual casino player with a college level education. He used to play more frequently in casinos but he grew out of it. He still frequents casinos with friends or with his girlfriend, he occasionally bets on soccer matches and he regularly plays poker with his friends.

I'm against online play. You put the cat with the milk. Many young adults are easily influenced when they can win money. I don't think this is a good idea and the control should be stricter. To reach physical casinos you need to travel and register yourself. With tablets and apps you can play from your own room.

-- James

Devices, locations, & types of gambling

I play poker, roulette, 21 or blackjack, and occasionally I bet on soccer matches. I play in both large and small casinos. I don't play online: I feel that online the computer always ends up winning. Poker, I only play with friends. In the casino, the level of poker is too high, so I do not have a chance. With friends, we only play for low amounts.

I play blackjack in the casino because that game gives you the best odds of winning. I never take extra cards over 11. So I stop at 12, 13 or 14. I get the feeling you can win with blackjack in the casino, but you generally lose. It just gives a high to play.

Occasionally I bet on soccer matches in the newspaper shop. Maybe once every three months, at the end of the season. There's so many matches then, your chances of winning are higher. You can win up to 120 Euro with 10 Euro, which is nice.

Advantages & disadvantages of (online) play

Playing poker and 21 with friends does not really cost me anything, as I regularly win. In the casino, I tend to lose. With soccer, I sometimes win 200, so I end up in the plus there. So overall, I lose most often in the casinos, but the rest compensates a bit. I often take a friend to enforce my limits, which are 100-150 Euro per night generally. When I have a profit of a 100, we quit. When I play alone I might play for 300 Euro in a night.

Playing with friends and some beers is about fun and good times, winning is optional. If you jump in the car to visit the casino, you are looking for a kick. It's simple: the adrenaline and endorphins release in the moment. The social element matters as well, which is why I don't like online play. I rarely go to the casino by myself though, that feels like I'm a loser.

The feeling when you win and beat the game is great. If you win 500 euro once you think you have figured it out. And then you lose it again the next day. Since I know my girlfriend, though, I play less and less. Priorities change. When I was just working... I might spend up to 2000 per month in those days. My first job paid really well.

Playing online is different. Online you do not feel you are playing with real money. Of course, that's the big trap of playing online. I try to stay away from playing as there it is very treacherous. In the casino you also play with chips, but at least you have to buy them

first with cash or your bankcard. Online you get a bill afterwards, or you pay an advance. You can also connect it to your VISA card.

At home, we try to exclude the computer and gambling via the computer as much as possible. It's lonely. You neglect your social contacts. It's perfectly possible to start playing in the evening and continue until morning without sleep.

Responsible (e-)gambling: Perceived opportunities and challenges

I sometimes go looking for a kick in the casino. But if I lose my money within 30 minutes, the consequences do not really weigh up against the kick. I can recognize the problem much better than 20 years ago. My girlfriend does not really appreciate it when I retrieve 300-400 from my account during a night at a casino, like I did half a year ago. I think me and most of my friends are growing out of the gambling, which also means that we control each other when we visit the casino together. We still go on Fridays, maybe 2 or 3 times a year. Also, when we go out in Antwerp, we might end up in a casino in the early mornings. For us, there's a link between alcohol use and gambling.

Some of my friends are against it on general principle. I get that. If you don't like it, you also do not understand the kick it gives you. I think it's an addiction, but one that you can control. If you show some character, similarly to smoking, drinking, or cocaine, you can control it without being seduced by it.

On the other hand I have seen people derail financially by playing in bars (cafés). They played on types of bingo machines and slots that are now illegal. In my time, online play did not exist. If it did, it would have been a serious trap for me.

I'm against online play. You put the cat with the milk. Many young adults are easily influenced when they can win money. I don't think this is a good idea and the control should be stricter. To reach physical casinos you need to travel and register yourself. With tablets and apps you can play from your own room.

I don't really believe in responsible gambling. Every game from scratching in the newspaper shop to the serious casino games is always about winning money and looking for the kick. That's no hobby, it's an addiction 'tout court'.

Commercials & advertising I don't really believe that advertising about gambling works. Young people will find those games regardless. I think that a person's friends, who are enthusiastic about winning bets on soccer matches via, for example, Unibet, encourage playing more strongly. I think it matters very little if they see some commercials on cyclists' shirts or on along the soccer fields.

Interview 10. Eric (30): semi-professional poker and soccer bets

Eric is a 30-year-old student with a university level master's degree. He is currently looking for work and living with his girlfriend. He makes (some) money by playing poker. He's interested in other forms of gambling, but he only places soccer bets occasionally. Being unemployed makes his poker play more stressful as he actually needs the money now.

For example, have a look at 'official poker rankings'. If you opt-out there, they track all your statistics. It's public information though, so some good players turn it off. And some people turn it off so that the tax office does not see it. I just pay my taxes, personally and use the graph to prove to my parents that I'm not losing money. With the recent changes to Pokerstars though, I'm not very confident in the future of online poker. I'll put more energy into finding a job I think.

-- Eric

Devices, locations, & types of gambling

I'm graduated and currently looking for work. So my income mostly comes from poker, which is not a lot. I've been playing poker for ten years, I also played when I was a student. I worked as a waiter, but I quit and started playing poker online and in casinos because it made me more money.

I also bet on soccer matches, with Unibet. Ten years ago I was the first of my friends to play. Early on I thought the soccer bets were interesting, but now I pretty much always stick to poker. Soccer bets are fun, but you don't win in the long run. I only play with European or World Championships.

I play poker on a daily basis now, at Pokerstars mainly. It's legal. Every legal website in Belgium needs to have a physical location as well. I think that Pokerstars connects to Spa, but I'm not sure. Others are Unibet, Napoleon Games, which is not really poker but other games, and... I don't know. Pokerstars allows you access to a larger player pool as they cover multiple countries. I primarily play tournaments, not cash games. So that requires you to stay seated behind the computer for a number of hours.

I generally play on my laptop, with two screens attached. I do not use much extra software as people often change their playing behavior as the tournament progresses. The statistics can throw me off. When I was still living at home the tournaments interfered with my daily life a bit. Sometimes I had to take the laptop down to eat because the tournament was still ongoing. That's why I got a smartphone, so I could keep playing the 1 or 2 tournaments I was still in. My parents knew about this, but it was not very pleasant.

