

Teenage gambling in Australia

Rates of expenditure and participation among 12-19-year-olds

Australians gamble more than any another nation. Gambling starts well before the age of 18 – almost one in three (30%) 12-17-year-olds gamble. This increases to almost half (46%) of 18-19-year-olds, and these habits persist into adulthood. Without greater regulation the losses associated with gambling are likely to grow.

Discussion paper

Matt Saunders

Morgan Harrington

March 2025

The Australia Institute - Research that matters

Established in 1994, The Australia Institute is an independent public policy think tank based in Canberra that provides intellectual and policy leadership across a broad range of economic, social and environmental topics. We conduct research that drives the public debate and secures policy outcomes that make Australia better – research that matters.

The Australia Institute is funded by donations from philanthropic trusts and individuals, as well as grants and commissioned research from business, unions and non-government organisations. We do not accept donations or commissioned work from political parties. With no formal political or commercial ties, the Institute maintains its independence while advancing a vision for a fairer Australia.

Donations to our Research Fund are tax deductible, and can be made via our website or by calling the Institute:

Tel: (02) 6130 0530

Email: mail@australiainstitute.org.au

Website: www.australiainstitute.org.au

PO Box 3839

Manuka

ACT 2603

Acknowledgement of Country

The Australia Institute recognises the ancestral connections and custodianship of Traditional Owners throughout Australia. We pay respect to Aboriginal and Torres Strait Islander cultures and to Elders past and present.

Acknowledgement

This paper uses unit record data from Household, Income and Labour Dynamics in Australia Survey (HILDA). HILDA is conducted by the Australian Government Department of Social Services (DSS). The findings and views reported in this paper, however, are those of the authors and should not be attributed to the Australian Government, DSS, or any of DSS' contractors or partners. DOI: <https://doi.org/10.26193/R4IN30>

Contents

Summary.....	1
Introduction.....	2
Australia’s big gambling problem	4
Teenage gambling.....	6
Total teenage gambling expenditure and participation.....	6
Underage gambling	8
From adolescence to young adulthood.....	9
Teenage gambling expenditure	10
Underage gambling expenditure.....	10
Gambling expenditure among young adults	12
Conclusions.....	15

Summary

The \$244.3 billion in bets that Australians placed in 2022-23 makes them the biggest gamblers in the world. Rates of gambling are increasing and, since 2019, average losses have increased by 25% (from \$1,992 to \$2,492 a year). In 2022-23 Australians lost a total of \$31.5 billion to gambling. This is comparable to the size of the entire Northern Territory economy (\$33.1 billion), and greater than the \$21 billion lost to gambling in all of Las Vegas.

Australians start gambling in large numbers well before they are old enough to legally gamble. Almost one in three (30%) 12-17-year-olds gamble, and this increases to almost half (46%) of 18-19-year-olds. Over 902,000 teenagers (12-19-year-olds) gambled in the past year, of which around 600,000 were aged just 12-17-years-old – this is 33.8% of all teenagers, or enough to fill the MCG nine times over. This report shows that Australian teenagers – before and after they turn 18 – are more likely to gamble than to play any of the most popular sports in their age group.

Teenagers are losing big. Annual expenditure on gambling among teenagers is an estimated \$231 million, or an average of \$86.72 per teenager per year. Of this, 12–17-year-olds spend around \$18.4 million a year on gambling activities – this is about \$30 a year for each underage teenager that admits to gambling. This is relatively small compared to the \$213 million a year spent by 18- and 19-year-olds. This is \$321 per 18- and 19- year-old, or a staggering \$698 a year if limited just to those who do gamble. As our analysis shows, gambling habits established in these teenage years persist at least until the mid-20s.

The Australian Government is yet to introduce policies in response to its 2023 *Inquiry into Online Gambling and its Impacts on Those Experiencing Gambling Harm*.¹ The final report of this inquiry included a range of policies – including a ban on advertising for online gambling – that would help reduce the number of young Australians who gamble. Australia Institute polling shows these measures would have widespread public support. Without greater regulation, Australians will continue to be the biggest losers in the world.

¹ Standing Committee on Social Policy and Legal Affairs (2023) *You win some, you lose more*, https://www.aph.gov.au/Parliamentary_Business/Committees/House/Social_Policy_and_Legal_Affairs/Onlinegamblingimpacts/Report

Introduction

Australians are the biggest gamblers in the world. Australians gamble around \$244.3 billion a year, and lose more than gamblers in any other nation. According to data from 2017, adult Australians lost an average of \$1,497 a year to gambling, compared to second placed Hong Kong (\$1,200) and third placed Singapore (\$1,133).² The United States, home to the city regarded as the gambling capital of the world, Las Vegas, ranked ninth, with a relatively modest \$658 lost per adult per year.³

Rates of gambling in Australia are increasing and, since 2019, average gambling losses have increased by 25% — from \$1,992 to \$2,492 a year.⁴ Worst still, Australians start gambling in large numbers well before they are old enough to legally gamble. Our analysis shows that gambling habits established in the teenage years persist at least until the mid-20s.

