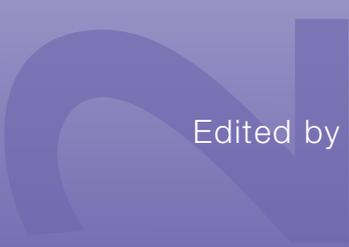
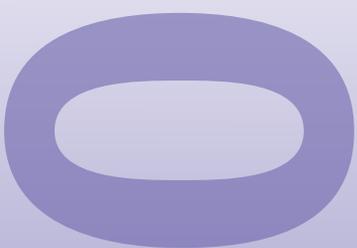




YEARBOOK OF GAMBLING IN FINLAND 2012



Edited by Maarit Avellan

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© Authors

*(National Institute for Health and Welfare, Ministry of Social Affairs and Health,
Ministry of the Interior and National Police Board)*

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Editor: *Maarit Avellan*

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TRANSFORMATION OF THE GAMBLING SECTOR IN 2012

 The first Yearbook of Gambling was published in 2009. It has acted as a source of basic information for a wide variety of readers. This publication also aims to reach as wide an audience as possible, whether ordinary citizens or decision-makers, journalists, researchers, or people who deal with problem gamblers professionally.

The yearbook has been written from a governmental perspective and its purpose is to provide an overview of Finland's gambling market. This yearbook is an account of changes that have taken place since the previous yearbook with regard to the gambling habits of Finns and Finland's gambling system as well as developments in the prevention and treatment of gambling-related problems along with other topical information relating to gambling. Significant progress has been made with regard to treatment available to problem gamblers, which is one of the topics discussed in this yearbook.

Priorities in the Government Programme

Finland's gambling policy is outlined in Prime Minister Jyrki Katainen's Government Programme (22 June 2011). According to the Government Programme, the efficiency of measures to protect the entire population, but especially children and young people, from the adverse effects caused by alcohol, tobacco, other drugs and gambling-related problems will be enhanced.

The current gambling monopoly will also be enhanced by imposing restrictions on international gambling. The monitoring, research, prevention and treatment of gambling problems will also be improved. Moreover, cooperation between the authorities, civil society organisations, gambling communities and research institutions concerning the prevention of gambling problems will be enhanced.

Changes in the gambling system

The Lotteries Act was revised between 2010 and 2012. The most notable changes were the introduction of a stronger emphasis on the prevention of gambling-related problems, a move to a system based on a legal monopoly and an increase in efforts to monitor gambling.

The first chapters of this book give an overview of the most important changes that have taken place in Finland's gambling policy and system in recent years. Both are greatly influenced by the European Union's growing interest in monitoring gambling. Finns also gamble on foreign gambling websites, although these operators have no legal right to operate gambling in Finland. Finnish gambling operators are striving to stay abreast of international developments. This continuously results in new challenges with regard to monitoring gambling.

Popularity of gambling and the availability of gambling services in Finland

Finns are a gambling nation. According to the most recent population survey conducted in 2011, more than 80 per cent of men and more than 70 per cent of women had gambled during the year of the survey. The provision of gambling services is regulated by various means including legislation. According to a working group that submitted a proposal in the spring, the aim in the future will be to protect players with the help of an increasingly sophisticated system for the evaluation of risks associated with gambling.

This is important because of the relatively high availability of gambling services in environments that people come across in their ordinary daily lives. More attention will need to be given to the number, availability and characteristics of games, because more specific information about the harmful effects of gambling has become available.

Benefits and harms of gambling

Proceeds from gambling services benefit Finnish society in many ways. In 2011, gambling operators made a total profit and players therefore a total loss of EUR 1,620.7 million. A substantial proportion of this sum was channelled by the state or various non-governmental organisations to the benefit of society.

Gambling also has disadvantages. In addition to losses to society, the suffering of problem gamblers and their families is substantial. According to the latest population survey, Finland has approximately 110,000 problem gamblers. The number of people affected by their gambling habits is manifold, and gambling influences the lives of hundreds of thousands of people in Finland. More and more Finns are aware of and concerned about gambling-related problems.

Gambling policy aimed at preventing problems

The Finnish Government strives to regulate gambling and to prevent and curb gambling-related problems by a variety of means. The EU also expects this. The most notable tool for regulating gambling in Finland is the Lotteries Act, which has been and will be revised whenever the need arises.

The prevention of gambling-related problems is a core objective of Finland's gambling policy. It is also a central theme of this book. More specific information about the prevention of gambling-related problems is given in the middle chapters of the book.

Views on the balance between gambling policy and the prevention of gambling-related problems are varied. One historic change in the prevention of gambling-related problems is the introduction of a general age limit of 18, which has already successfully curbed gambling among young people. At the same time, the increased provision of gambling services and the associated aggressive marketing practices may worsen the harmful effects.