Unfortunately, Amaya purchased Pokerstars and they have changed the site for the worse. It's all short-term decisions to maximize profit. Frequent players could get bonuses and you could achieve a certain status when you played a lot. So if you played a lot you could get part of the house's take (rake) back at the end of the year. But that system was suddenly cancelled. They also increased the rake per pot, and take more money. Moreover, they force you to exchange your website dollars to euros to withdraw them, with a high currency

exchange charge. If we had more choice in Belgium I would switch too, but for now I don't have an alternative option. With these changes to Pokerstars I'm not very confident in the future of online poker. I'll put more energy into finding a job I think.

Some of my friends play too and occasionally we share strategies. Sometimes one person plays on the big screen and we share information and give advice to the person. Officially that's not allowed though, by Pokerstars. But it happens. Also, members of certain professions, like the police, are not allowed to play in Belgian casinos. I have friends who are cops, so we cross the border into the Netherlands to play there if we want to play as a group. I also played in London once; there are so many places to play there. Even between the Netherlands and Belgium there's a massive difference in efficiency. In the Netherlands people use a card shuffler and the staff works harder. You can play more hands per hour that way.

I visit a physical casino approximately once every three weeks, but it used to be more frequent. When I first went to a casino I did not know anybody who had ever been there. I went fully dressed up in a suit, but that was unnecessary. The playing level for poker is so low that it is worthwhile to visit, even though the casinos take a chunk out of each game.

Additionally, I play chess, but that's not a game of chance. Sometimes people argue that chess and poker are the same, but I don't really see the link. Both games have patterns, but chess is pretty much fully skill-based. I tried other casino games twice, but you can't win them consistently. Counting cards in blackjack is impossible these days. I also played some games on my smartphone, but when you figure out they just want your money, it gets boring. I played some poker for credits with a Zynga app, but the level of playing was really low. Apparently you can sell the credits for real money now, but it seems bizarre to me.

Advantages & disadvantages of (online) play

My initial fascination was with the fact that people could become professionals in what seemed to be a game of chance. That's crazy. It fascinated me more than actually making money with gambling: 'Wow! I beat the system'!

Playing online has advantages and disadvantages. For example, people do not know it's really you. Bots can be another problem (programs that play the game). And some people might collude, play together online while being physically close to each other, manipulating games.

The advantage of online play is that people behave strangely sometimes. I get the impression that some of them are drunk. Playing online gives new options to cheat as well. I could replace myself by someone who is much better at Poker if I get to the final round of a tournament. You could not do that in real life.

In a physical casino you have people around you. They can be entertaining, but they can also be annoying. You get more psychological information from them in person as well. Online you just have names, playing statistics, and profit/loss information. I'm more focused in the casino, perhaps because the amounts I play for are higher. I don't get angry after losing a big hand, while I might curse if I'm behind my own computer.

I see a lot of silly tactics in the casino as well. People doubling up their money after losing a bet, for example. That's why we have table limits. If you hit those, you are out of the game. Many people come up with these plans, even for soccer matches. If you do the math, it does not work, it is an illusion. That way, I once burned 70 euros on scratchcards in high school. The odds of winning are so small that it's not worth the effort to play.

You have hidden groups on Facebook as well where people organize poker tournaments. I loved playing in bars as well, because everybody is drunk. It's a gold mine! It is an ambiguous feeling to win money from friends though, even when they are ok with it. There is no house-take (rake) when playing with friends, so wins are pure profit.

I have considered using drugs to enhance my patience in games. SSRI's for example, or lotus flowers. I know drinking is not good. I only drink one or two beers in the casino to take away the nerves in the beginning.

Poker teaches you a lot about yourself. You notice you perform worse when you don't get enough sleep, or when you are moody. In a regular job those mistakes would be less obvious. It helps to play sports, as poker is physically inactive and it gives you alternative rewarding activities. Winning and losing in poker becomes too important. You cannot allow the game to determine your satisfaction. Because I don't have a job now, I perform worse. There is more pressure to perform since the decisions are actually important. I need wins to pay the bills. When you are working it's just added money on top.

Responsible (e-)gambling: Perceived opportunities and challenges

When I see how strict the government is with poker, it's a little bit strange to see how they let all the other games go. They even let the interactive television calling games [belspellen] go on for a long time, until it became absolutely clear that they were fraudulent. Maybe nobody knows who is responsible.

I have been playing for 10 years and some people really get into financial trouble. But I do not have much contact with them. I think my generation, let's say the 20 to 30 years old age group, has less problems with playing via apps because we grew up without apps. Beyond Pokerstars I've never put money into any app. Of course, apps are always available, so that's risky for some people.

I know Pokerstars has a link to the Belgian Gaming Commission and some kind of help when you gamble too much. Pokerstars has limits as well, deposit limits. You can increase or decrease the buy-ins for tournaments or block yourself for a certain amount of time. If you're blocked you can still log in, but you can no longer play. I have seen that happen, but I have also seen people block themselves and come back on a friend's account after a number of days. It's quite easy to work around these measures. For example, cops that are not allowed to play on Pokerstars just play via their mother or father's account. So there is prevention and help, but only to the minimum legal extent. You can exclude yourself, but it is not binding. Personally, I just blocked my account for a month during the period when I did my bachelor thesis. I needed to focus on school.

I know that people who bet on soccer and play poker a lot often have a very limited awareness of their losses and wins. People boast about their 100 wins and ignore their 500 losses. So sites should place a clear balance of the total losses or wins over time. So people cannot lie to themselves anymore. Of course, the companies will not do this if it's not required by law.

Online, there are websites that track your losses and wins. You can sign up for those and they keep the score in a chart. So there's no lying. For example, have a look at 'official poker rankings'. If you opt-out there, they track all your statistics. It's public information though, so some good players turn it off. And some people turn it off so that the tax office does not see it. I just pay my taxes, personally and use the graph to prove to my parents that I'm not losing money.

If a site detects that people are losing a lot there could be an intervention too, but big losses differ per person. Some people can lose 10.000 before it becomes a problem. I know there are deposit limits, but I always stay under them.

The government is in an ambiguous situation really, because the gambling also generates taxes. I played with the National Lottery once and I recall a deposit limit and a playing limit. That was quite good. A more global approach over multiple gambling platforms might work better though, but then you have to invade people's privacy. It's difficult really, because problem users can always find alternative ways to play.

You cannot trust some of the sites. A friend of mine deposited 400 Euro on Bwin to bet on an election outcome. He changed his mind, but he could not retrieve his money anymore, he had to play with it first: I think that's not even legal. Also, some of the sites disappear without any warning. A few years ago multiple poker sites were suddenly gone. People lost a lot of money that way.