From their early teens onwards, Australians gamble in significant numbers. Almost one in three (30%) 12-17-year-olds gamble, and this increases to almost half (46%) of 18-19-year-olds. Annual expenditure on gambling among teenagers is an estimated \$231 million. Of this, 12-to-17-year-olds spend \$18.4 million, and 18-19-year-olds spend \$213 million a year. While the average 18-19-year-old gambles \$321 a year, this rises to a staggering \$698 a year when limited just to those who gamble. In comparison, the average 12-17-year-old gambles just over \$9 a year, but this increases to dramatically to over \$30 a year when limited to those who admit to under-age gambling. On average, Australia's teenagers (12-19-year-olds) gamble \$86.72 a year.

Australian teenagers – before and after they turn 18 – are more likely to gamble than to play any of the most popular sports in their age group. The 902,717 12-19-year-olds who gamble is more than the 484,490 who play soccer, or the 439,773 who play basketball, which are the two most popular sports among this age group.

In early 2025, the Australian Government shelved plans to crackdown on gambling advertising,⁵ which left it without a response to its 2023 *Inquiry into Online Gambling and its*

² In \$US: Australia: \$US 958, Hong Kong \$US 768, and Singapore, \$US 725: Statista (2023) *Countries with the largest gambling losses per adult worldwide in 2017*, <https://www.statista.com/statistics/552821/gambling-losses-per-adult-by-country-worldwide/>

³ In \$US, Las Vegas \$US 658: Statista (2023)

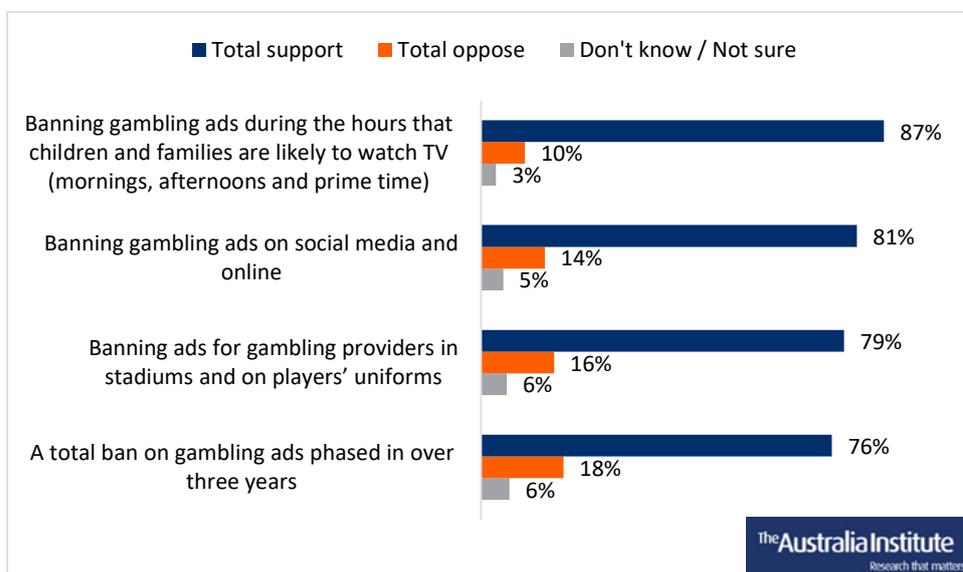
⁴ Equity Economics (2025) *Gambling in Australia's cost-of-living crisis*, <https://www.equityeconomics.com.au/report-archive/gambling-in-australias-cost-of-living-crisis-the-black-hole-in-household-budgets>

⁵ Sakkal (2025) *Labor shelves crackdown on gambling ads until after election*, The Age 30 Jan. 2025, <https://www.smh.com.au/politics/federal/labor-shelves-crackdown-on-gambling-ads-until-after-election-20250129-p5l838.html>: Parliament of Australia (2022) *Inquiry into online gambling and its impacts on those*

*Impacts on Those Experiencing Gambling Harm.*⁶ Previous polling conducted by The Australia Institute shows widespread support for the kinds of policies contained in the final report of the inquiry.⁷ For example:

- Three in four Australians (76%) support a total ban on gambling ads phased in over three years.
- Four in five Australians support banning gambling ads on social media and online (81%) and in stadiums and on players' uniforms (79%).
- Nearly nine in ten Australians (87%) support banning gambling ads during prime-time TV hours for families and children, including 61% who strongly support.