Public debate over services for problem gambling and the use of proceeds from gambling

Gambling and the prevention of gambling-related problems feature in public debates

more and more often. An increasingly wide variety of organisations are involved in developing support services and treatments for gambling-related problems. The development of services is discussed later on in this book.

At the same time, the use of proceeds from gambling is an increasingly popular topic of discussion. Proceeds from gambling have traditionally been used to benefit social welfare and health care organisations as well as sports and culture. Other beneficiaries include disabled veterans and equestrian sports. Proceeds are also used to supplement the national budget and naturally to prevent societal harms associated with gambling, for example by developing support services for problem gamblers.

Various changes in the operating environment and the relationship between the benefits and harms of gambling are also addressed in this book, especially with regard to the use of proceeds from gambling, which is discussed in the last chapters of the book.

Parties responsible for the regulation of gambling and the prevention of gambling-related problems

This book does not comment on the future direction of Finland's gambling policy. That is ultimately decided by the citizens and their chosen representatives. For example, the prevention of gambling-related problems has featured more prominently in recent Government Programmes. In the coming years, expectations with regard to the regulation of gambling operators will also be placed increasingly on the newly established Advisory Board on Gambling. The board includes government officials and politicians and its role is to ensure an adequate level of coordination with regard to the management of Finland's three gambling operators. The three organisations that provide gambling services in Finland are Veikkaus Oy, Finland's Slot Machine Association and Fintoto Oy.

The Ministry of the Interior is responsible for drafting and coordinating Finland's gambling policy and associated legislation. Within the administrative sector of the ministry, the National Police Board is responsible for supervising lotteries on a national level and for compiling statistics on lotteries. Responsibility for preventing gambling-related problems rests with the Ministry of Social Affairs and Health. The Ministry of Social Affairs and Health coordinates monitoring and research and develops the prevention and treatment of gambling-related problems through the National Institute for Health and Welfare. All these parties have contributed to this book.

The authors hope that readers will enjoy the Yearbook of Gambling in Finland 2012. We hope that the book is able to give readers a better picture of how gambling ties in with well-being and problems in Finnish society.

Ministry of Social Affairs and Health

Department for Promotion of Health and Welfare

Director

Kari Paaso

National Police Board

Head of Gambling Administration

Jouni Laiho

1

WHAT IS FINLAND'S GAMBLING SYSTEM LIKE?

- Finland's gambling system and the parties involved in it are governed by the provisions of the Lotteries Act.
- Finland has a gambling monopoly and only the gambling operators specified in the Lotteries Act are allowed to provide gambling services.
- Finnish gambling policy is decided by the Parliament of Finland and the Finnish Government.
- The objective of Finland's gambling policy is to prevent societal harms associated with gambling.
- To this end, the monopoly is coordinated by public authorities, whose responsibilities include, among others, preventing abuse and gambling-related problems.

 Finland's gambling system is based on a monopoly. Only the gambling operators specified in the Lotteries Act – Finland's Slot Machine Association, Veikkaus Oy and Fintoto Oy – are allowed to provide gambling services in Finland.

Public authorities steer, supervise and monitor the provision of gambling services and prevent gambling-related problems by various means. This chapter and the diagram on the next page explain how the responsibilities of public authorities are divided between the Parliament of Finland, the Finnish Government, the various ministries, and other organisations.

1.1 Gambling policy decision-making

Finland's gambling policy consists of various government measures that regulate the gambling market. There are several different views on gambling policy, and politicians ultimately decide which view to follow. The most important decisions on gambling policy are made by the Parliament of Finland and the Finnish Government. To support the decision-making process, the official machinery produces information about the views of citizens, the relationship between the benefits and harms of gambling and the international gambling market. Finland's gambling policy is discussed in more detail in Chapter 2.

In addition to the national decision-making process, changes in the international gambling market also affect Finland's gambling policy. The member states of the European Union have the authority to decide independently on issues relating to their respective gambling systems. In other words, the EU has not harmonised its gambling laws and the gambling sector. However, the EU's influence on issues relating to the member states' gambling systems is not insignificant. The rulings of the Court of Justice of the European Union steer the member states' legislative priorities and gambling policies, because the court's rulings give guidance to national legislation. The EU's influence is discussed in more detail in Chapter 3.

