

Norway – a special example of responsible gambling

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Professor, PhD
Ståle Pallesen



Four phases

- Introduction (1913-1982)
- Liberalization (1982-1997)
- Stabilization (1997-2003)
- Restriction/monopolization (2003-)



Introduction (1913-1982)



National Lottery 1913



Horse track racing 1927



Slot machines 1930s



Norsk Tipping 1948



Bingo halls 1960s



Rikstoto 1982



Liberalization (1982-1997)



Horse race bets could be placed outside tracks 1982



Lotto and scratch cards 1980s

NO LIMIT WINS



All socially beneficial organizations could obtain income from EGMs 1995



Stabilization (1997-2003)



- Much media focus/coverage on gambling problems



- 1997 – Parliament ruled that no more EGMs were allowed
- 2001 – The Norwegian Gambling Authority was established (supervise, control and survey marked in terms of gross turnover/revenue and gambling problems)

Restriction/monopolization (2003-)



- 2003 – Parliament ruled that Norsk Tipping should have monopoly on EGMs
- The Ministry of Culture banned note acceptors EGMs from July 1, 2006.
- Some companies sued the State, but eventually lost in the EFTA-court and the Norwegian Supreme court
- July 1, 2007 – all private EGMs were banned

Restriction/monopolization (2003-)



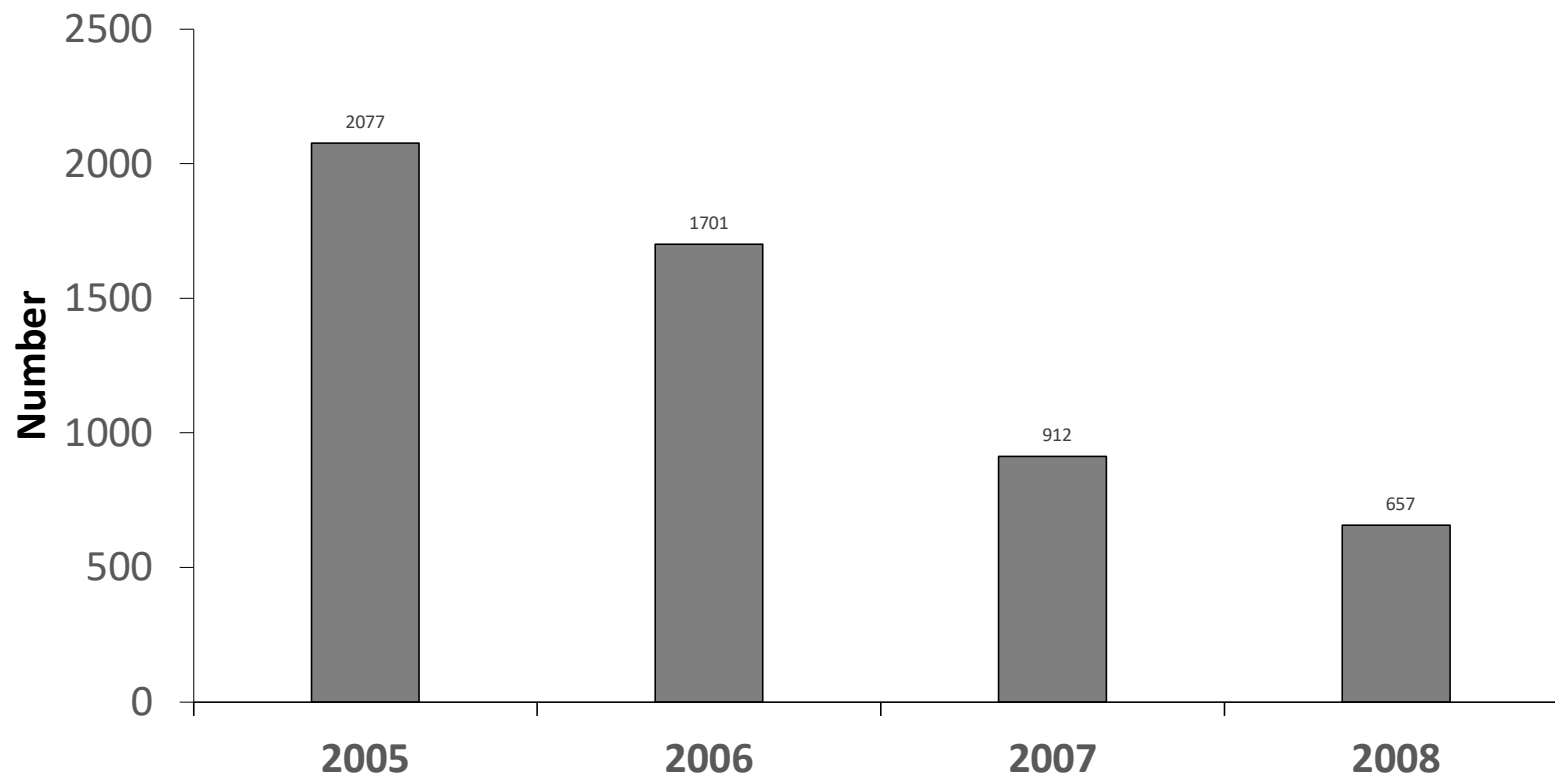
*Gross turnover for gambling in Norway 2005 to 2008
(in million NOK)*