Figure 1: Total support for policies that ban gambling advertising



Source: Australia Institute polling, <https://australiainstitute.org.au/report/polling-bans-on-gambling-advertising/>

By highlighting the high rates of gambling among Australians, this paper shows the need for greater regulations to reduce the harm caused by gambling.

experiencing gambling harm, Standing Committee on Social Policy and Legal Affairs, <https://www.aph.gov.au/onlinegambling>

⁶ Standing Committee on Social Policy and Legal Affairs (2023) *You win some, you lose more*, https://www.aph.gov.au/Parliamentary_Business/Committees/House/Social_Policy_and_Legal_Affairs/Onlinegamblingimpacts/Report

⁷ Standing Committee on Social Policy and Legal Affairs (2023) *You win some, you lose more*, https://parlinfo.aph.gov.au/parlInfo/download/committees/reportrep/RB000159/toc_pdf/Youwinsome,youl osemore.pdf

Australia's big gambling problem

In 2022-23, Australians outlaid a staggering \$244.3 billion worth of bets across all gambling and gaming types.⁸ While a significant share of this outlay came back as winnings, Australians still lost \$31.5 billion on gambling in 2022-23.⁹ These losses are comparable to the size of the entire Northern Territory economy (\$33.1 billion).¹⁰ They are also greater than total amount of money lost to gambling in Las Vegas (\$21 billion) as shown in Figure 2.¹¹

Figure 2: Australian gambling losses compared to Las Vegas, 2022-23



Note: Las Vegas data is for calendar year 2023

Source: Queensland Government (2024), Nevada Gaming Commission (2024)

Recent research from *Equity Economics* found that Australia's gambling losses amount to \$1,527 a year for each average Australian aged 18 and over.¹² The research notes that since around one third of Australian adults do not gamble, the average gambling loss per gambler

⁸ Queensland Government (2024), *Australian gambling statistics*, www.qgso.qld.gov.au/statistics/theme/society/gambling/australian-gambling-statistics

⁹ Queensland Government (2024)

¹⁰ ABS (2024) *Australian national accounts: State accounts*, <https://www.abs.gov.au/statistics/economy/national-accounts/australian-national-accounts-state-accounts/>

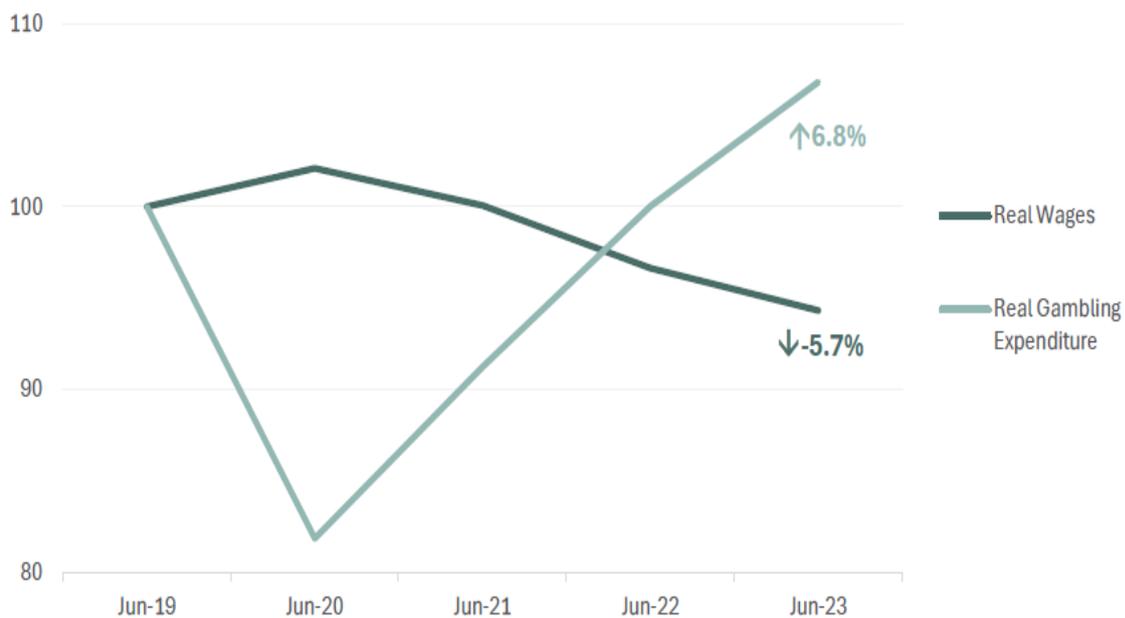
¹¹ Nevada Gaming Commission (2024), *Quarterly Reports – Dec 2024*, <https://gaming.nv.gov/about/gaming-revenue/information/>

¹² Equity Economics (2025) *Gambling in Australia's cost-of-living crisis*, <https://www.equityeconomics.com.au/report-archive/gambling-in-australias-cost-of-living-crisis-the-black-hole-in-household-budgets>

increases to \$2,942 a year. According to their estimates, frequent gamblers lose, on average, almost \$35,000 a year.¹³ This is equivalent to roughly two thirds of the annual minimum wage.¹⁴

The *Equity Economics* research also outlines how Australia’s gambling problem has grown since 2019, even accounting for the downturn in gambling during the COVID-19 lockdowns of 2020 and 2021. Their research found that average gambling losses have increased by 25% since 2019, from \$1,992 to \$2,492 a year, well above the growth in the CPI of 16% over the same period.¹⁵ Adjusting for inflation, their research found that real gambling expenditures are growing significantly faster than real wages (Figure 3).