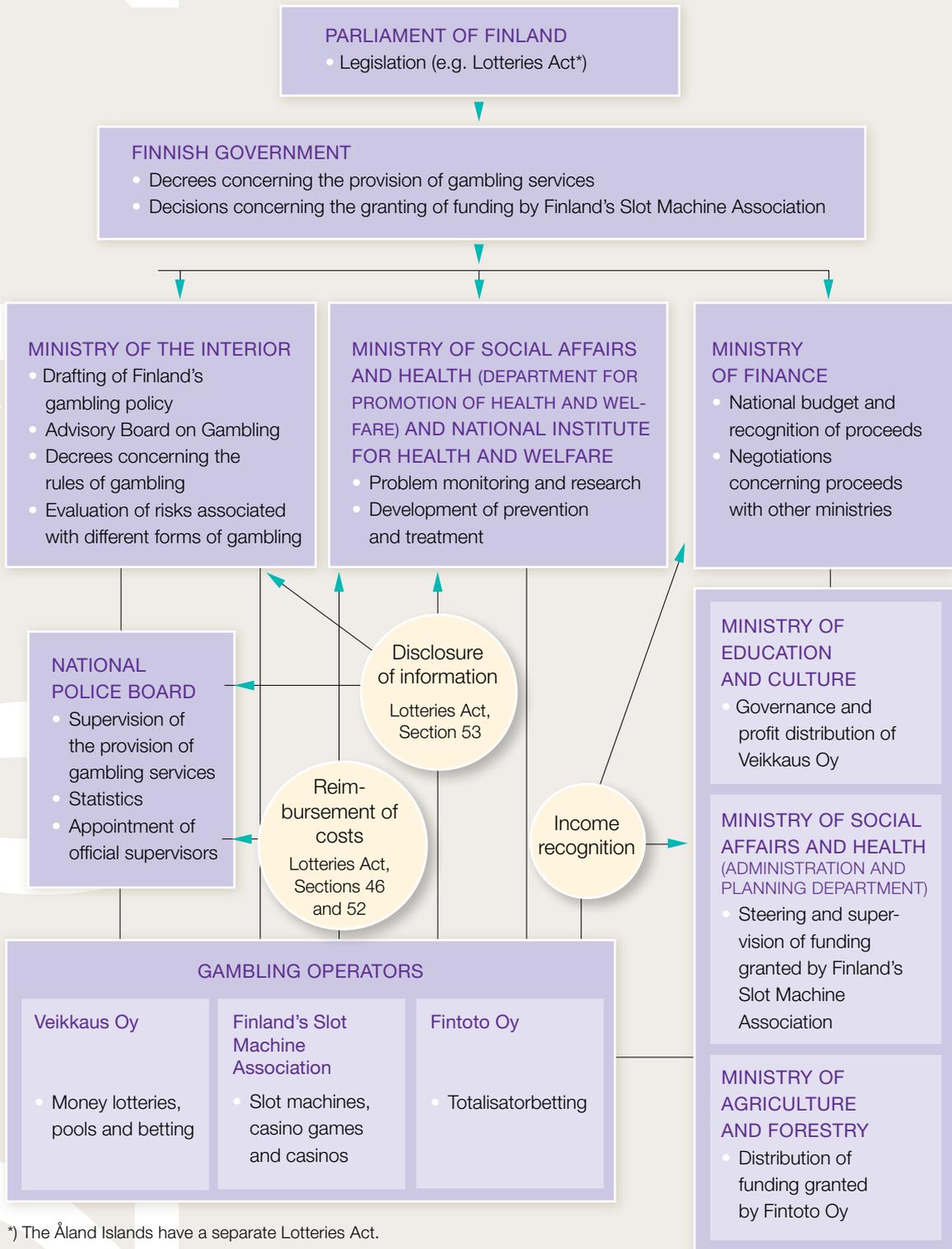
In Finland, the Parliament of Finland is responsible for passing laws on gambling, the most important of which is the Lotteries Act. The Lotteries Act, which was adopted in 2001, regulates the provision of gambling services and the responsibilities of the various authorities that contribute to coordinating the gambling system. The Lotteries Act was most recently revised in 2010 and 2012, which means that Finland's gambling system has undergone many changes during the period discussed in this yearbook. The most notable legislative changes include strengthening the monopoly, increasing the efficiency of market regulation and a new age limit of 18 for gambling, which also imposes criminal liability on gambling operators.

In addition to the Parliament of Finland, the Finnish Government also frequently legislates on gambling policy. For example, the Finnish Government issues decrees to supplement the Lotteries Act and has ultimate decision-making power concerning the distribution of proceeds from gambling. The distribution of proceeds is discussed in more detail at the end of the book.

1.2 Roles of ministries

Ministries are responsible for drafting decisions relating to gambling policy and for implementing these decisions. Ministries are also responsible for monitoring and supervising the legality of gambling services and the use of proceeds for purposes of public interest. They also coordinate the prevention of adverse social and health-related effects.