Game/operator	2005	2006	2007	2008
Norsk Tipping	9 204	9 619	10 388	10 567
EGMs	27 745	23 202	10 440	
Norsk Tipping Multix (EGM)				11
Bingo	1 732	1 891	2 629	3 955
Norsk Rikstoto	2 781	2 780	3 163	3 710
Bingo without entrepreneur	250	230	240	230
National lotteries	508	424	422	283
Local/regional lotteries	120	100	90	396
Tivoli.no/SMS jackpot	14			110
Total gross turnover	42 354	38 246	27 372	18 980

Restriction/monopolization (2003-)



Calls to national gambling Help Line 2005-2008



Restriction/monopolization (2003-)



- 2005 – Ministry of Culture gave Norsk Tipping and Norsk Rikstoto a permanent and exclusive right to offer lotteries and gambling on the Internet.
- Ladbrokes sued the Norwegian State. Oslo District court, ruled Oct 3, 2008 in favour of the Norwegian State:
 - Protected citizens in terms of gambling problems and consequences (e.g., crimes)
 - Stop private companies from profiting from gambling in Norway

Restriction/monopolization (2003-)



- From 2005 – Ministry of Culture has made **Governmental Action Plans Against Gambling and Gaming Problems**, and funds different measures described in the plans



Restriction/monopolization (2003-)



- From 2014 – Norsk Tipping offers online casino games in order to channelize from offshore gambling

Gross turnover for gambling in Norway 2014-2022 (in million NOK)

Game	2014	2015	2016	2017	2018	2019	2020	2021	2022
Norsk Tipping	15 217	16 279	17 529	17 813	18 829	18 565	17 819	18 696	19 800
Norsk Tipping – Multix (EGM)	7 180	7 130	6 658	6 204	5 398	3 671	2 131	2 235	1 878
Norsk Tipping – casino games internet	4 514	6 333	7 842	10 899	13 895	18 030	22 644	22 810	25 025
Bingo	4 332	4 078	3 836	3 737	3 648	4 638	3 707	3 637	5 016
Norsk Rikstoto	3 649	3 728	3 881	3 894	3 611	3 398	3 589	3 228	3 263
Bingo without entrepreneur	115	116	116	118	113	127	116	111	111
National lotteries	272	269	283	292	309	424	559	657	713
Poker NM (tournament)		16	19	17	21	22		24	26
Local/regional lotteries	120	130	150	140	160	160	150	145	160
Gambling on ships	453	412	395	557	566	556	302	335	671
Total gross turnover	35 852	38 490	40 709	43 671	46 548	49 592	51 015	51 878	56 662

Loss limits



NORSK TIPPING

Enforced registered gambling from 2009 (except scratch cards)

- Overall/universal loss limit
 - Loss limit 20 000 NOK per month (from Oct 1, 2016)
- Game specific loss limits
 - Online casino games
 - Loss limit 10 000 NOK per month
 - Reduced to 7500 NOK per month from Dec 1, 2020
 - Reduced to 5000 NOK from Sept 1, 2021
 - Multix/EGMs
 - Loss limit 2700 NOK per month
 - Belago (Bingo EGM)
 - Loss limit 4400 NOK per month