They should be stricter with the legal control of poker, but also with the other games, because you can lose money even more rapidly in those games.

Commercials & advertising

I think the commercials are not really responsible. I have seen the evolution since the beginning. Ten years ago there were no commercials for gambling games. Now you can see the odds during soccer games. I have the impression that people who are sensitive to gambling addiction are more rapidly triggered now, because it so reachable. For example with apps. When you're bored you can instantly bet. I guess it's good for the producers but it's not good for the people. Especially if there is no clear distinction between playing for money in an app or playing for free.

I was never influenced by commercials myself, I think. Unibet, with the soccer betting, was the first time that I played, and that was a long time ago. I think we have to be careful with commercials: there must be a group with their own money, let's say 14 to 18, who are not officially allowed to play, but can likely abuse their parent's information. They should be watched as they are vulnerable. In general, more people are playing now than ten years ago, the soccer betting at least. I also don't think soccer matches should show the odds. I

have been playing for ten years and that shocked me when I first saw it. It can trigger anybody with potential problems, I think.

Interview 11. Stacy (53): problematic use of online slots game

Stacy is a 53-year-old woman with a gambling problem. She is in government debt-control and not allowed to play on Belgian sites, but she still plays on illegal foreign sites. She places large portions of her weekly allowance into an online slots game (FruityReels.com). She has not worked in a long time, due to psychiatric problems.

When I play and lose money I become angry with myself. 'Caught again!' and 'You know it doesn't work out! So why do I play?' Even if you win it's not entirely positive. Yet somehow I can't seem to stop playing online slots games.

-- Stacy

Devices, locations, & types of gambling

I play online slots, a game in which you have to roll numbers and you need to line up 5 or 3 of the same symbols. I play via the Internet. Specifically I play FruityReels. I don't know where I play it exactly, but it's not a Belgian site. You pay for it with your debit card, and if you win you get money back.

I generally play on my laptop. I do smoke, but not during play. I play more if I feel bad. I prefer playing for money, but in the end you always run out, right. I like the kick it gives me. Of course, there is disappointment too and the illusion that fades. I generally play for 10 Euro. When I run out, I deposit another 10. I have been in the debt control program with the government: I only get 90 Euro per week and that's it for me. If I lose that money, I have nothing left for the rest of the week. Officially I'm not allowed to play on Belgian sites: I put myself on the blacklist there.

But I still play, regardless. FruityReels is a really clever casino. They give you 10 Euro of playing money every Tuesday and Friday. If you win, you can keep the money: they keep drawing you in. I play on both of these days, because of this bonus money.

I also play scratchcards, occasionally. I play Candy Crush as well, but not for money. On Facebook I play two other casino games as well. I think that's it, I generally pick those two. Otherwise, I teach volleyball. I always played volleyball actively, and I still train people now.

Advantages & disadvantages of (online) play

It was fun in the beginning, I won 700 Euros. But that specific online casino game is inaccessible from Belgium now. I also quit playing for a long time. I don't know how I got back into it. I just felt bad, I guess. It's a nice feeling to win. I always thought that it would be a way to obtain a little bit more money to supplement my disability check, which is not a lot. But when you sum everything later, it is a burden.

I think that online play encourages irresponsible play in general. It's so accessible. I have never entered a casino and young people are not allowed in there anyways. Plus there is a sense of shame when you go in. Online that's not a problem. So, I have to say I disapprove of

online play. You have to state that you are 18 years old, but nobody checks it. The access is too easy, especially if you consider that young people might get addicted really early on.

I was in financial trouble once and I sought help from my parents. So, my environment is very negative about my playing. The big risk is that you lose people, because nobody understands your addiction, especially if they have never played before. Also, you lock yourself in when you play. It creates social isolation and problems, which change your behavior. You try to win back your losses and continue to play, even though you know it will not work. Right now I don't have a large debt, but I would like to quit playing.

I've been hospitalized for psychiatric problems a number of times. The place I went, knew about my gambling, but there is no psychiatric hospital that specifically treats it. They see it as an addiction and they put you with the drinkers and drug abusers. That's an entirely different group of people.

It would be better for me if I would be hospitalized for three months, so that I could not access the games. That would help. I've tried living without a computer, but I just go play in the library. So yeah, gambling does a lot of damage in society.

Responsible (e-)gambling: Perceived opportunities and challenges

People get into trouble by continuously putting money into the casino. The casino does not say 'no'. And if you are in the game's euphoria, you want to keep playing and you overstep your limits.

I play less now than I used to. I had an expensive program on my computer once (gamblock) that blocked all sites that deal with gambling. That worked for me until the computer crashed. The guy who fixed it said I should not use that program anymore because it crashes the computer. Maybe other companies should develop better programs?

Scratchcards are far easier to control for me. If I buy one for 10 Euro and I lose, I generally stop playing. You know that your chances to win are not that great. Somehow the online casinos camouflage that and still give you hope that you will win. They promise you bonuses as well, bonus money, so you have more money to play. If you buy a scratchcard, there is no bonus.

When I play and lose money I become angry with myself. 'Caught again!' and 'You know it doesn't work out! So why do I play?' Even if you win it's not entirely positive. Yet somehow I can't seem to stop playing.

Commercials & advertising

I disapprove that the soccer teams in the highest league all have casino commercials on their shirts. The commercials on the television are bad as well. Gambling should be illegal. It's part of society, but it's no good. The commercials make it seem like you will win all the time. At least, it should be less accessible.

Interview 12. Danny (22): Betting on video game matches (Counter Strike)

Danny is a 22-year-old man with a secondary school education. He started, but did not finish higher education. He's currently unemployed and looking for work. He used to bet on Counter Strike matches with Steam credits, but he is no longer active with that, now he just plays the video games themselves in a dedicated amateur team.

The Counter Strike gambling is out of control currently. In the beginning it was fairly limited, but now it's everywhere. It's not regulated. The minimum age is 13 or 14 according to the site, but we can't be sure about that even. It's too young regardless. If there's an 8 year old behind this and he or she can use steam... It's a problem. It can be risky to have young children encountering gambling like this.

-- Danny

Devices, locations, & types of gambling

I have never visited a casino, but I played poker a few times online, for free, never for real money. I don't really play online gambling games right now.

I did bet on online matches in the video game Counter Strike for a while in the past. But, that is... different than gambling. You can research the teams and figure out who has the best chance of winning. It's not a pure chance game. It's part knowledge, part chance. I guess it's comparable to soccer betting.