Figure 3: Real gambling losses vs real wages, Australia, 2019-2023, (index 2019=100)



Source: Equity Economics (2025), Figure 3, p. 9

Overall gambling losses are huge, and their continued growth is concerning. But what is even more disturbing is the extent to which Australia’s gambling problem starts at an early age – well before teenagers reach the age of 18, the legal minimum age to gamble in Australia.

¹³ Equity Economics (2025), p. 7

¹⁴ Australian Unions (2025) *Minimum wage in Australia*, <https://www.australianunions.org.au/factsheet/minimum-wage/>

¹⁵ Equity Economics (2025), p. 10

Teenage gambling

According to polling undertaken by the Royal Children’s Hospital Melbourne (RCH), more than a third of parents (39%) are concerned about their teenage children gambling. Despite their concern, close to half of the parents have never discussed gambling with their teens.¹⁶

Research shows that gambling at a young age can start informally, with kids betting amongst themselves, buying ‘loot boxes’ in video games, and smartphone in-game -purchases.¹⁷ Our analysis of the most recent studies puts gambling participation rates among 12-to-17-year-olds at somewhere between 29.8% and 40.1%. Gambling rates increase dramatically when adolescents reach 18-years old (to 46%) and do not decline when they enter their 20s.¹⁸

Total teenage gambling expenditure and participation

Overall, 33.8%, or a staggering 902,717 Australian teenagers (inclusive of 12-to-19-year-olds) gamble (see Table 1). This is enough to fill the MCG nine times over.

Table 1: Summary of annual expenditure and participation on gambling among teenagers

	12-17-yo	18-19-yo	Teenagers
Estimated Annual Expenditure	\$18,399,078	\$213,013,095	\$231,412,172
Teenage population	2,005,240	663,381	2,668,621
Teenage Gamblers	597,562	305,155	902,717
Participation Rate %	29.8%	46.0%	33.8%
Ave. expenditure – All teenagers	\$9.18	\$321.10	\$86.72
Ave. expenditure - Gambling teenagers	\$30.79	\$698.05	\$256.35

Source: Armstrong & Carroll (2017), Australian Institute of Family Studies (2023), ABS (2024)

Table 1 shows that total annual expenditure on gambling among teenagers is an estimated \$231 million. Of this, 12-17-year-olds spend \$18.4 million, and 18-19-year-olds spend \$213 million a year.

¹⁶ RCH (2024) *Child health poll: Gambling and teens - Concern among parents*, <https://rchpoll.org.au/polls/gambling-and-teens-concern-among-parents/>

¹⁷ Browne (2020) *Gambling on games -How video games expose children to Gambling*, <https://australiainstitute.org.au/report/gambling-on-games/>: RCH (2024) *Gambling - teens and young people*, https://www.rch.org.au/kidsinfo/Gambling_-_teens_and_young_people/

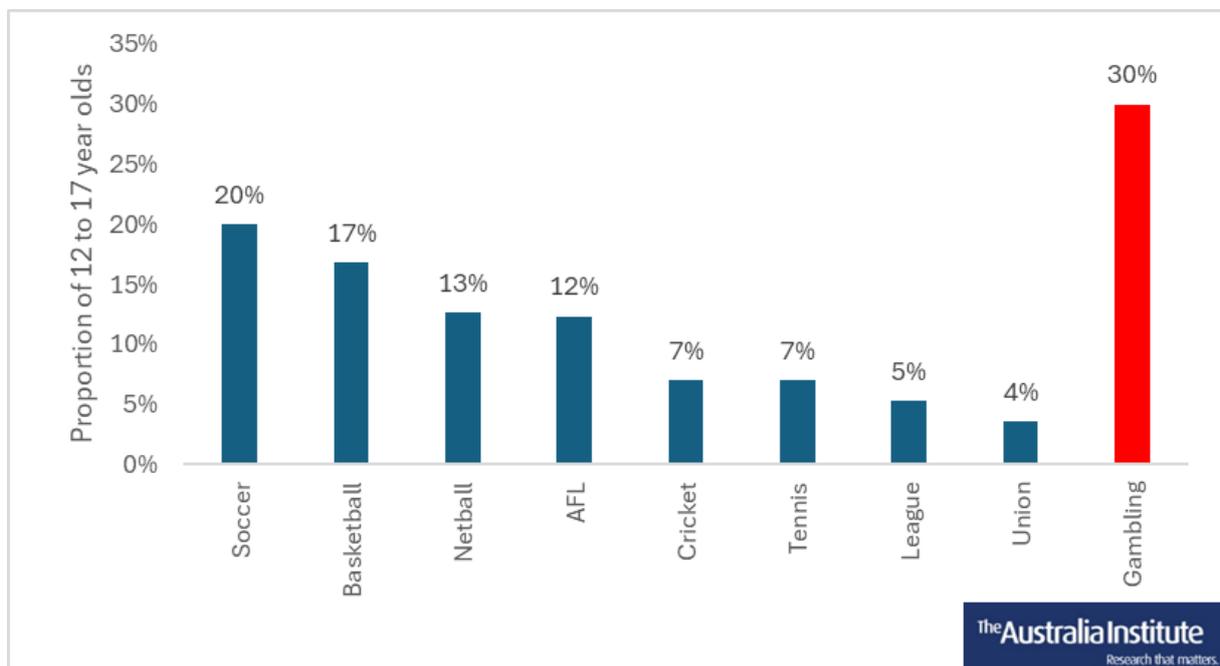
¹⁸ Australian Institute of Family Studies (2023) *Growing Up in Australia* <https://aifs.gov.au/growing-up-in-australia>, Subscription only data source : Cited in Australian Institute of Health and Welfare (2023) *Gambling in Australia*, <https://www.aihw.gov.au/reports/australias-welfare/gambling>

