AN INQUIRY INTO THE CONSUMPTION OF GAMBLING AND GAMING SERVICES BY MALTESE RESIDENTS IN 2017

ECONOMIC AND SOCIAL CONSIDERATIONS

DECEMBER 2018
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Gambling and gaming services have become part of today’s household’s expenditure. This is largely driven by the increase in technological capabilities that increase users’ ability to access gambling and gaming activities with ease and affordability. Although such activities largely contribute to economic activity and socialisation, these may also lead to adverse effects on the consumers’ lifestyle.

This report highlights the key findings of a survey carried out by the Malta Gaming Authority (MGA) in 2018 to reflect consumer behaviour in the Maltese gaming sector during the 12-month period ending December 2017. It compares the 2017 survey results with those of the survey1 which had been conducted by the Authority for the year 2015, outlining main elements of similarity and contrast, where relevant.

The total amount of money spent by the Maltese population on various gaming activity is estimated at €128 million, an increase of €3 million over the 2015 estimate. In both years, expenditure on such gaming activities constituted around 2.5% of total household consumption expenditure2, and around one fourth of the total expenditure spent on recreational and cultural activities. National Lottery games remained the most prevalent form of gambling activity in 2017, taking up around 73% of expenditure on gambling and gaming activities in Malta.

Around 186,849 individuals, which equates to 52.8% of the population aged 18 and over, are estimated to have spent on average €11.30 per week on some form of gaming activity in 2017. Whilst more than half the players spend no more than 2% of their income on gambling services, around 8% of players spend in excess of one-tenth of their income on gambling. In addition, survey results indicate that around 47.2% of the population engages in games which are available for free.

The average time spent by individual players in gambling and gaming activities is estimated to be around 33 minutes per week. Nonetheless, well over half of the players spend no more than 10 minutes playing each week, reflecting the strong component of players involved in National Lottery games. It is to be noted that around 13.5% of players are estimated to spend more than two hours per week in gaming services against payment.

The persons who engage in gambling activities are most likely to be young adults or senior citizens, have a secondary level of education and are either full-time employees, homemakers or pensioners but less likely to be unemployed, part-time employees or students. In terms of family type, the persons who are involved in gambling are likely to be married or living with parents and less likely to be single parents or living alone.

Data from MGA administrative sources indicate that visits to local casinos by Maltese players rose by 12% in the course of 2016 to decrease slightly by 2.5% by end 2017. A demographic shift from younger to older age cohorts was observed during 2017, with the number of visitors, aged 65 years and over, more than doubling from the previous year. A significant increase in the number of visits to gaming parlours has also been observed, registering an increase of 49% between 2015 and 2016, and rising by a further 30.5% between 2016 and 2017. This increase is mainly driven by the growth in gaming devices and the introduction of new types of devices in the gaming outlets. The growth in the resident population, within the context of improving disposable incomes also contributed to this increase. In contrast to casinos, the visits to gaming parlours increased mostly for players in younger age cohorts. On the other hand, tombola recorded an increase of 5% between 2015 and 2016, and a decrease of 4.4% in players’ visits between 2016 and 2017.

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1 Malta Gaming Authority (2016), A Survey on the Gambling Behaviours amongst the Maltese Population.
Visitors to commercial bingo halls were largely made by Maltese residents, constituting 95.5% of the total visits in 2017. Only visits by persons aged 65 and over increased during the year, by a significant 25.9%. Survey results indicate that games played with friends in the course of social activities accounted for around 4% of the total engagements in gambling and gaming activities by Maltese players in 2017. Such games were mostly popular among the 25 to 34 age cohort and senior citizens aged 60 years and over.

The percentage of the population who reported some form of adverse effect on their lifestyle after acquiring gaming services against payment is found to be around 1% to 2%. Survey responses indicate that the share of population who smoke more while playing has decreased from 3% in 2015 to 0.5% in 2017. Moreover, those individuals who play games for money and are experiencing financial problems accounted for 0.69% of the adult population in 2017.