I have always followed the professional scene, since the start of CS:GO (2012, the newest Counter Strike Game). When you play Counter Strike you have the chance to unlock a skin after a match. It's a random drop. Some are worth 5 cents, but others are expensive. I accumulated an inventory of skins over time and considered that I might use them in bets. So I found a website where you can use the skins as currency, to bet on the outcome of Counter Strike professional team matches.

You play on an external website and you trade your skins with a bot. When the match ends you can either leave your skins on the bot, or you can get your skins back plus the ones you won (if you won). There is a system of odds too: if a team is the obviously strong contender the bet will result in less profit. The value of skins is deduced via the in-game marketplace. You can trade the skins for Steam credits there [on the Steam gaming platform] and these credits allow you to buy other games.

There are other forms of betting within CS:GO too. For example, you can buy keys in the game and you get crates after a match. With the keys, which you can buy for 2.10 Euro I think, you can open crates. Usually the crates are empty, but you can get 20 cent, 40 cent, or even 2000 Euro skins. It just changes the appearance of your weapons and character, but people value the rare ones. There are external sites where you can group up and gamble on the crates. You can contribute, for example, 50 Euro, and the crate-wins go to a random person in the group. Although some argue that this is not true and the sites are scamming people. Personally, I only played a few times, with a limited amount of money, pots of around 50 Euro I think. So I put in 3 or 5 Euro I think, but I lost it all.

I don't really gamble otherwise. I just play other games like Battlefield 4 and DayZ. I play in a Belgian team, but not with my real life friends because they are much lower ranked than I am. It's hard to play with them. Our online team might end up meeting in real life, when we go to LAN-parties.

Generally I play at least 5 days per week. I play a match or just a death match to retain my skill level. I read about the game pretty much every day, to stay up to date on current changes. It's about one hour per day of playing, but sometimes I play up to 4 hours. I guess about 13 hours per week.

Advantages & disadvantages of (online) play

In the beginning I progressed quite a bit with betting on Counter Strike game outcomes. I started with 0 Euro, just using random drops from the games. I got all the way up to 600 Euro in Steam credits. My most expensive skin was 180 Euro. Playing increases the value of your account and your in-game reputation too. You are more reliable and less likely to be accused of being a hacker, as you have a lot to lose if your account gets closed.

But then I lost a few big bets, up to 150 in one match. When I was down to 400 Euro, I just stopped. I was angry with the team for losing too. The power balance is changing in CS:GO. South American teams are doing much better in the finals and it is less obvious who is best.

The site allows you to check your earlier bets and your wins. I still have a 400 Euro Steam account. Because I never deposited any money, I'm sure that's pure profit from the betting. It is fun because it is easy money. I have not actually bought any game for two years, I just buy new games via these gambled credits.

It IS possible to trade the skins for real money, via external websites. I think you get about 80% of the Steam value, but you get it back on your Paypal account. Or you just put your skins for sale directly and manually. Somebody can buy them. Of course, you would have to go lower than the Steam market price, around 80% I guess.

When I was winning, with the bets or when I was feeling in a good mood, I would keep playing. If I was in a bad mood, I might bet a lot to recover some losses. When you win it feels good, you think your own knowledge helped you win. But then you realize it's just luck, especially if you lose. You start to feel ashamed. Sometimes I would double my bets after losing.

Responsible (e-)gambling: Perceived opportunities and challenges

In general, I think gambling is mainly entertainment. Of course, it's like alcohol: you have some people who develop problems and get addicted. But companies involved just want to make a profit. Gambling has a place in the world, as a form of entertainment, for people who do not like television. But for me, I just wanted to earn in-game credits. I played for the money.

The Counter Strike gambling is out of control currently. In the beginning it was fairly limited, but now it's everywhere. It's not regulated. The minimum age is 13 or 14 according to the site, but we can't be sure about that even. It's too young regardless. If there's an 8

year old behind this and he or she can use steam... It's a problem. It can be risky to have young children encountering gambling like this. They might borrow their father's bankcard to put money on Steam, gambling with that money, without the parents being aware.

Right now, nothing is being done by Valve to combat this issue. They are aware of the trading because bots are using their systems to setup this type of trading. It is known that Valve made an exception for CSGOlaunch to have bots that are not actually players. Not sure if that's still the case. The match betting raises secondary problems as well. Players get death threats if they play poorly, sometimes. It ruins the atmosphere.

Match fixing can be an issue and some professional teams have been caught purposefully losing matches. They place a bet against themselves and it came out fairly quickly. A sports journalist revealed the facts and they turned out to be true later on, when they revealed Skype logs and messages. Valve [company behind Steam] bans you for life if they discover foul play. So they have no more gaming career, but what happened to the money they won is unclear.

There's another scandal right now, with Youtubers that promote these gambling sites to underage players, without telling people they actually own the site. They pretend they just found it and show fake movies about how much they win with it. There are some leaked emails as well, with offers made to Youtubers to mention the sites for substantial sums of money, if they have high amounts of viewers.

Almost nobody is aware of these issues, the only people I know that are aware are the people that are involved with it.

[Update: In July 2016, Valve took action against at least 23 gambling sites: they were warned to cease-and-desist their activities or face deletion]

Commercials & advertising

I think commercial advertising for gambling should be banned. Not sure if there still is advertising for tobacco. Adult people know what it is and where to find it, there is no need for advertising. It will reach young people who are more easily fooled, you attract the wrong sort of people.

Interview 13. Ben (35+). Male player: bingo machine addiction

Ben is a middle-aged player with a history of bingo addiction. Bingo in Belgium refers to an interactive gaming machine loosely based on Bingo, not the traditional numbered card game. He works in a travelling profession (consultant), so he could play unseen for years, until he ran out of money and his life began to fall apart. After treatment and group therapy he is now doing better. He is very negative about online gambling and gambling in general.

I've seen people in our therapy group that had problems with online gambling. I'm happy I never started that. It's too easy. You're behind your PC. You get 50 Euro of 'pretend' money from Unibet or whatever other place. I'm so happy I never did that, because it's the most dangerous thing you can start with.

-- Ben

Devices, locations, & types of gambling

Right now I don't play. I was Bingo addicted before. You just roll into it. You are in a café, drinking a beer and there's a machine there. People ask you to try it: you can play for 5 Euro. It's a popular game in Belgium. Generally there are two per café, either two or four machines. One week later you are fully familiar with it and already addicted. Playing is nice in the beginning: You put 50 in and you win 300. You go out to dinner. But then you start losing. The rush fades and you are lost.