On average, each Australian teenager spends \$86.72 on gambling. This amount is highly skewed to 18-19-year-olds, who spend on average \$321.10 a year. 12-17-year-olds spend an average of \$9.18 a year.

The figures are more alarming when limited to the number of teenagers who admit to gambling. The average teenager that does gamble spends \$256.35 a year on gambling activities. Again, this is heavily skewed towards the 18-19-year-olds, who spend \$698 a year, compared to just over \$30 a year for the average 12-17-year-old gambler.

Australia's teenagers are now more likely to gamble than they are to play any of Australia's most popular sports. Among 12-19-year olds, the 902,717 who gamble is more than the 484,490 who play soccer or the 439,773 who play basketball, which are the two most popular sports among this age group.¹⁹ The 305,000 18-19-year-olds who gamble each year is about twice the 154,500 who play soccer, Aussie rules, and cricket put together.²⁰ The contrast is starker among 12-17-year-olds: 30%, or just under 600,000 gamble at least once a year, which is two-and-a-half times more than the number who play Aussie rules football, and one-and-a-half times the number who play soccer.²¹ These comparisons are shown in Figure 4.

Figure 4: Proportion of 12- to 17-year-olds that participate in gambling and selected sports



Source: Source: Analysis of Australian Sports Commission (2023)

¹⁹ Australian Sports Commission (2023) Ausplay Survey 2022-23, https://www.clearinghouseforsport.gov.au/research/ausplay/results-2015-2023#data_tables_br_july_2022_june_2023

²⁰ Estimates based on analysis of Australian Sports Commission (2023)

²¹ Estimates based on analysis of Australian Sports Commission (2023)

The following sections provide further analysis of the best available data on rates of gambling among 12-19-year-old Australians. Data and research into teenage gambling is broadly, but not consistently, grouped into two focus areas: underage gambling (12- to 17-year-olds), and early adult gambling (18-year-olds and above). Most of the research into the gambling patterns of 12- to 17-year-olds is based on self-reporting through questionnaires or surveys. In contrast, data on the patterns of gambling by young adults (people aged at least 18-years-old) usually forms part of broader studies into Australia's overall gambling patterns and expenditure. In these studies, 18- and 19-year-olds are often grouped together with a broader age range (for example, 18-25-year-olds). This means that the differences in rates of gambling between teenagers aged 12-17 and teenagers 18-19 may be partly attributable to differences in methodology.

It should also be noted that, in contrast to the broader literature and statistics on Australian gambling patterns, which usually use the term 'gambling expenditure' to refer to the amount *lost* on gambling, this report uses the term 'gambling expenditure' to refer to the amount of money *spent* on gambling.

UNDERAGE GAMBLING

Numerous studies have attempted to measure the level of gambling among Australians aged under 18.

One of the most comprehensive reports, the *NSW Youth Gambling Study 2020*, involved a self-selected letter-box survey of 12- to 17-year-olds from high schools across NSW. It found that 29.8% of students had gambled with money in the past year, and that 40.1% had played video games that included gambling components.²² In addition, the study found that 43.4% of respondents had gambled at least once in their life.