The findings of this survey indicate that problems associated with gaming activities conducted through regular channels are minimal. The percentage of individuals who responded that they abstain from basic necessities in order to play has decreased from 1.4% in 2015 to 0.9% in 2017. Moreover, those who play in the hope of solving financial problems amounted to 1.8% in 2015, and went down to 1.4% in 2017. This implies that extensive and serious problems are more likely to be emanating from unregulated gambling and gaming activities. However, these problems may also be linked to other activities which are not related to gambling or gaming. Nonetheless, issues which hinder social sustainability with respect to gaming undertaken under established rules and regulations should be studied further and potentially be subject to more intensive policy engagement.

NGOs involved in mitigating social issues stemming from gambling activities also conform with such considerations. They stress the need for further resources to be dedicated to training of professionals in gambling addictions, enhancing institutional collaboration and increasing general public awareness of the threats that irresponsible gambling behaviour may cause. In addition, there needs to be an increase in prevention, treatment and rehabilitation in a focused and personalised manner.

In this regard, one of the main objectives of the MGA is to promote responsible gaming in a safe and protective environment. The MGA gives due regard to enhancing player safeguards and overall consumer protection. The Authority is committed to address minors and vulnerable persons’ needs and safeguard players’ rights through self-exclusion arrangements, controls on advertising and funding of programmes aimed at consumer protection. In 2017, the MGA has further increased its engagement in this regard by issuing a White Paper proposing a wide-ranging regulatory overhaul. The new Gaming Act launched in 2018 further develops consumer protection standards and responsible gaming measures, while promoting a risk-based approach towards regulation.
52.8% of the population aged 18 and over are estimated to have spent money on some form of gaming activity in 2017, which is close to 186,849 individuals.

€11.30 is the estimated amount spent by players on a weekly basis on some form of gaming activity in 2017. More than half the players spend no more than 2% of their income on gambling services.

€128 million is the estimated amount spent by Maltese population on various gaming activity in 2017, an increase of €3 million over the 2015 estimate.

The persons who engage in paid gaming activities are most likely to be young adults or senior citizens, have a secondary level of education.

National Lottery games remained the most prevalent form of gambling activity in 2017, taking up around 73% of expenditure on gambling and gaming activities in Malta.

33 minutes is the average time spent by individual players in gaming activities per week, well over half of the players spend no more than 10 minutes in playing each week, reflecting the strong component of players involved in National Lottery games.

1% - 2% is the estimated percentage of the population who reported some form of adverse effect on their lifestyle after acquiring gaming services against payment.
Introduction

This report presents the results of a survey conducted by the MGA during first quarter of 2018 in order to analyse the trends and behavioural attitudes of the Maltese population with respect to gambling and gaming activities in terms of economic, social and policy implications. This survey builds on a previous survey conducted for the year 2015, and is intended to highlight notable changes in gambling behaviour among the Maltese population throughout the past two years.

The target population for this research was the Maltese population aged 18 years and over, identified on the basis of official population data. A total of 1,000 valid responses were collected, in a manner which best ensures representativeness of the Maltese population in terms of place of residence, gender and age. The sample is estimated to give results with a margin of error of less than 3.1%.

The types of gaming activities covered by the survey include games played for money which fall within regulated activities and those played for free. Games involving financial expenditure include the National Lottery games, remote gaming and all other land-based gaming activities, which would comprise casino games, gaming parlours, tombola and games played with friends in the course of social activities.

The next Section analyses financial expenditure on the different gaming activities in relation to household consumption and income in the Maltese Islands. Section 3 presents an analysis of the time allocated for different types of gambling and gaming activity, including games which are played for fun, while Section 4 presents an examination of the main demographic characteristics among gamers, particularly trends related to gender, age and other relevant variables. Section 5 delves into an analysis of gaming with respect to land-based gambling and gaming activities included within the “Others” category. This analysis is mostly based on MGA administrative records, in order to maximise information content of available data sources. This is followed by a discussion of the effects of gaming activity on social interactions and potential adverse implications of gambling for sustainable lifestyles, and concludes with a description of regulatory measures which the MGA undertakes to protect consumers.