You enter the tunnel of Bingo. You play, play, and stop work early to continue playing. Bingo is like a pinball machine. If the ball drops into one of the lit up numbers you win. You can win up to 500 Euros. You first get this as machine credits, so you can play with it. But if you want to quit you can go to the café owner and they will give you the cash.

I was living a lie. I've always worked and I have a lot of freedom, as a consultant, so I played everyday and also during my work breaks. After my customers were dealt with I was free. So I could be in a café by noon and went home to my girlfriend after 8 hours of playing, pretending I was running late due to a customer. So I lost a lot of money over a period of two years.

You hurt your family, your girlfriend, everybody. You hide it so well that nobody figures out what is going on over two years, until it's too late and you have to admit that you gambled too much money away. That's a painful moment, when you have to tell people. It's like you've lived in a tunnel and you ignore everything, because you just want to play. You want to play the three sixes and you play until you reach that. Even if you lose 1200 Euro. I lost a minimum of 2000 Euro per week. Of course, you feel bad in the mornings. I vomited until I was vomiting blood and could not sleep nights on end. That was all part of it when I was heavily addicted to gambling for multiple years.

I never played any other gambling games and I generally played at the same location. In one location I gambled away 25.000 Euro over two years. You hide in your lies, and you start to believe your own stories. You go home with a smile after losing 700 Euros in an afternoon and take your girlfriend to the movies. People only noticed my issues with Bingo after two years and I went into treatment. Treatment and group therapy helped a lot.

I'm single right now and I still own my own house. Fortunately I have a rich family background, so I did not lose everything. Still, when I ran out of money after two years I went to my mother to admit my problems. That was the most painful moment of my life. It helped me to fight through it. It helped me to completely stop playing.

I have to admit I have had some relapses though, over time. Recently I was fairly drunk and passed by a bar where I used to play. The temptation got the better of me and I lost 750 Euro that evening. So alcohol plays a large role too. I would not be able to solve this alone, I need the therapist and the group therapy. I'm convinced of that.

Advantages & disadvantages of (online) play

When you're gambling you have no control. That's nonsense. I'm on the black list in Belgium now, I cannot enter casinos and such. It's a requirement for therapy. But there's no blacklist on the Internet. You just move to a Dutch or American site and continue playing.

While it seems like innocent entertainment, it's far from innocent. I think many people have deep problems. If you know what I've dealt with... But with online gambling, nobody sees anything. With me at least, if I was playing for 8 hours, people came up and asked me if something was wrong. They asked if maybe I should stop playing.

I've seen people in our therapy group that had problems with online gambling. I'm happy I never started that. It's too easy. You're behind your PC. You get 50 Euro of 'pretend' money from Unibet or whatever other place. I'm so happy I never did that, because it's the most dangerous thing you can start with. You can bet on soccer, tennis, pretty much anything. I think it is madness.

Online play is easier. It's much easier and nobody sees what's going on. I had to go to a café to play bingo and everybody sees that, at least. Other customers see you spend money. But online gambling is hidden. You're at home, nice and comfortable with your laptop. I had two women in the group who played like that... they had a glass of wine and played: nobody notices anything, it's uncontrollable.

Responsible (e-)gambling: Perceived opportunities and challenges

My friends do not play. I guess they play the Lotto, perhaps. But that's popular culture, even my grandfather generally plays the Lotto every week. It seems quite normal. And if it's only once per week, for 10 Euro, there is no problem. Some of my friends play the Lotto at work, with a group. They argue that the bets are only 2 Euro. But I can also buy bread for 2 Euro. I've spent enough time without money for food to appreciate that. If you come back from that you are a happier person. I lost 20.000 Euro over two years I think.

I think gambling is the most dangerous thing that exists. When I was still playing I would pay my bills first. Everything else I would gamble away. I ran out of money for food at times and lived on water for a week. So personally, I would ban it all. I think it generates unhappy families. I can assure you that, because I have been there. I lost my girlfriend and I am financially OK now only because of my mother and grandmother. Otherwise I would have lost my home too. Without my therapist I would probably not be alive today. If you're

sensitive to addiction and you don't have a strong background or good help, you are pretty much marked for death.

Commercials & advertising

Commercials should also be banned, immediately. Off the television, right now! Not just television either. I immediately change channels when I see them, I can't watch it. They speak such nice words and make you believe... If I compare that to the two women in my gambling group who play online ... You don't want to experience that, but nobody sees it, that's the dangerous thing...

Interview 14. Rolf (43): Retired professional poker player

Note: This interview is not anonymous, at the respondent's explicit request.

Rolf is 43-year-old Dutch retired professional poker player. Unlike in Belgium, all online casino operators in the Netherlands are still illegal, although that might be about to change soon due to new legislation. Rolf is in favor of legal play, because people are already playing regardless. Legalization will help with the prevention of problems.

When dealing with online gambling data interpretation is crucial. While I was training to be a professional I played on a daily basis. From my profile you might argue that I was problematic, but for me it was intensive training. Fortunately the people around me understood what I was doing, but from the data alone you could have misdiagnosed me.

-- Rolf

Devices, locations, & types of gambling

I really only play one game, poker. It's the only thing I have ever played. I played poker because I wanted to be the best possible player and I liked that. I'm not interested in gambling in general. I don't like the other games. I don't like games where you do not influence the outcome or games where you can but you cannot develop a pattern of winning. The expected value of most games is negative, which is why I don't play the lottery. I play to win and poker allows that. I was the best for a number of years, but now my level has dropped somewhat. If opponents still give the game their full effort, follow all the trends, and run computer simulations, they gain an edge over time and I lose it.

When playing online I would use an optimized PC with two big screens. I could have multiple tables open and play as quickly as possible. Playing on a laptop means you lose information and thus your edge. I never played much on the mobile phone.

Advantages & disadvantages of (online) play

I started playing professionally before the year 2000, in physical casinos. I started playing online too around 2006. There was a lot of research, because online play was different from physical play.

Online you have both less and different information at your disposal. In real life you see each other and online you do not. On the other hand, online play offers you statistics about your opponents' betting patterns and your own play. So it was very interesting for poker. I have a small interest in sports betting because I know you can develop an edge there too, but it would require me to re-specialize. I would never be in the absolute top, so it is less valuable to me.

Online gambling is part of modern life. I'm 43, so I remember another time. But now, younger players have grown up with phones and digital life. It's perfectly normal to them. So the gambling that happens online is quite normal to them as well. I think online gambling is part of our society and should be regulated in a logical manner. It's incredible that it has taken so long to do so. From a consumer protection standpoint, that's bad.