Diagram 1 | Finland's gambling system



Several different ministries are involved in this work. The most notable ministries in this respect are the Ministry of the Interior, which is responsible for Finland's gambling policy, and the Ministry of Social Affairs and Health, which is responsible for monitoring and preventing gambling-related problems. Section 53 of the Lotteries Act regulates the disclosure of information about gambling services to various ministries. Gambling operators have a legal obligation to submit any information required for supervising their activities and the use of their proceeds to the Ministry of Social Affairs and Health and to the National Police Board, which operates under the jurisdiction of the Ministry of the Interior. Sections 46 and 52 of the Lotteries Act contain provisions on the reimbursement of costs incurred from monitoring and supervision.

Due to the economic importance of proceeds from gambling, the distribution of gambling operators' profits also ties in with the administrative sector of the Ministry of Finance. The Ministry of Finance conducts negotiations concerning the distribution of proceeds with the three ministries that manage the gambling operators.

In the context of the European Union, gambling issues are also discussed in connection with internal market policy, which is the responsibility of the Ministry of Employment and the Economy. In practice, the different ministries and organisations operating under them represent Finland with regard to their respective governmental branches in contexts such as the European Union.

1.2.1 Gambling policy implementation, supervision and prevention of gambling-related problems

The Ministry of the Interior is responsible for drafting and coordinating Finland's gambling policy and associated legislation. Since 2012, the rules of gambling have been laid down by decrees of the Ministry of the Interior.

In connection with the 2012 reform of the Lotteries Act, an Advisory Board on Gambling was established by the Finnish Government to operate in conjunction with the Ministry of the Interior. Its role is to ensure an adequate level of coordination with regard to the management of the three gambling operators. In the spring of 2012, a working group that had been set up to investigate a new system for the evaluation of risks associated with different forms of gambling submitted a proposal which is discussed in more detail in Chapters 2 and 7.

The National Police Board, which operates under the Ministry of the Interior, acts as the supervisory authority on gambling. The National Police Board supervises the provision of gambling services with regard to issues such as marketing. The National Police Board also compiles statistics on gambling and supervises the legality of gambling in many other ways.

The Department for Promotion of Health and Welfare at the Ministry of Social Affairs and Health is responsible for monitoring and researching gambling-related problems and for developing prevention and treatment. The department cooperates with the National Institute for Health and Welfare in carrying out these duties. The Administration and Planning Department of the Ministry of Social Affairs and Health contributes to the governance of gambling operators, which will be discussed next, with regard to Finland's Slot Machine Association. The practical roles of the various organisations are discussed in more detail in several different chapters of this book, including Chapters 6–8, which deal with the development of research, prevention and treatment.

1.2.2 Governance of gambling operators in a monopoly

The gambling systems of different countries are governed by their cultural and economic realities. All of the Nordic countries with the exception of Denmark have largely chosen to establish gambling monopolies. The objective of a monopoly is to limit competition between gambling operators. A cap on the number of gambling operators also limits the overall provision of gambling services, which is important from the perspective of preventing gambling-related problems. Nordic gambling monopolies are designed so that a relatively high percentage of proceeds from gambling are used to the benefit of citizens and that gambling-related problems can be prevented efficiently – also by actions of gambling operators themselves.

The second set of revisions to the Lotteries Act came into force on 1 January 2012, at which time Finland's gambling sector transitioned from operating licences to a so-called legal or statutory monopoly. Until that time, Finland's gambling operators had been licensed by the Finnish Government, but after the reform, Section 11 of the Lotteries Act now expressly names three gambling operators that are allowed to operate gambling in Finland. In other words, the exclusive rights of the three gambling operators are now laid down by law. Among the aims of the legislative reform was to secure the monopoly of the three gambling operators so that other gambling operators cannot challenge their position with the help of EU law. The Government Programme of Prime Minister Jyrki Katainen also includes an entry concerning the preservation of the monopoly.

Three different ministries govern the three gambling operators, and the operators are also expected to carry out self-regulation. The Ministry of Education and Culture is responsible for overseeing the distribution of proceeds from the operations of Veikkaus Oy. The Ministry of Social Affairs and Health is responsible for overseeing the distribution of proceeds from the operations of Finland's Slot Machine Association and the Ministry of Agriculture and Forestry for overseeing the distribution of proceeds from the operations of Fintoto Oy. The Ministry of Education and Culture is also responsible for the governance of Veikkaus Oy.