NORSK RIKSTOTO

Enforced registered gambling from Dec 1, 2020

- Overall/universal loss limit
 - Loss limit 20 000 NOK per month (from Jan 1, 2021)

Online gambling: Challenge the monopoly



frontiers
in Psychiatry

ORIGINAL RESEARCH
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Changes Over Time and Predictors of Online Gambling in Three Norwegian Population Studies 2013–2019

Ståle Pallesen^{1,2,3*}, Rune Aune Mentzoni^{1,2}, Arne Magnus Morken^{1,2}, Jonny Engebo^{1,4}, Puneet Kaur⁵ and Elin Kristine Erevik^{1,2}

¹Department of Psychosocial Science, University of Bergen, Bergen, Norway, ²Norwegian Competence Center for Gambling and Gaming Research, University of Bergen, Bergen, Norway, ³Synergi, The Vest Triangle Campus of the North-West University, Vanderbijlpark, South Africa, ⁴Norwegian Gaming Authority, Fossås, Norway

Objectives: To investigate changes over time and identify predictors of online gambling among gamblers by using three Norwegian representative samples covering a 6-year (2013–2019) period. We also aimed to identify different characteristics (including video game participation and video gaming problems) of online compared to offline gamblers.

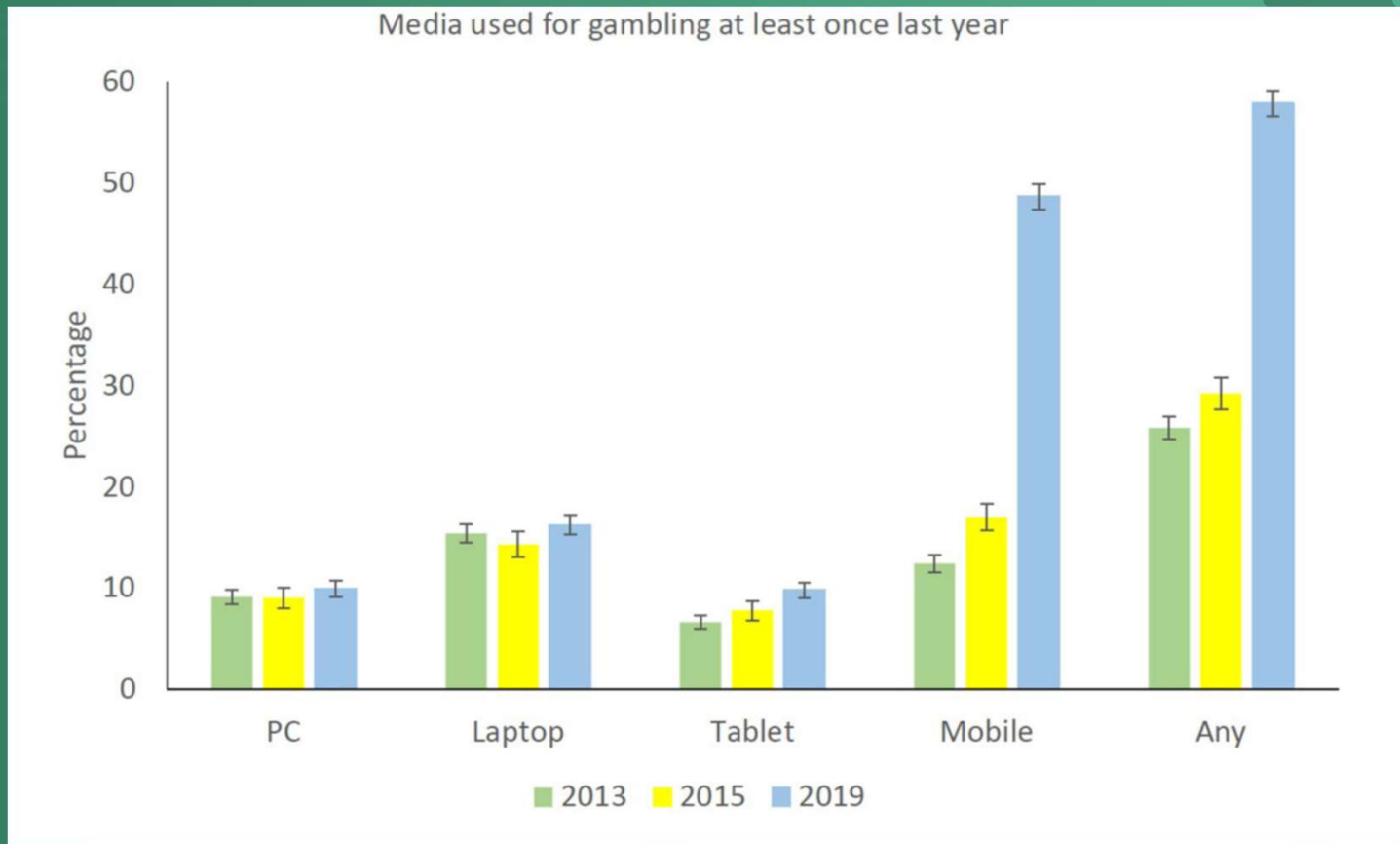
Methods: Data from gamblers (N = 15,096) participating in three cross-sectional surveys (2013, 2015, and 2019) based on random sampling from the Norwegian Population Registry were analyzed. Participants were asked how frequently they engaged in online gambling on different platforms (e.g., mobile phone). Data on sociodemographics, games gambled, gambling problems, gaming, and problem gaming were collected and analyzed by logistic regression analyses.