Without legislation people are unprotected when playing online, which they have been for 17 years now. We are catching up now I think, in The Netherlands. Hopefully we can learn from the mistakes that have been made with legalization abroad. The regular guy who has good intentions but just wants to bet occasionally has not been supported well enough. That's a concern.

Online play is both positive and negative. The addiction care emphasizes the addictive nature: play is more rapid, it is more accessible, and you can play from your living room. All that could lower the threshold for players to become addicted. There's anonymity too and a lack of social control.

I agree partially with those points, but I also see positive aspects. You can play for low stakes online. All the land-based casinos have fairly high minimum bets. If you want to play poker in a Dutch Holland Casino, you will need to bring something like 500 to 600 Euros for a night of play. But online you have games with 1 or 2 cent blinds that could give you the same kind of playing experience for significantly less money.

Another positive aspect is that the player's behavior can be better monitored. In my experience, land-based casinos, despite good intentions of wanting to protect players, don't always understand well enough how people are playing, and if someone is a recreational, professional, or problematic player. And in fact, this isn't always easy to discern without proper knowledge or proper data. Online you have very accurate data. There are more options for prevention and early detection. If the operator makes a serious effort, there are a lot of options to help the player improve their behavior. Of course the low bet sizes might also be a risk when they create a slippery slope, where more people start playing due to the low bet sizes and end up playing for more.

Responsible (e-)gambling: Perceived opportunities and challenges

I stopped playing online too, as part of a life decision. I wanted to move on in my new job, which is more policy-related. There were other reasons too: the younger generation was surpassing me, the playing conditions were deteriorating, and I wanted to invest in the relationship with my wife. Finally I wanted to contribute to society more broadly instead of fixating on myself.

Personally, I have had no problems with addiction. I was a winning player. This does not mean I was not fanatical and played a lot, of course. But because I never developed problems, I never tried to quit playing, so I don't know if I was addicted. Perhaps I was addicted to winning, that was the most important thing.

But I have seen problematic players during my playing career. I saw some problematic poker players, but mostly I saw other forms of gambling. In my new job I want to contribute to the players' well being, but also to society. Many people that end up in trouble should have received help in the beginning, when they were starting to develop problems. I think early detection can make an important contribution there.

I'm fairly sure there are fewer problematic players in poker than in other forms of gambling. There's a type of self-selection in poker. You might convince yourself that you are

a good player for a while, but at a table with 10 other players you will soon figure out your level, the hard way. Those players end up switching to other games when they realize they are not good enough. I recently had an interesting meeting with somebody who had an alternative idea: he said that the skill factor in poker can also draw people in. This might lead to addiction: you convince yourself you are improving your skills, while in actuality, you're gambling your money away. I'm leaning more towards the previous explanation.

Online poker is not as anonymous as you might think either. People get to know you through your nickname and people maintain databases on other players. People know each other. In online poker some people escalate their playing, sometimes. They start with a certain game limit, lose, and move up to a higher limit to attempt to make back the money. That's a bad approach, but because it can be successful fairly often, leading to small wins and only an occasional huge loss, people can mislead themselves into thinking they are doing the proper thing. You would expect this would happen more often online, but the difference is not as big as you might think, due to the lack of real anonymity. I guess the social control is much less in open casino games, played on websites, like roulette. This could be an extra risk.

I'm in favor of legal gambling. It's not that I want gambling to be available on every street corner, but the reality is that we are already there, even in the Netherlands. Playing is very common. And young people can play online and via the smartphone, they rarely play in large casinos. So this is already happening. Also, problematic players have been playing for quite long already, so they know about it. They are not scared off by the global impression that the behavior is illegal [in the Netherlands].

I think regulation and legalization can help us deal with the risks better. Of course it's a big risk that people not playing now, because gambling is illegal, are drawn in by commercials and the marketing machines that the big players have. However, I think that interested players already had the opportunity to play. So, in the long run I do not think the chances are high that players who are not currently playing will develop into problem players due to legalization. But I do think that vulnerable groups might be triggered by marketing efforts to play online or more often.

There are a number of games with chance elements that do not involve actual money, like Bingo or Slots on Facebook. Drawing the line between these apps and gambling can be difficult. Some have in-app purchases, for example. Some also have elements that we should restrict to 18+. Of course, the industry is very smart, they figure out new tricks quickly. They might be creating their own future customers via these apps: it starts out free and then you end up paying.

Playing online extends what was already there, but the operator/provider of those games has many technological options, which are not always employed for the benefit of consumers. So we have to be careful that the data and technology are not abused to negatively impact the players.

Meanwhile technology has become more human and boundaries between virtual and real are fading. Look at Pokémon Go, for example. It's fascinating, but we have to be very careful there as the dangers are real. I worry somewhat about the average middle-class household.

Via Candy Crush and other online games they might find their way to online gambling, while they were absent in gambling problem statistics in the past. It's a vulnerable group.

When dealing with online gambling data, interpretation is crucial as well. While I was training to be a professional I played on a daily basis. From my profile you might argue that I was problematic, but for me it was intensive training. Fortunately the people around me understood what I was doing, but from the data alone you could have misdiagnosed me. So the people who interpret the data need to be aware of the subject matter and how various games work. Otherwise it's a big risk that people get incorrect labels.

What sometimes happens with games in bars is that the free to play version of the game has a higher win chance than the actual game. That creates the impression that you will also win when playing for money. Fortunately this is now being taken into account in new legislation, but you have to stay vigilant. The industry is really creative in coming up with these types of things. And the government is not always fully aware of what's going on in practice.

Commercials & advertising

Legislation can help, for example by restricting commercials. That would be quite effective to prevent vulnerable players from escalation. By working with license conditions that specify these things the government has a lot of influence.

Interview 15. Marcy (26): newspaper shop attendant, scratchcards & lotto

Marcy dropped out of high school and is now working as a newspaper shop sales employee. She plays scratchcards and the lotto herself. Occasionally she sees customers that seem to have problems controlling their scratchcards use.

I think problems are bigger with scratchcards because you know if you win more immediately. They can start betting again directly. With the Lotto they have to wait. Some people keep coming back all day long. For the Lotto you have to take it home and wait for the score.

-- Marcy

Devices, locations, & types of gambling

I play scratchcards, the cheap ones, for 2 euro. Occasionally I play the Lotto, maybe once or twice a month. I do it here, at work, that's easiest, obviously. I just fill out the form. I play for the 5 Euro minimum with the Lotto: 2 or 3 Euro with a Joker, so another 1.5 and then for scratchcards I buy 1 for 1 Euro, or 1 for 2 Euro, or 2 for 2 Euro. I play when the shop is quiet, or when I find spare change in my pockets. I play out of curiosity about winning or not, it's not like I expect to win a million. Sometimes I win 2 Euro back, sometimes I win 20 Euro back. I play nothing else, really. For me playing is no problem at all, if you control it.