Section 3 of the Lotteries Act stipulates the forms of gambling that each of the gambling operators is allowed to operate. Finland's Slot Machine Association has a monopoly on slot machines, casino games and casinos. Veikkaus Oy has a monopoly on money lotteries as well as pools and betting. Fintoto Oy has a monopoly on equestrian sports, i.e. totalisator betting. Since the 2012 reform of the Lotteries Act, Veikkaus Oy no longer operates forms of gambling associated with equestrian sports. Each of the gambling operators is also allowed to operate their respective forms of gambling online.

Different provisions govern gambling in mainland Finland and in the Åland Islands. According to the Act on the Autonomy of Åland, the Åland Parliament has the power to legislate on gambling in the Province of Åland. 

2

WHAT IS FINLAND'S GAMBLING POLICY LIKE?

- Finland's gambling policy is based on a monopoly.
- The Government Programme includes an entry concerning the preservation of the current monopoly.
- The Ministry of the Interior coordinates Finland's gambling policy and has responsibility for drafting associated laws and for international affairs.
- An Advisory Board on Gambling has been set up in connection with the Ministry of the Interior to coordinate the management of the three publicly owned gambling operators.
- In the future, an evaluation committee will be set up to evaluate the risks associated with different forms of gambling in connection with drafting decrees concerning the rules of gambling.

 Finland's gambling policy consists of various government measures that regulate the gambling market. These measures are necessary to guarantee the legal protection of those who participate in gambling, prevent abuse and crime associated with gambling and prevent problem gambling.

The Finnish state regulates the gambling market in many ways. In practice, the Finnish Government coordinates the monopoly, issues decrees laying down the rules of gambling and supervises that the rules are being followed.

The most important tool in this work is the Lotteries Act. The Lotteries Act lays down provisions on issues such as the running and supervision of lotteries, the recognition and beneficiaries of proceeds from lotteries and the supervision of the use of the proceeds.

The Ministry of the Interior is responsible for drafting and coordinating Finland's gambling policy and associated legislation. The Ministry of the Interior also represents the Finnish Government in international matters relating to gambling. Within the ministry, the rules of procedure assign these duties to the ministry's Police Department. The roles of the other ministries involved in the gambling sector have been discussed in the introduction above and they will be revisited in connection with various topics later on in the book.

2.1 Principles of gambling policy

Gambling presents various risks to society. The objective of the Finnish gambling system is to guarantee the legal protection of those who participate in public lotteries, prevent abuse and crime associated with lotteries and reduce social and health-related problems resulting from participation in lotteries. Finland has decided that a government-controlled monopoly represents the best way to achieve these goals. To enforce these goals, the Lotteries Act was revised in 2010 and 2012 so that a general age limit of 18 was introduced for all forms of gambling, regulations concerning marketing were issued, new mechanisms to allow the authorities to intervene in illegal gambling were adopted and a transition from formal operating licences to a legal monopoly was effected.

According to the principles of Finland's gambling policy, seeking profit by taking advantage of people's desire to gamble must only be allowed within limits, and all proceeds must be donated to charity or spent on other ideological pursuits. This principle has been guiding Finland's gambling policy since the 1965 Lotteries Act.

With regard to the running of lotteries, the objective has been to run lotteries in a way that maximises benefit to society while minimising the harmful social effects associated with lotteries, as was explained in the Government Bill to the Parliament of Finland in 1999. The 2001 Lotteries Act in particular emphasised the social and non-profit nature of proceeds accumulating from lotteries after Finland had joined the European Union.

The rulings of the Court of Justice of the European Union have also influenced Finland's gambling policy. The importance of preventing gambling-related problems in particular has become more highlighted following rulings by the Court of Justice of the European Union.

2.2 Government Programme

The Government Programme adopted by the cabinet of Prime Minister Jyrki Katainen on 22 June 2011 emphasises the continuity of the current gambling policy by stating that the current gambling monopoly will be preserved. Attention will also be given to preventing

gambling-related problems. The Government Programme states that the efficiency of measures to protect the entire population, but especially children and young people, from the adverse effects of phenomena such as gambling-related problems will be enhanced.

The Government Programme also states that the monitoring, research, prevention and treatment of gambling-related problems will be improved and that cooperation between the authorities, civil society organisations, gambling communities and research institutions concerning the prevention of gambling-related problems will be enhanced. Finally, the Government Programme states that the current gambling monopoly will be enhanced by imposing restrictions on international gambling.

2.3 From operating licences to a legal monopoly

In Finland, the provision of gambling services is based on a legal monopoly. The previous system of formal licences was abandoned in favour of a legal monopoly when the latest amendments to the Lotteries Act were enacted at the beginning of 2012.

2.3.1 Gambling operators

According to the Lotteries Act, the state-owned Veikkaus Oy has a monopoly on operating money lotteries as well as pools and betting. The public organisation Finland's Slot Machine Association has a monopoly on keeping slot machines available and on operating casino games and casinos. Fintoto Oy, which is owned by Finland's national confederation of harness racing and horse breeding associations, has a monopoly on operating totalisator betting.