Results: Overall, an increase in online gambling from 2013 to 2015 was found (a larger percentage of gamblers reported having gambled online at least once during the last year), and an increase in online gambling from 2015 to 2019 was found (more gamblers reported having gambled online at least once last year and at least once per week). The increase was largest for gambling on mobile phone. Consistent predictors of online gambling (at least once last year and at least once per week) were male gender, high income, being unemployed, being on disability pension, having work assessment allowance, being a homemaker or retiree, number of games gambled, and gambling problems.

Conclusions: Online gambling, especially on mobile phones, has increased significantly during the last 6 years in Norway. Hence, gambling availability seems to have grown, which may pose a risk for development of gambling problems. Compared to offline gamblers, online gamblers were more likely to be men, young, not working or studying, gambling on several games, and having gambling problems. Responsible gambling efforts aiming at preventing or minimizing harm related to online gambling should thus target these groups.

Keywords: online gambling, trend data, representative sample, predictors, mode of internet access, changes

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*Correspondence: Ståle Pallesen, stalle.pallesen@uhb.no
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Resolutions to the challenge



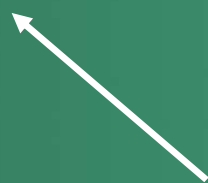
Liberalization

Strengthening of monopoly

2012

2019

2026



Strengthening of monopoly



- **Only monopolists allowed to** advertise gambling in Norway
- **Change in law on broadcasting 2021** – local distributors prohibited from broadcasting gambling advertisement from abroad. Have been challenged legally.
- All foreign gambling TV-advertisements are now gone!