You see more people when the Lotto has a large prize. When there are commercials about the extra money in the prize people come in more often: it's busy until the Lotto closes that drawing.

Advantages & disadvantages of (online) play

Of course working in a newspaper shop, I sometimes see people dealing with scratchcards badly, but that has nothing to do with my behavior of course. They keep buying and hoping they will win.

I think online gambling is shady. You are playing against a machine. It seems strange to me that you're playing against a machine: it's less clear what is happening.

Here in the shop, there is social control. When you are behind your computer by yourself, nobody will tell you that you are in trouble. I think that you can get lost more easily, that it's addictive because people have fewer limitations. You can bet easily with a single click, but here in the shop you have to effectively hand over the money.

Responsible (e-)gambling: Perceived opportunities and challenges

In general I think gambling is okay if you play for the fun of it. Maybe you want to visit a casino because you turned 21. But if you play to solve your financial problems and think you will be rich, you are doing poorly. It's not a way to solve financial problems.

I think problems are bigger with scratchcards because you know if you win more immediately. The customers can start betting again directly. With the Lotto they have to wait. Some people keep coming back all day long. For the Lotto you have to take it home and wait for the score.

Commercials & advertising

There are commercials as well, about online poker and such. As long as there are advertisements people will keep going there. I think commercials about gambling are bad, they should be banned. I never heard about gambling before. Now, I work in a newspaper shop and I hear commercials on the television and radio about the Lottery. They are TOO enthusiastic. If cigarette commercials are banned, then these commercials should also be banned. There are people who get into trouble because they are sensitive to gambling problems, so we should not be advertising it.

Interview summary: Risks & opportunities for responsible online gambling.

Summarizing the interviews detracts somewhat from their value and we urge readers to read the entire set of interviews to form a comprehensive impression of the considerable diversity of thinking on the subject. Note that we transcribed and summarized the interviews from the respondent's perspective and it contains their personal perspective on the subject, which is not necessarily ours.

Nonetheless, we provide some global impressions of the risks and opportunities that respondents identify for responsible online gambling. To some extent, they overlap with the findings from the quantitative survey (section 1): the main concerns are lowered thresholds to play and increased addiction, while the main benefits are convenience and comfort. A number of the suggestions, however, are new and shed further light on the risks and opportunities that online play offers.

Risks and challenges for responsible (e-)gambling

- **Online and mobile play and payment are very accessible.** There are concerns that online playing might be too readily available: you can bet on soccer matches with your smartphone from the couch with live results. Stef also argues that it is easier to spend money if you pay via your phone. He also worries about the negative impact on social relations within the family if people engage in gambling at home. Eric affirms this: "For example with apps. When you're bored you can instantly bet. I guess it's good for the producers but it's not good for the people."
- **Commercials and advertising.** Multiple respondents are fairly negative about commercials (Maggy, Jane, Amanda): "There is a constant bombardment of commercials via the television, even if you just watch the [sports] games." There are concerns about the current high levels of advertising, advertising on the television within soccer matches, encouragement to place unwise bets, and cross-game advertising (e.g. poker players getting commercials for traditional gambling). However, some respondents do indicate that they believe commercials are fairly harmless because people already know about gambling at this point: the social environment of the player is more important.
- **Online play reaches younger and new target groups.** Jane and Max suspect that online play reaches a younger and perhaps different audience than traditional gambling. For instance, a student who is not doing well in school might start to play online poker as a coping strategy. Max has experienced that even non-digital forms of gambling reach high school-aged children.
- **Big data and online data have the potential for abuse.** As Rolf puts it: "Playing online extends what was already there, but the operator/provider of those games has many technological options, which are not always employed for the benefit of consumers. So we have to be careful that the data and technology are not abused to negatively impact the players." One example is found in the feeling that some players have that websites are framing high amounts of playing behavior as normal, for instance the fact that you hardly seem to gain levels in the Napoleon Games profile ranking system: "my boyfriend plays quite a bit, but he's barely gaining levels. Is this just intended to show you that you're a below average player, no matter how much you play?"

- **Losing time in free-to-play games or games with micro transactions.** Maggy indicates that she would prefer to spend less time on website games, games that do not involve money but do take up a lot of time. Jane indicates that business models involving micro transactions and in-game commercials are problematic for young children, who are exposed to continuous encouragement to buy things.
- **Tension within governance.** Eric argues that “the government is in an ambiguous situation really, because the gambling also generates taxes”. Additionally, there is a tension between privacy and mental health support: “A more global approach over multiple gambling platforms might work better, but then you have to invade people’s privacy.”.
- **Bonus money schemes are viewed as manipulative.** Multiple respondents indicate that the ‘free bonus money’ offered by various websites is problematic. It seems like free money, but in actuality it is a type of alternative currency that cannot be withdrawn, or withdrawn only after gambling with it multiple times. This is unclear to some people, e.g. “You have to be careful too. They promise you money, but it’s not real money, it’s bonus money.”
- **Video games, simulated gambling, and gambling games are increasingly interwoven.** Rolf summarizes this wider trend as follows: “There are a number of games with elements of games of chance that do not involve actual money, like Bingo or Slots on Facebook. Drawing the line between these apps and gambling can be difficult. Some have in-app purchases, for example. Some also have elements that we should restrict to 18+. Of course, the industry is very smart, they figure out new tricks quickly. They might be creating their own future customers via these apps: it starts out free and then you end up paying.”