With regard to the provision of gambling services in practice, one ideologically important change in 2012 was that Fintoto Oy was given exclusive rights to operate forms of gambling associated with equestrian sports. Previously Veikkaus Oy was also licensed to operate these forms of gambling, but the legislator aims to avoid situations where the gambling operators compete over players between them.

The gambling operators in the legal monopoly are responsible for operating gambling so as to guarantee the legal protection of those who participate in gambling, prevent abuse and crime and reduce the harmful social and health-related effects of gambling. The gambling operators must factor their legal obligation to promote responsible gambling into their operations. The gambling operators' responsible gambling programmes are discussed in more detail in Chapter 7.

2.3.2 From gambling licences to regulations

Previously decisions on gambling licences that were valid for five years at a time were made in the Finnish Government's plenary sessions. As of the beginning of 2012, regulations concerning the provision of gambling services have been issued by Government Decrees.

According to Section 13 c of the Lotteries Act, Government Decrees are issued to regulate the percentage of money wagered by players that must be paid out as winnings, how winnings are to be rounded and how any unclaimed winnings are to be distributed. Government Decrees are also issued to regulate on the categories and maximum numbers of slot machines and casino games kept available in outlets, designated game arcades and casinos, on the maximum numbers of designated game arcades, and on the number, location and opening hours of casinos.

2.4 Rules of gambling

As of the beginning of 2012, the rules of gambling have been issued by Government Decrees. The rules must include regulations on payout and the return of stakes as well as the largest allowed stakes and payout available from slot machines and casino games.

Rules applicable to money lotteries, pools, betting and totalisator betting games must also include regulations on the draw. The rules can also include other regulations on things such as the speed and other characteristics of specific games or categories or types of games, where these are considered necessary to reduce the risks associated with the games in question and to differentiate sufficiently between games.

In order to maintain the monopoly, it is essential that the gambling operators in the monopoly do not compete against each other with similar games. This is why the forms of gambling offered by the gambling operators must not overlap and must be sufficiently different from each other. From the perspective of issuing rules of gambling, the most important provision is Section 13 c of the Lotteries Act, which states that the forms of gambling offered by the gambling operators must differ from each other to an adequate degree.

2.5 Advisory Board on Gambling

The Advisory Board on Gambling was set up to operate in conjunction with the Ministry of the Interior in connection with the 2012 reform of the Lotteries Act. The board is responsible for ensuring the coordination of the management of the three publicly owned gambling operators.

The board is chaired by the Permanent Secretary of the Ministry of the Interior and its members represent the various public authorities involved in the drafting or implementation of Finland's gambling policy as well as parliamentary groups. To perform its duties, the board can make initiatives, proposals and recommendations as well as organise events.

The board's role in managing the gambling operators is based on Section 42 a of the Lotteries Act. Its duties and composition are laid down in a Government Decree that entered into force on 1 June 2012.

The board is responsible for monitoring and evaluating changes and developments in the gambling market and the European Union's gambling policy. It promotes and strengthens gambling-related cooperation between public authorities, monitors legislative work relating to gambling policy and oversees the supervision of the provision of gambling services. It also acts as an information channel for various public authorities, parliamentary groups and representatives of non-governmental organisations that benefit from proceeds from gambling with regard to gambling policy.

2.6 Evaluation of risks associated with gambling

In Finland, the obligation of public authorities to evaluate the risks associated with different forms of gambling is related to the objectives of the Lotteries Act and Finland's gambling policy to prevent gambling-related problems as efficiently as possible. The bill that led to the reform of the Lotteries Act states that, when issuing rules for different forms of gambling, the risks posed by the games in question need to be evaluated using an appropriate evaluation system. The bill also states that the evaluation needs to be based on an evaluation system

developed collaboratively by the administrative sector of the Ministry of Social Affairs and Health and independent researchers.

2.6.1 Working group on the evaluation system

The Ministry of the Interior and the Ministry of Social Affairs and Health set up a working group to formulate a system for evaluating the risks associated with gambling by a joint decision issued on 2 March 2011. The goal set for the working group was to design a system that would allow gambling-related problems to be prevented as efficiently as possible.

The working group was tasked with examining the different methods used to evaluate the harmful effects of different forms of gambling and to identify the characteristics of different games that make them particularly likely to result in gambling-related problems. It was also asked to draft a proposal of a system for evaluating the risks associated with different forms of gambling. The proposal had to include suggestions of methods that can be used to evaluate the risks associated with each game when confirming its rules and when monitoring and evaluating the harms resulting from the provision of the game.