A similar Victorian study, based on a 2017 survey of 12-17-year-old students, found that 31% had gambled at least once in the past, and 6% had gambled in the past month.²³

A 2011 study found that 51% of 14–18-year-olds had gambled in the last 12 months, while another study also from 2011 suggested that 77% of 10-24-year-olds had gambled over the same period.²⁴ But these studies include age groups for which gambling is legal (i.e. 18- and

²² Hing, Russell, King, Rockloff, Browne, Greer, Newall, Sproston, Chen, Coughlin (2020) *NSW Youth Gambling Study 2020*, The NSW Responsible Gambling Study, <https://www.gambleaware.nsw.gov.au/resources-and-education/check-out-our-research/published-research/nsw-youth-gambling-study-2020>

²³ Freund, Noble, Hill, White, Evans, Oldmeadow, Sanson-Fisher, (2019) *The prevalence and correlates of gambling in secondary school students in Victoria, Australia, 2017*, Victorian Responsible Gambling Foundation, <https://responsiblegambling.vic.gov.au/resources/publications/the-prevalence-and-correlates-of-gambling-in-secondary-school-students-in-victoria-australia-2017-680/>

²⁴ Older studies surveyed in Freund, Noble, Hill, White, Evans, Oldmeadow, Sanson-Fisher (2019), p.7-8

19-year-olds), and gambling rates are naturally expected to be higher when adolescents reach adulthood.

In summary, the most recent studies put gambling participation rates among 12- to 17-year-olds at somewhere between 29.8% and 40.1%. For the remainder of this report the results from *NSW Youth Gambling Study 2020* are used in calculations relating to the 12- to 17-year-old group, since it is relatively recent and publicises more comprehensive results data compared to other similar recent studies.²⁵

FROM ADOLESCENCE TO YOUNG ADULTHOOD

Two studies have researched the changes in gambling behaviours that take place before and after the age of 18.

The *Growing Up in Australia* project, a longitudinal study of the development of 10,000 children and families, found that 16% of 16- to 17-year-olds had participated in gambling. Two years later the same group, aged 18-19, reported a 46% participation rate in gambling, which highlights the rapid uplift in gambling once teenagers reach the legal gambling age.²⁶

A study for the *Victorian Responsible Gambling Foundation* looked specifically at the transition period from adolescents to young adulthood.²⁷ This study surveyed a group of 18- to 25-year-olds and posed questions about gambling activities before and after they turned 18-years old. The study found that although the participation rates for traditional gambling activities were relatively low before the age of 18 — 9.2% for scratch cards and 6.4% for bingo — the rates of simulated gambling or gambling exposure were much higher. Before the age of 18 over 20% of the study participants had played video games with gambling content, and 21.4% had played video games with loot boxes.

Once reaching adulthood, gambling rates increased significantly and quickly. Between the ages of 17 and 18, scratch card usage went from 9.2% to 33.4%, while the purchase of lottery tickets went from 4.8% to 28.2%.²⁸ The use of pokies increased from just 1.9% to 24.3% and rose again to 28.1% for 21-year-olds.

²⁵ For example: Russell, Hing, Newall, Greer, Dittman (2023) *From adolescence to young adulthood: Associations between simulated and traditional gambling, and the role of parental factors*, <https://responsiblegambling.vic.gov.au/resources/publications/from-adolescence-to-young-adulthood-associations-between-simulated-and-traditional-gambling-and-the-role-of-parental-factors-1154/>

²⁶ Australian Institute of Family Studies (2023) *Growing Up in Australia* <https://aifs.gov.au/growing-up-in-australia>, Subscription only data source : Cited in Australian Institute of Health and Welfare (2023) *Gambling in Australia*, <https://www.aihw.gov.au/reports/australias-welfare/gambling>

²⁷ Russell, Hing, Newall, Greer, Dittman (2023)

²⁸ Russell, Hing, Newall, Greer, Dittman (2023), p. 45

Also of concern is that, for the majority of gambling types, participation either increased or remained stable from the age of 19 to the age of 24. For example, lottery ticket usage remained at the mid-30% level, and electronic gaming machines (EGMs) stayed in the mid-20%.²⁹ These results suggest that once a gambling behaviour is established it can persist for a significant period of time. The data also suggests that the high gambling rates among 18-year-olds is not simply a result of curiosity upon reaching the legal gambling age.

Gambling participation rates did significantly decline among 25-year-olds, but the sample size for this age group was significantly smaller than the other age groups, which suggests that the estimates may not be reliable.³⁰ Moreover, studies that more generally look at Australia's gambling patterns, such as the *Victorian population gambling and health study 2018-19*, clearly show high rates of gambling among 25-year-olds and young Australians more generally.³¹

The data across the studies are clear: gambling rates increase dramatically when adolescents reach 18-years old, and their gambling patterns persist into their 20s.

TEENAGE GAMBLING EXPENDITURE

Estimating gambling expenditure for teenagers is difficult and imprecise for three reasons:

1. Self-selected survey-based studies may not capture data that is representative of population trends.
2. In survey-based studies, illegal activity (underage gambling) is likely to be under-reported.
3. Data for the 18- and 19-year cohort is difficult to find, and is usually reported as part of much larger 18-24+ cohorts.

These limitations should be kept in mind as the following data is discussed.