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3 For the purpose of this study, gambling has been defined as participating in a game of chance, or a game of chance or skill with the placement of a wager for the possibility of winning a prize of money, or money’s worth.
4 Malta Gaming Authority (2016), A Survey on the Gambling Behaviours amongst the Maltese Population.
6 At the 95% confidence level.
Gambling and gaming services in relation to consumer expenditure and household income

The contribution of the gaming sector to the Maltese economy is increasing. Whereas in 2015 the Maltese population spent around €125 million on gambling and gaming services, in 2017 this was registered as being around €128 million, indicating an increase of €3 million over a two-year period. This constitutes around 2.6% of total household consumption expenditure, and around one fourth of total expenditure spent on recreational and cultural activities. Expenditure on gambling and gaming activities is furthermore reckoned to have absorbed around 2.4% of the gross income of the Maltese households in 2017.

Chart 2.1 presents the distribution of household expenditure on gambling and gaming activities in 2017. National Lottery games take up 73% of total expenditure on gambling and gaming activity in Malta, followed by other activities, namely, casino games, gaming parlours, tombola and games with friends.

Remote gaming accounts for only 3% of household expenditure, albeit outlays on such type of gaming activity have increased marginally when compared to 2015, mainly due to technological developments and increased online access.

In 2017, the number of persons who are estimated to have spent money on some form of gaming activity amounted to 186,849, while in 2015 it was 195,146, which corresponds to a decrease of 4.3% over 2015. This amounts to close to 52.8% of the population aged 18 and over. Overall, average expenditure per person per product (National Lottery games, remote gaming and others) decreased by

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9 NSO, News Release (151/2017), SILC 2016: Salient Indicators.
10 This compares with 41% in the 2015 survey, where, however, part of National Lottery games was attributed to gaming parlours where the expenditure had actually taken place. This reclassification resulted in a corresponding shift in gaming parlour activity between the two surveys.
only €1 over the two-year period under review, from around €12.30 per week in 2015 to almost €11.30 per week in 2017.

Chart 2.2 shows the proportion of players within the Maltese adult population and the average weekly expenditure by type of game. The total expenditure on National Lottery games is explained by its popularity with a wide player base, amounting to over 48% of the population aged 18 and over. Average spending on this type of gaming activity has increased from €7.80 per week in 2015 to almost €11 per week in 2017. This increase in expenditure may be attributed to a higher interest in draw-based games. On the other hand, remote gaming involves a significantly lower proportion of the population, which is estimated at around 3% of individuals aged 18 and over. This shows an increase of 1.8 percentage points over the year 2015. Expenditure on such a gaming activity has also increased since 2015, estimated at around €7.70 per week in 2017. All other types of games account for nearly 11% of the adult population, with a weekly expenditure of around €15.30.
The majority of players, specifically 85.7%, are involved in only one game category, while around 12.3% of respondents stated that they are involved in two types of gaming activities. Only 2.1% of the population were engaged in three game categories.

As depicted in Chart 2.3, more than half of the population who were engaged in gambling activities in 2017, as covered by the survey\textsuperscript{11}, spent no more than 2% of their income on gambling services. Hence, the vast majority of players appear to maintain an affordable level of gambling. Nonetheless, there are still 8.3% of the players who spend in excess of one-tenth of their income on gaming. The overall average spending for persons involved in gaming activities against payment has increased from 3.1% of income in 2015 to 3.4% in 2017.

It is to be further noted that 47.2% of the adult population opt to play for free and hence, no financial expenditure is involved. Free computer games are becoming less popular amongst the Maltese population as this type of activity constituted 56.3% of the free-to-play player population in 2017 when compared to 70.5% in 2015. However, free internet games have become more popular as the share of population playing these types of games increased from 73.2% in 2015 to 83.1% in 2017. Non-computer games are being played by 83.5% of the player population in the year under review. This is within the context of official statistics which show that 80.1% of the population had access to the internet in 2017, while 93.9% used the internet on a daily basis\textsuperscript{12}. These behavioural patterns are also subject to changes over time as advancements in technology are increasing participation and usage of such devices.

\textsuperscript{11} The type of gaming activities involving financial outlays covered by the survey include: National Lottery games, remote gaming and all other games which include those games played in the course of social activities (with friends), casino, parlour gaming and tombola. Gaming falling outside regulated activities of the Authority were not covered by this exercise.

\textsuperscript{12} NSO, News Release (027/2018), ICT Usage by Households: 2017
Gambling and gaming services in relation to household time allocation

As shown in Table 3.1, the average time spent across all gambling services acquired against payment is estimated to be around 33 minutes per week in 2017, which has more or less remained the same since the year 2015. The largest number of individuals, specifically 168,801 persons, were engaged in National Lottery games, with an average time of 10 minutes per week. In fact, out of an estimated 217,991 engagements in gaming by Maltese players, 77.4% involved National Lottery games. This type of gaming activity involves the least time spent per player among all types of games.