The working group submitted its final report to the Permanent Secretaries of the Ministry of the Interior and the Ministry of Social Affairs and Health on 20 March 2012. According to the working group's proposal, the characteristics to be evaluated when decreeing the rules of gambling – including for games that are already on the market – are the speed of the game, the selection of games and stakes available, the odds of winning and rewards of the game, the supply, and any additional allurements associated with each form of gambling.

2.6.2 Proposal for a procedure for the evaluation of risks associated with gambling

The report includes a proposal for a procedure to be used to evaluate the risks associated with different forms of gambling. The working group proposes that an evaluation committee consisting of gambling experts be set up for a fixed period of time to evaluate risks associated with gambling.

According to the working group's proposal, both the Ministry of the Interior, which is responsible for making the rules of gambling, and other authorities or the gambling operators themselves can initiate the process of issuing a new decree or amending an existing decree concerning the rules of gambling. According to the working group's proposal, the Ministry of the Interior can instigate the evaluation procedure by submitting a draft version of the rules of a new game and any supporting documentation to the evaluation committee. The Ministry of the Interior can also ask the evaluation committee to re-evaluate a game in order to ascertain whether the decree concerning the rules of the game needs to be revised.

The evaluation committee then evaluates the risks associated with the game in question using a method of its choice. On the basis of the evaluation, the evaluation committee issues an opinion to the Ministry of the Interior concerning the risks associated with the game in question, its classification and the evaluation committee's recommendations with regard to minimising the risk of gambling-related problems. The Ministry of the Interior then resumes the drafting of the decree on the basis of the opinion and in accordance with the normal legislative process.

Preparations for the adoption of the evaluation procedure proposed by the working group are under way at the Ministry of Social Affairs and Health. If the proposal is adopted, the evaluation procedure will tie in with the efforts of the authorities to prevent gambling-related problems and it will emphasise the use of gambling-related expertise in the drafting of decrees by the Ministry of the Interior. 

3

WHAT IS THE INTERNATIONAL GAMBLING MARKET LIKE?

- The Finnish gambling monopoly operates within the European Union, where the gambling sector has not been harmonised. This is why the preliminary rulings of the Court of Justice of the European Union have been instrumental in shaping the gambling market within the EU. For example, the prevention of gambling-related problems has been given more emphasis as a result of the court's rulings.
- In the spring of 2011, the European Commission launched an extensive public consultation concerning online gambling in the internal market.
- In October 2011, the European Parliament published a report on online gambling in the internal market. In this so-called Creutzmann Report, the European Parliament supports restrictive measures to limit the operations of online gambling providers operating without a licence.

 The gambling operators in the Finnish monopoly are not allowed to make their gambling services available abroad, but many other gambling service providers operate increasingly internationally. The provision of gambling services online is common, which is why some Finnish gamblers also visit the websites of foreign gambling operators.

There are no exact figures of the amount of money spent by Finns on foreign gambling websites, and estimates vary considerably. According to these estimates, the amount of money spent on foreign gambling websites accounts for a few percentage points of the total volume of gambling in Finland, which is discussed in more detail in Chapter 5. According to the latest population survey, online gambling appears to appeal to between one and two per cent of gamblers, which is discussed in more detail in Chapter 6 which addresses the popularity of gambling.

3.1 Restrictions on gambling

Many countries maintain that gambling operators have no obligation as such to strive to curb the harmful effects of the gambling services that they provide. In practice, aggressive marketing and highly addictive games may nevertheless exacerbate gambling-related problems.

Within the European Union, gambling must not be marketed to consumers in countries where the national authorities have forbidden this. In Finland, for example, the Lotteries Act bans marketing by foreign gambling operators. This is discussed in more detail in Chapter 4 which addresses supervision.

Some European countries, such as Norway and Estonia, have taken measures to restrict their citizens' access to the websites of foreign gambling operators. Norway, for example, has had varying success in curbing access to online gambling sites in practice. The Finnish Government Programme also includes a goal of enhancing the monopoly by imposing restrictions on international gambling.

3.2 Gambling restrictions in the European Union

The gambling market of the European Union has not been harmonised. This is why the preliminary rulings of the Court of Justice of the European Union have become the most important legal guidelines applicable to the gambling sector.

According to the gambling-related case law of the Court of Justice of the European Union, restrictions on the freedom to provide services (or the right of establishment or the free movement of goods) may be justified subject to certain conditions. This is evident, for example, from the so-called Gambelli ruling of the Court of Justice of the European Union, more information about which can be found in the References annex.

Restrictions are justified if

- a) they are based on imperative requirements in the general interest, such as consumer protection and the prevention of both fraud and problem gambling;
- b) they are suitable for achieving the objective which they pursue;
- c) they do not go beyond what is necessary in order to attain the objective which they pursue; and
- d) they are applied without discrimination.