Underage gambling expenditure

The *NSW Youth Gambling Study 2020* found that, among 12–17-year-olds, median gambling expenditure by gambling activity ranged from \$10 a year (for race betting, scratchies, and Keno) to \$43 a year for fantasy sports betting.³² It is worth remembering that for studies on underage gambling, gambling expenditure refers to the money gambled, rather than

²⁹ Russell, Hing, Newall, Greer, Dittman (2023), p. 45

³⁰ Russell, Hing, Newall, Greer, Dittman (2023), p. 45

³¹ Rockloff, Browne, Hing, Thorne, Russell, Greer, Tran, Brook, Sproston (2020), *Victorian population gambling and health study 2018-2019*, Victorian Responsible Gambling Foundation, <https://responsiblegambling.vic.gov.au/resources/publications/victorian-population-gambling-and-health-study-20182019-759/>

³² Hing, Russell, King, Rockloff, Browne, Greer, Newall, Sproston, Chen, Coughlin (2020)

gambling losses. Table 2 outlines these results along with the reported participation rates from the survey of 551 participants.

Table 2: Median annual gambling expenditure and participation rates, 12-17yo

Activity	Median spend \$	Participation %
Pokies	\$19	3%
Race betting	\$10	4%
Scratchies/ lotteries	\$10	11%
Keno	\$10	5%
Bingo	\$15	6%
Poker	\$34	1%
Casino games	\$13	3%
Sports betting	\$20	5%
Esports betting	\$21	1%
Fantasy sports betting	\$43	3%
Informal private betting	\$14	17%

Note: Survey size 551 NSW school students

Source: Analysis of Hing et al (2024), Table 10, p. 77

While at first glance these numbers appear small, if each student participated in only one activity, the overall gambling participation rate would be around 60%. However, as previously noted, the study also found that 29.8% of respondents had participated in *at least* one form of gambling in the last year, which suggests that some students gamble in more than one form.

Extrapolating the results from Table 2 to the Australian population suggest that, nationally, 12–17-year-olds spend around \$18.4 million a year on gambling activities (Table 3). Table 3 also suggests that that over 69,000 12- to 17-year-old Australians have used poker machines in the last year, and just over 90,000 have participated in sports betting. Through just two formats, this is close to an MCG-full of under-age gamblers.

Table 3: Estimated annual gambling expenditure, 12-17yo

Activity	12-17yo population	Participation %	Participants	Median spend \$	Annual Expenditure \$
Pokies	2,005,240	3%	69,146	\$19	\$1,313,778
Race betting	2,005,240	4%	87,343	\$10	\$873,426
Scratchies/ lotteries	2,005,240	11%	221,996	\$10	\$2,219,957
Keno	2,005,240	5%	101,900	\$10	\$1,018,997
Bingo	2,005,240	6%	123,735	\$15	\$1,831,283
Poker	2,005,240	1%	29,114	\$34	\$989,883
Casino games	2,005,240	3%	54,589	\$13	\$726,035
Sports betting	2,005,240	5%	90,982	\$20	\$1,819,637
Esports betting	2,005,240	1%	29,114	\$21	\$605,575
Fantasy sports betting	2,005,240	3%	50,950	\$43	\$2,211,223
Informal private betting	2,005,240	17%	342,092	\$14	\$4,789,285
Estimated annual gambling spend \$					\$18,399,078

Note: Assume and median and average spend are broadly equal

Source: Estimates using Hing et al (2024) and ABS (2024) *National, state and territory population*, abs.gov.au/statistics/people/population/national-state-and-territory-population/

While the *NSW Youth Gambling Study 2020* study does not attempt such an extrapolation, citing sample size and uncertainty with how representative the sample may be, they nonetheless suggest that since their overall participation rates are similar to other studies, then their surveyed spending patterns are likely to be similar across the 12-17-year-old population.³³

Gambling expenditure among young adults

As previously noted, the *Growing Up in Australia* project estimates that 46% of 18- and 19-year-olds gamble. Yet this study provides no estimate of their annual expenditure.³⁴

A detailed 2017 study by Armstrong and Carroll for the *Australian Gambling Research Centre*, which used data from the *Household, Income and Labour Dynamics in Australia* (HILDA) survey, found that 18.2% of 18-29-year-olds had participated in at least one gambling activity in the month prior to the survey.³⁵ The study also found that this group spent between \$963 and \$1,720 a year on gambling per capita, with an average of \$1,341 a year.