Table 3.1: Hours Spent on Gambling and Gaming Activities (2017)

<table>
<thead>
<tr>
<th>Type of Game</th>
<th>Individuals Playing each Game</th>
<th>Total Time Spent per Week (hrs)</th>
<th>Average Time per Player per Week (mins)</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Lottery Games</td>
<td>168,801</td>
<td>28,134</td>
<td>10</td>
</tr>
<tr>
<td>Remote Gaming</td>
<td>9,909</td>
<td>7,597</td>
<td>46</td>
</tr>
<tr>
<td>Others</td>
<td>39,281</td>
<td>84,206</td>
<td>434</td>
</tr>
<tr>
<td>Total</td>
<td>217,991</td>
<td>119,937</td>
<td>33</td>
</tr>
</tbody>
</table>

Remote gaming accounted for 4.5% of individuals aged 18 and over in 2017 while in 2015, it accounted for merely 1.5% of the adult population. Average time spent per player on such gaming activity is found to be 46 minutes per week. The remaining 18% of the adult population engage in other types of gambling and gaming activities. Chart 3.1 presents a distribution of players in the Maltese population by the time spent on gaming activities acquired against payment every week. The survey results indicated that 76% of the players spend no more than 10 minutes in playing each week, reflecting the strong element of players involved in National Lottery games. It is evident that the involvement of players diminishes progressively with higher time allocation, and thus less players are willing to play for a long period of time. Nonetheless, it is worth noting that 14% of the population who engaged in gaming activities against payment in 2017 spent more than two hours per week. These players would potentially be involved in more than one type of gaming activity.

**Chart 3.1: Time Spent Playing per Week**

- 76% 01 – 10 minutes
- 14% 11 – 30 minutes
- 5% 31 minutes – 59 minutes
- 2% 1 – 2 hours
- 3% More than 2 hours

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**Note:** The total of 217,991 shown in Table 3.1 does not relate to individual persons but the individuals playing each type of game, whereby any one of the 186,849 players within the adult population may engage in more than one gaming activity.
Demographic aspects of the consumption of gambling and gaming services

This Section presents the main demographic characteristics of the Maltese population who engage in gambling and gaming services against payment in 2017. Chart 4.1 shows the likelihood of financial outlay on gaming services by different social cohorts, mainly focusing on the respondents’ age, family type, educational attainment and employment status.

An increase in the participation of young adults who are aged between 25 and 34 years is evident over the past two years. Those who are 45 years and over are still highly engaged in gambling and gaming activities. Most of the individuals, who engaged in gambling and gaming services in 2017, have an educational attainment of up to secondary level and are either active as full-time employees in the labour market, homemakers or pensioners. Those aged between 18 and 24 and middle-aged individuals are less likely to be involved in these types of activities. It is evident that the share of full-time employees who involve themselves in such gaming activities has also increased since the year 2015.

In terms of family type, the persons who engage in paid gaming activities are most likely to be married with children. On the other hand, it is less likely that these persons are single parents or living alone.

*Data relates to individual players*
Gaming preferences also differ among the different age cohorts. Chart 4.2 indicates that while young adult players are more likely to engage in remote gaming and other gaming activities, senior citizens mostly engage in National Lottery games particularly those who are aged between 45 and 59 years. It is to be further noted that individuals within this age cohort do not engage in remote gaming activities.

The persons who engage in paid gaming activities are most likely to be young adults or senior citizens, have a secondary level of education.

An increase in the participation of young adults who are aged between 25 and 34 years is evident over the past two years.

*Data relates to players participating in one or more types of games*
**Other types of games**

This section delves into the other land-based gaming activities which are included in the “Others” category throughout this report. Data for this section is derived from the MGA administrative sources.

### Land-based casinos

In 2017, there were four licensed casinos operating in Malta. The number of visits to local casinos increased by 0.6% during 2017, reaching a total of over 910,000 visits.