Opportunities for responsible (e-)gambling

- **Tracking & new forms of prevention become possible online.** Online play facilitates improved tracking of players. This is an opportunity to set up early warning signals, but also a privacy risk (Jane). You can also track people’s identify via their Belgian national registration number. Additionally, you can use the online environment to issue warnings, which are required to be read, or you could introduce playing limits more easily, online. When dealing with online gambling data, interpretation is crucial as well. Rolf argues that professionals might play a lot, but this can also be seen as a period of intensive training. From the data alone he might be misdiagnosed.
- **Rating sites & reliability indicators are worthwhile.** Jenny uses rating sites like Feelinglucky.be, where they rate various online casinos and their bonuses, to check on the quality and reliability of gaming websites. She also uses the gaming commission site to find reliable and safe online casinos to play in. Nonetheless, even some accepted operators are viewed as problematic, as Eric puts it: “A friend of mine deposited 400 Euro on Bwin to bet on an election outcome. He changed his mind, but he could not retrieve his money anymore he had to play with it first.”
- **Deposit limits and minimum bet size.** It might help if deposit limits are lowered from 10 or 20 Euro to 1 Euro, to help people play more sensibly, says Jenny.
- **Provide clear insight into total wins and losses over time.** “Not everybody keeps track of what they’re winning. Perhaps websites should provide players with an overview of winnings.” says Amanda. For poker, such systems are available, but you have to set it up yourself: “I know that people who bet on soccer and play poker often have a very limited awareness of their losses and wins. People boast about their 100 wins and ignore their 500 losses,” argues James.
- **Suggest and enforce maximum bet sizes across sites.** It might be helpful if maximum bet sizes are not only enforced within sites, but also across sites. Right now, people can simply switch to another site when they hit their daily limit.

- **Shift advertising focus from winning to entertainment.** Amanda argues that the message commercials now is that you can win money, but that it might be better if gambling were positioned as a form of entertainment instead. There are some indications that healthy use relaxes people and does good for their mental health and relaxation. For instance, Jane indicates that both gambling and gaming do a lot of good for her mental health and help her relax. Amanda also states that she and her boyfriend are very controlled players and think that gamblers are stigmatized: if you pay three Euros for a beer in a bar it's normal. Why is it any different if you spend three Euros to enhance the experience of a soccer match?
- **In-school education about gambling risks.** One respondent reflects on the idea that she did not receive much education about gambling in school, while she considers this to be a good idea. On the other hand, the daughter of Jenny, a problematic player learned about gambling addiction in school.
- **Visibility of information about addiction risks could be improved.** Jenny thinks the risks of addiction should be indicated more clearly on websites. For instance, physical locations offer paper flyers about addiction risks that are physically close and easily accessible.
- **Early detection is an opportunity to prevent problems.** "Many people that end up in trouble needed help in the beginning, when they were starting to develop problems. I think early detection can make an important contribution there", says Rolf.
- **Improving transparency in online and physical games.** Some respondents are worried about manipulation of win rates by companies that offer electronic games. Even if the average win rate might be correct, they fear that you might win more in the beginning and lose more later on, for example. Roulette is mentioned as an alternative because it is hard for companies to manipulate the ball. Rolf argues that there is a risk that the "free to play version of the game has a higher win chance than the actual game. That creates the impression that you will also win when playing for money. Fortunately this is now being taken into account for new legislation, but you have to stay vigilant."

APPENDIX. FREE TO PLAY GAMES: OPEN ANSWER LIST

For the question about free-to-play games (not played for money), the following games and gambling games were mentioned in the open answer field:

Wordfeud and Rumikub, 1 against 100, 2048, 2048 & Colour match, Age of empires, Various games, Angry bird, Microsoft games, Belote, Best friends, Binary puzzles, Bingolotto, Blackjack, Blitz, Bookworm, Boombeach, Board games, Browsergames, Buggle Witch Saga 2 & Rummiworld, Bubbles, Call of duty, Offline cards, Card games, Solitaire, Clash of Clans, Clash of Clans & Candy Crush Soda & Hay Day & Simpsons, Clusterz (Zuma), Coin dozer, Console games, Criminal case, Criminal Case, Criminal case & Bejeweled & Mahong, Crystal battle, Counterstrike GO, CSI & "Blokken" & "Slimste mens", Queen of Spades, Diamond Dabs, Disney Magic Kingdom, Domino, Empire, Fallout, Farm heroes, Farmville 2, Fifa, Fishdom & Bookworm, Forge of Empires, Football Manager, First Person Shooters, Free cell, Free cell & Sudoku, Funny games (with name registration), Galacticos Football, Role Playing Games on PC, Free games, Grepolis, GTA V, Gummy Drop, Hartenjagen, Hay day, Hearthstone, Counter Strike Global Offensive, Hearthstone, Various games, Word games, Various Apple games, Card games & skill games, Crossword puzzles, League Of Legends, LEGO dimension, Lemmings, Lumosity, Mahjong, Solitaire & Wordament, Mindgames, Minesweeper, MMORPG, MMORPG & FPS, Monopoly, Monpompier, Hidden object games, PC games, PacMan & Space Invaders, Panda pop, Paradise Quest, Paris Sportifs, Patience, Patience & Freecell, Patience & Freecell & Minesweeper, Patience & Chess, Patience & Sudoku, PC games (disc), Pearl's Peril, Pearls peril & Simpsons tapped out, Prizee, PTG & Prizee, Puzzle games, Puzzle card games, Question pour un champion online, Quiz up, Racing & Soccer, Racing, RCT, Ghost master, Legend of Heroes, Games on websites, Riddle, Rimworld, Rocksmith, Rollercoaster Tycoon, Rome Total War & Campaign Waterloo, Roulette, Rummikub, Rummikub & Mahjong, Rummy, Runescape, Ruzzle, Quizz, Chess, Chess, 'Hartenjagen', Freecell, Scrabble, Scrabble & Minesweeper, Scrabble & Rummikub, Shape shifter & Luxor, Sim City Buildit, Sims, Skyrama, Slam, "Slam-des chiffres" & "Des lettres-motus", Slither.io, Smite, Snooker & Train Station, Solitaire, Solitaire & Spider, Solitaire & Mahjong, Solitaire & Scrabble, Solitaire & Aacroscore, Solitaire, Chess, Dames, & Backgammon, Solitaire & Spelletjes.nl, Solitaire & Free Cell, Solitaire & Bejeweled, Solitaire & Backgammon, Song pop, Spades, Spele.nl, Spelletjes.nl, Spider Solitaire, Spider & 'Hartenjagen', Spider, Slam, Steam (games), Strategic games, Stratego, Strip Poker, Sudoku, Sudoku & Card games, Superbuzzer, Tank Battle, Tetris, The Room, Top Eleven, Total War Games, Towers, 2048, Mahjong, Towers, Townville, Criminal Case, TrackMania (racing game), Train Station & Island Experiment & Pig & Dragon, Trials (Frontier), Tribalwars & Forge of Empires, Triominos & Solitaire, Triple Town, Vega Conflict, Various (hardcore) games, Four-in-a-row, Whist, Words & Letters, Wordfeud, Wordfeud & Twodots, Wordfeud & Jelly Splash, World of Tanks, World of Warcraft, Yatzee, Yelly splash and Zylom

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