³³ Hing, Russell, King, Rockloff, Browne, Greer, Newall, Sproston, Chen, Coughlin (2020) p,7

³⁴ Cited in Australian Institute of Health and Welfare (2023)

³⁵ Armstrong & Carroll (2017) *Gambling activity in Australia*, Australian Gambling Research Centre, Australian Institute of Family Studies, <https://aifs.gov.au/research/research-reports/gambling-activity-australia>

The most recent HILDA data on gambling (from 2022) suggests that 17.6% of 18-19-year-olds had participated in some of kind of gambling activity in the month prior to the survey.³⁶ This 17.6% who admitted to gambling spent an average of \$811.57 a year on gambling.³⁷ If everyone in this age group is taken into account (including those who did not admit to gambling) 18-19 year old Australians spend an average of \$321.10 a year on gambling (Table 4).³⁸

Table 4: Estimated average annual gambling expenditure for 18-19-year-olds

	Average: All 18–19-year-olds	Average: 18–19-year-old gamblers
Racing	\$118.06	\$218.78
Sports	\$50.14	\$46.74
Bingo	\$0.62	\$100.00
Casino	\$45.14	\$109.90
Keno	\$5.81	\$38.93
Lotto	\$5.00	\$18.51
Pokies	\$18.23	\$192.81
Poker	\$76.84	\$73.54
Scratchies	\$1.25	\$12.36
Total	\$321.10	\$811.57

Source: Melbourne Institute: Applied Economic & Social Research (2023)

Assuming the spending patterns identified in the 2022 HILDA study were similar in 2024, then current 18-19-year-old gambling expenditure can be estimated by multiplying the amounts in Table 4 with the current 18-19-year-old population to estimate annual gambling expenditure. These calculations are outlined in Table 5.

³⁶ Melbourne Institute: Applied Economic & Social Research (2023) Household, Income and Labour Dynamics in Australia Survey, General release 22 (Waves 1-22), <https://doi.org/10.26193/R4IN30>

³⁷ Melbourne Institute: Applied Economic & Social Research (2023)

³⁸ Melbourne Institute: Applied Economic & Social Research (2023)

Table 5: Estimated annual gambling expenditure for 18- to 19-year-olds

	Data	Source
Population 18-19-yo	663,381	<i>ABS Population Projections (2024)</i>
Annual Average Spend	\$321.10	<i>HILDA - Wave 22 (2022)</i>
Total Spend	\$213,013,095	Author's calculation
Annual Participation	46%	Growing Up in Australia study (2023)
18-19-yo gamblers	305,155	Author's calculation
Ave Spend per gambler	\$698.05	Author's calculation

Source: Analysis of Melbourne Institute: Applied Economic & Social Research (2023), Australian Institute of Family Studies (2023), ABS (2024)

Table 5 suggests that 18-19-year-olds spend around \$213 million on gambling each year. This is an average of \$321 a year for every 18-19-year-old in Australia, but a staggering \$698 a year for those who admit to gambling.

The calculations in Table 5 also estimate that that around 305,000 18-19-years gamble each year.

Conclusions

The \$244.3 billion that Australians gamble each year makes them the biggest gamblers in the world. On average, Australians lose more to gambling than people from any other country, which means they are also the biggest losers. The United States, home to the city regarded as the gambling capital of the world, Las Vegas, ranks ninth, with a relatively modest \$658 lost per adult per year.³⁹ Australia's losses are mounting, up 25% per gambler since 2019, and growing faster than wages and faster than inflation. Australia's gambling problem is clearly getting worse.⁴⁰

Australia's gambling problem begins at an early age. Almost one in three (30%) 12-17-year-olds gamble, and this increases to almost half (46%) of 18-19-year-olds. Annual expenditure on gambling among 12-19-year-old Australians is an estimated \$231 million – or an average of \$86 per teenager, per year. Underage gamblers (12-17-year-olds) gamble \$18.4 million a year, or an average of just over \$9 each, but this increases to \$30 a year for each under-age teenager that admits to gambling. 18-19-year-olds gamble \$213 million a year, or an average of \$321 each – but this rises to a staggering \$698 when limited just to those who do gamble.

Australian teenagers – before and after they turn 18 – are more likely to gamble than to play any of the most popular sports in their age group. The 902,717 12-19-year-olds who gamble is more than the 484,490 who play soccer, or the 439,773 who play basketball, which are the two most popular sports among this age group.

By introducing policies to address gambling problems at early age, the Commonwealth could eventually lower gambling rates across Australia. One of the main aims of gambling advertising is to attract new, younger gamblers who, as the data shows, continue to gamble in high numbers well into their 20s. The Commonwealth's 2023 *Inquiry into Online Gambling and its Impacts on Those Experiencing Gambling Harm* recommends numerous policies to reduce Australia's gambling problem, including a ban on advertising for online gambling.⁴¹ This paper shows that a large number of Australian teenagers could benefit from such policies.



³⁹ In \$US, Las Vegas \$US 658: Statista (2023)

⁴⁰ Equity Economics (2025) *Gambling in Australia's cost-of-living crisis*, <https://www.equityeconomics.com.au/report-archive/gambling-in-australias-cost-of-living-crisis-the-black-hole-in-household-budgets>

⁴¹ Parliament of Australia (2022), *You win some you lose more – Report 2023*, List of Recommendations, https://www.aph.gov.au/Parliamentary_Business/Committees/House/Social_Policy_and_Legal_Affairs/Onlinegamblingimpacts/Report