Strengthening of monopoly

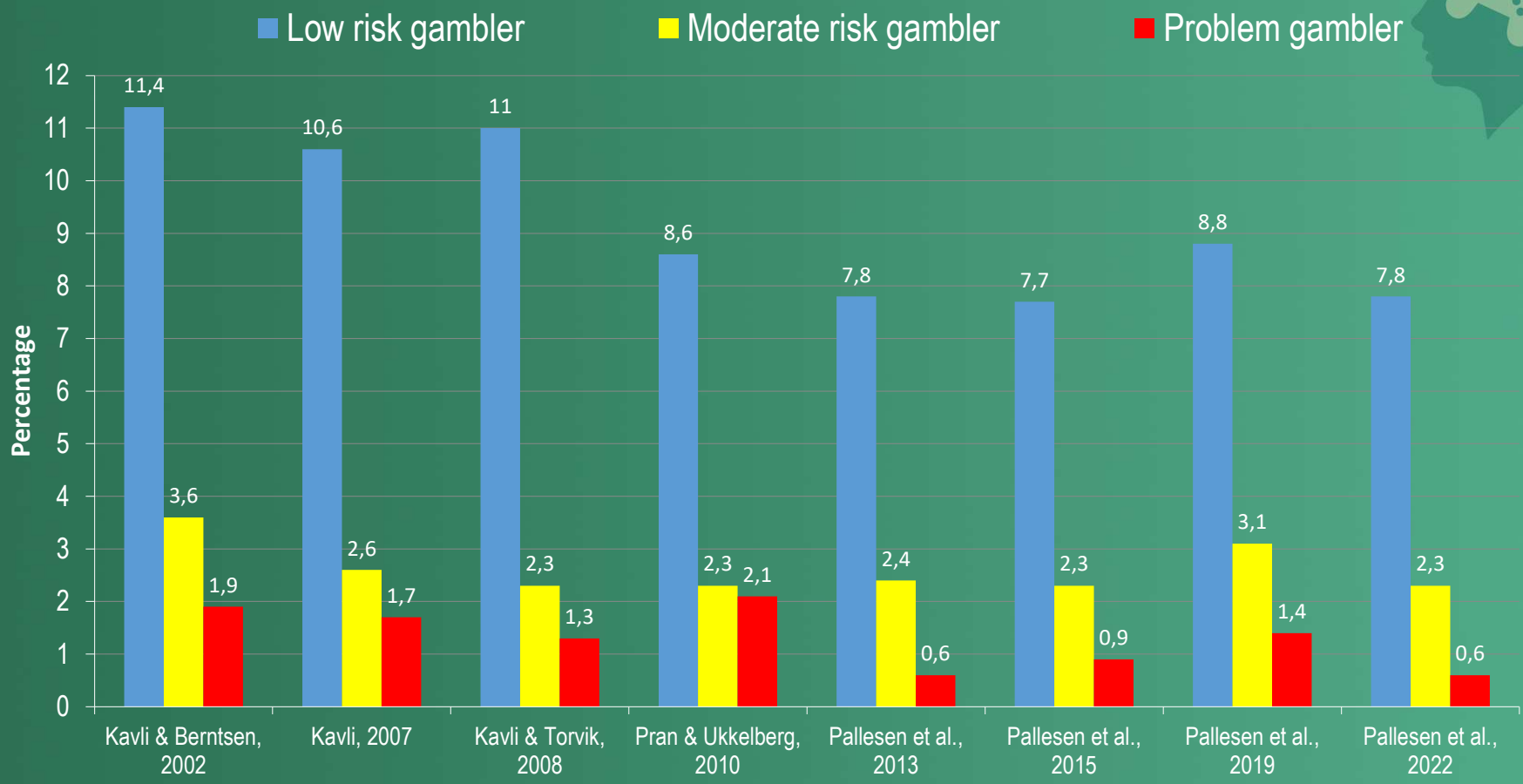


- **Payment ban** from Norwegian bank accounts to foreign gambling operators (regulation from 2010 with later amendments).
 - Financial institutions stop all transaction to/from agencies listed by the gambling authorities
 - Independent obligation to check/follow up on suspicious transactions and inform Gambling authorities
 - Contact costumers, may cancel customer accounts

Strengthening of monopoly



- **New gambling law** approved by Parliament, March 2022
 - Maintain and strengthen the monopoly
 - 0.5% of surplus from Norsk Tipping to prevention, treatment and research
 - Gambling Authority can give fines to those violating regulations
 - Suggested DNS-blocking (law is prepared for voting in the Parliament).



Stable political situation



• Political parties

- Progress Party (\approx Sverigedemokraterna) is against monopoly
- Høyre (\approx Moderaterna) 2/3rd of the representatives at a national meeting voted in 2021 to keep the monopoly
- Venstre (\approx Liberalerna) – supports the monopoly but is open for discussions
- All other parties clearly support the monopoly

• Lobbyists

- The Norwegian Olympic and Paralympic Committee and Confederation of Sports strongly supports the monopoly
- ACTIS (umbrella organization for 37 organizations within the addiction field) – strongly supports the monopoly
- NBO – Norwegian Industry Association for online gambling is lobbying for a license model
- Norwegian Poker Association – lobbying for a license model



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