The growth in this sector is to be partly attributed to the attraction of junket players to Malta, whose number has been recording year-on-year growth over the last few years. In fact, the number of junket players during 2017 reached a total of 1,499. In 2017, the registrations of new players increased by 2.9%, principally on the strength of tourist visits to the Maltese Islands, which are particularly high during the summer season. The share of casino visits by non-Maltese players saw an increase of one percentage point in 2017 so that it stood at 54.3%. As for Maltese players, their monthly visits followed a similar trend to that noted in 2015. A demographic shift from younger to older age cohorts was observed during 2017, with the number of visitors aged 65 years and over more than doubling from the previous year.

### Gaming parlours

By the end of 2017, there were 52 approved gaming parlours in Malta, an increase of four parlours over the previous year.

The number of gaming devices in 2017 stands at 401 gaming devices, which translates into a 4% increase. This growth in gaming devices gave rise to an increase in players’ visits, which rose by 30.5% to stand at 564,090 visits in 2017. The growth in players’ visits is also attributed to the introduction of new types of devices in gaming outlets as well as the growth in resident and visiting tourist population within the context of improving disposable income. The growth in this sector is also exhibited by the number of new players’ registrations during 2017, which stood at 12,145. This implies a growth of 11.7% over the previous year.

The majority of visits to gaming parlours were by Maltese players, constituting 69.5% of all visits in 2017. Nonetheless, during 2017, the visits by non-Maltese players increased by a significant 84.2% to represent a share of 30.5% of total visits. In contrast to casinos, the visits to gaming parlours increased mostly for players in younger age cohorts.
The number of bingo halls rose from four to five in the course of 2017. Despite the addition of a new bingo hall in 2017, the sector reported a decrease of 4.4% in players’ visits between 2016 and 2017, so that the number of players’ visits in 2017 stood at 180,780.

Visitors to commercial bingo halls were largely made by Maltese residents, constituting 95.5% of the total visits in 2017. Visits across all age groups up to 64 years decreased markedly, especially for the younger age groups. Only visits by persons aged 65 and over increased during the year, by a significant 25.9%, representing the ageing of the customary clientele of the industry.

The Gross Gaming Revenue (GGR) of the commercial bingo sector went down by 1.6% in 2017, following a decrease of 2% between 2015 and 2016.

Games played with friends

Survey results indicate that games played with friends in the course of social activities accounted for around 4% of the total engagements in gaming activities by Maltese players in 2017. The share of population involved in such activities increased only marginally over 2015. More than half of the activities played within this gaming category were card games, estimated at 55.2%, followed by lotteries and sportsbook. The majority of individuals play such games at their private residence.

Average expenditure by players on games played with friends was estimated at around €9 per week. These types of games accounted for around 3% of the total expenditure spent on gaming activities in 2017. The average time spent playing games with friends is estimated at around 130 minutes per week. Social games are mostly popular among the 25 to 34 age cohort and senior citizens aged 60 years and over.
Gambling and gaming services, social interaction and potential implications for sustainable lifestyles

Although gambling and gaming activities may have several adverse implications on individuals’ lifestyle, such activities could also develop positive social interactions between players. However, opportunities for free gaming activities as a means of social interaction are limited when compared to the level of gambling activity in the general population.

In 2017, the proportion of the population who engaged in free gaming activities with friends stood at 13.8%, a decrease of around six percentage points when compared to 2015. The trend of playing these games in village clubs is also decreasing as only 0.4% of the population were engaged in games played with friends in these type of places in 2017. Online games were the most preferred type of games played socially for free, followed by card and board games. Games played with friends which involve financial outlays are more sporadic in Malta. While around 52.8% of the population played games against payment in 2017, the proportion of those who did so with friends is estimated to be 2.6%.

Gambling and gaming activities could also leave negative implications on the players’ lifestyles. As shown in Chart 5.1, around 1% to 2% of the population, who were engaged in some form of gambling reported some type of adverse effect on their lifestyle.

Gambling could lead to various problems such as abstaining from basic necessities in order to be able to play. It could also cause financial and family problems. According to the survey results, the main problem relates to cases where gamblers engage in such gaming activities to acquire funds in order to be able to solve their financial problems. This accounts for around 1.4% of individuals who engaged in gaming services against money in 2017. Nonetheless, these types of problems have decreased during the period under review. Whereas in 2015 nearly 1.4% stated that they abstain from basic necessities in order to play, in 2017, only 0.9% reported that they were experiencing such situations. Moreover, those who play in the hope of solving financial problems amounted to 1.8% in 2015 which decreased to 1.4% in 2017.

The survey results also indicate that, whereas in 2015, the percentage of the population who smoke more while playing stood at 3%, only 0.5% stated that they did so in 2017. These responses, however, are not necessarily attributable to gaming, but may be due to other influences on the lifestyles of the population who engage into gambling and gaming services.
The results of the survey suggest that while the opportunities for games played with friends are declining in Malta, problems with maintaining a sustainable lifestyle are not significantly pronounced either. These findings highlight that the proportion of individuals, who are engaging in gaming activities which involve financial outlays, are increasing in importance. It is worth noting that the survey covers legal gambling and gaming activities which are conducted in accordance with established rules and regulations as well as games played for fun and disregard illegal gaming activities which are potentially more prone to social and lifestyle problems.

The conclusions of this section should be taken within the overall context. It is not suggesting that gambling and gaming activities in Malta are not creating social problems, perhaps even serious ones. It is however indicating that the likelihood is that such problems would be emanating primarily from unregulated activities. While such problems can be perceived to exist for a number of other forms of entertainment, apart from gambling and gaming, the identified issues for social sustainability with respect to gambling and gaming undertaken within the parameters of established rules and regulations should be studied further and potentially be subject to more intensive policy engagement.

Such considerations also reflect the feedback received from NGOs involved in social issues in relation to the statistical survey undertaken by the MGA. Although the survey outlines interesting insights regarding gambling and gaming behaviour in Malta, NGOs are stressing the need for addressing problems related to illegal gambling activity, to better address the needs of vulnerable persons and protect them from overspending on gambling and gaming activities and other financial problems. NGOs suggest further studies of qualitative nature in order to better address problems of addiction, including through a gender mainstreaming approach. They also advocate the need to develop multi-dimensional solutions to support affected individuals, particularly those coming from a socially vulnerable background. A greater amount of resources should be dedicated to train professionals to be able to deal with such situations, enhance institutional collaboration, increase public awareness about threats that irresponsible gambling behaviour could bring about and increase prevention, treatment and rehabilitation in a focused and personalised manner.
Regulatory measures to protect the consumer and promote responsible attitudes in gambling behaviour

The MGA is aware of the fact that although lifestyle sustainability problems associated with gaming activities undertaken in a legal manner may involve only 1% to 2% of the player population, this may still affect around 2,000 individuals in Malta who need to be safeguarded. This section summarises the activities the MGA is undertaking in this regard.

Responsible gaming is one of the paramount objectives which guides the MGA’s regulatory ethos. The Authority gives due regard to enhancing player safeguards and overall consumer protection by championing this area and continuing to increase efforts in research and outreach to problem gamblers in an even more coherent and systematic fashion. The new Gaming Act launched earlier this year enhances consumer protection standards and responsible gaming measures, while promoting a risk-based approach towards regulation.

All operators, be they online or land-based, are legally obliged to offer self-exclusion facilities to their customers. The self-exclusion programme is one of the interventions aimed at minimising the negative impacts of gambling, and it plays an important role in the recovery process of affected individuals. Land-based gaming operators are connected to a unified self-exclusion database hosted by the MGA. Players may exclude themselves from gambling for a definite or indefinite time, and their details are immediately entered into the system, ensuring that this exclusion is implemented across land-based casinos, commercial bingo halls and/or gaming parlours. Pathological gamblers also have the opportunity of excluding themselves for an indefinite period of time, in which case the exclusion can only be lifted on the presentation of a medical certificate stating that the person is no longer a compulsive gambler.

Cognizant of the existing gap in light of the fact that this unified self-exclusion mechanism is not equally available across all online platforms, the Authority is currently assessing the suitability of a range of technical solutions to launch a single, unified self-exclusion system for companies holding MGA gaming licences which would incorporate both online and land-based operations. The Authority is also considering opening the system for subscription on a voluntary basis to operators licensed in other regions, but will initially focus on its licensed operators.

In addition to the self-exclusion facility, which has been observed as being a last-resort for a number of players, all MGA-licensed online gaming service providers are also obliged to offer players the ability to impose limits on their gaming activity, namely deposit and/or wager limits, as well as the possibility of requesting alerts after certain time-intervals. These measures are intended to empower a player by granting him/her increased control over the amount of time or money spent gambling.

All player-facing MGA licensees must have a player protection policy aimed at promoting responsible gaming behaviour. These policies and procedures shall indicate the employees who initiate player interaction, examples of behaviour which would raise concern, the specific circumstances which would lead to a player being excluded by the
Operators are also obliged to offer means which allow players to self-assess whether they have a problem, and must also be in a position to be able to identify and detect problem gamblers. Operators are obliged to provide training to their client-facing staff in relation to this. Furthermore, every outlet or gaming website must include all the relevant information pertaining to organisations aimed at treating problem gamblers.

The newly enacted gaming legal framework also introduces additional restrictions on the marketing of gaming services, intended specifically to protect consumers, minors and vulnerable persons. The new framework also builds upon the experience gathered by the MGA, and best practices witnessed in a number of jurisdictions, and thereby outlines stronger limitations as to where advertisements can be placed, and the manner in which such communications can be made. The framework also introduces rules specifically relating to sponsorships, bonuses and promotions, misleading advertising and advertising aimed at self-excluded persons.

The framework also includes a section wholly dedicated to the enforcement of the provisions, thereby obliging the MGA to review any complaints, and any defence thereto, within a specified time-limit, thus recognising the time-sensitive nature of any alleged breach of commercial communications regulation.

With the aim of providing a holistic approach to enforcement, the MGA also collaborates with the relevant entities, such as the Malta Competition and Consumer Affairs Authority (MCCAA), on matters such as action against any misleading advertisements or schemes.

The MGA also funds the Responsible Gaming Foundation, which undertakes educational and other awareness campaigns within its remit, and is operating the national gambling helpline (1777) to provide assistance to persons with issues of addiction to gambling.

"Responsible gaming is one of the paramount objectives which guides the MGA’s regulatory ethos. The Authority gives due regard to enhancing player safeguards and overall consumer protection by championing this area and continuing to increase efforts in research and outreach to problem gamblers in an even more coherent and systematic fashion."
Conclusion

This report presents the main conclusions of a survey commissioned by the MGA in order to provide a better understanding of gambling behaviours among the Maltese population. The survey indicates that gambling and gaming services in Malta constitute around 2.6% of total household consumption expenditure. Around 186,849 persons are estimated to have been involved in paid gaming activities, which equates to around 53% of the population aged 18 and over, while around 47% play games for free. Players are more likely to be young adults or senior citizens who have a relatively low level of education and are usually married or living with their parents.

National Lottery games are the predominant type of gaming activity, as measured in terms of number of players and money spent. Average expenditure on all types of games is estimated at around €11.30 per week. The vast majority of players spend no more than 2% of their income on gaming services, albeit around 8% of players spend in excess of 10%.

Overall, the land-based segment experienced growth in 2017, as a result of a number of reinforcing factors including improvements in household income, a growing tourism market and a higher resident population through immigration. Furthermore, Malta has succeeded in attracting specific junket events for existing and new foreign markets.

The average time spent by individual players in gaming activity is estimated to be around 33 minutes per week. Nonetheless, well over half of the players spend no more than 10 minutes in playing each week, reflecting the strong component of players involved in National Lottery games.

Although involvement in games played in the course of social activity has seen a minor decrease throughout the years, the proportion of persons who reported lifestyle sustainability problems as a result of regular paid gaming activities has also diminished. For instance, the percentage of individuals who are abstaining from basic necessities in order to play decreased from 1.4% of the adult population in 2015 to 0.9% in 2017.

Against this backdrop, social NGOs emphasise the need to also address problems related to illegal gambling activity, particularly by increasing trained professionals, enhancing institutional collaboration, increasing general public awareness of the threats that irresponsible gaming might cause and strengthening prevention, treatment and rehabilitation in a focused and personalised manner.

The MGA aims to prevent consumers from the abuse of gambling and the proliferation of compulsive gambling. It also seeks to promote responsible gaming, protect minors and vulnerable individuals through self-exclusion arrangements, control advertising and funding programmes as well as keep gaming free from any criminal activities. The MGA supports agencies and organisations which engage in programmes and initiatives to protect and educate consumers.