3.2.1 Finland's right to legislate on gambling issues within the EU subject to certain restrictions

Member states are free to set the objectives of their respective gambling policies and, where appropriate, to define in detail the level of protection sought. The member states' power to govern their own gambling systems is largely based on the principle of subsidiarity. It means that all decisions in the EU must be taken at a level that is as close to the citizens as possible, in this case in Finland.

However, the restrictive measures imposed by the member states must satisfy the conditions laid down in the case law of the Court of Justice of the European Union as regards their proportionality, as the court noted in the case of *Liga Portuguesa*. Restrictions on gambling must genuinely and consistently seek to attain the objectives pursued. They must also be necessary and proportionate to the objectives pursued.

The national authorities are also expected to effectively supervise the expansion of gambling activities, as the Court of Justice of the European Union noted in the case of *Ladbrokes*. In practice, this means supervision of both the scope of advertising by licensed gambling operators and any new games introduced by them.

3.2.2 Finland's efforts to prevent gambling-related problems

The objective of Finland's gambling policy is to prevent gambling-related problems as efficiently as possible. The aim of the reform of the Lotteries Act was to increase the effectiveness of the prevention of social and health-related problems resulting from gambling. The tools chosen for this include regulating gambling operators' marketing and setting a general age limit. Another aim was to introduce new means for the authorities to intervene in illegal gambling. Other efforts to prevent and reduce gambling-related problems are discussed in more detail in Chapters 7 and 8.

According to the bill drafted at the second stage of the reform of the Lotteries Act, there is a need to continue increasing the effectiveness of the prevention of social and health-related problems associated with gambling even after the legislative reform by increasing the level of government control. The second set of amendments to the Lotteries Act entered into force in 2012. A government-controlled monopoly has been found to be the most efficient and proportionate way to prevent crime and gambling-related problems in Finland.

3.3 European Commission's inquiry into Finland's gambling monopoly

The European Commission began an inquiry into the gambling systems of various member states in 2006. Finland was among these countries.

3.3.1 European Commission's infringement procedure

The European Commission has an obligation to ensure that the provisions of the Treaties establishing the European Union and secondary law are observed. The Commission can instigate an infringement procedure against a member state if it finds that the member state in question has infringed its membership obligations. The final say in the matter rests with the Court of Justice of the European Union. Prior to court proceedings, the Commission and

the member state engage in correspondence to resolve the issue. The Commission's first letter is called a formal notice and the second a reasoned opinion.

The European Commission sent Finland a formal notice in which it asked Finland to provide information about restrictions and bans on sport betting services insofar as these apply to gambling operators other than the national monopoly. After submitting responses to the formal notice, Finland received the Commission's reasoned opinion in March 2007.

3.4 European Commission's public consultation on online gambling

The member states holding the presidency of the Council of the European Union have been dealing with issues relating to the gambling sector since the presidency of France in 2008. These issues are the responsibility of a working group operating under the Internal Market strand of the Competitiveness Council, which examines the freedom to provide services and the freedom of establishment.

Each presidency produces a report of progress made during its time in office. During Belgium's presidency between July and December 2010, the working group also produced the first ever document concerning the council's conclusions on the gambling sector. This was the push for the Commission to begin preparations for an extensive public consultation on online gambling.

The working group continued to examine gambling-related issues during Hungary's presidency between January and June 2011. A progress report was produced. After this, the council has no longer dealt with gambling-related issues and instead subsequent presidencies have waited for further action by the Commission.

3.4.1 Green paper and other actions of the European Commission

In the spring of 2011, the European Commission launched an extensive public consultation concerning online gambling in the internal market. The consultation began by the publication of a green paper on online gambling in the internal market. More information about this document can be found in the References annex.

Green papers released by the European Commission are discussion documents intended to stimulate debate and launch a process of consultation, at European level, on a particular topic. They usually present a range of ideas and are meant to invite interested individuals or organisations to contribute views and information. A green paper may be followed by a white paper, an official set of proposals that is used as a vehicle for their development into law.

The objective of the consultation on online gambling is to collect information, to assess the situation and to canvass views from all interested parties concerning the complex issues relating to online gambling in the internal market. The Commission's green paper contained a total of 51 questions.

In addition to the green paper, the Commission intends to consult national authorities, hold meetings with interested parties and organise expert workshops. Following the green paper and on the basis of conclusions drawn from the results of the consultation, the Commission will decide what action needs to be taken next.

In October 2012, the EU published an action plan for online gambling, which is aimed at protecting consumers and at combating socially irresponsible marketing and match fixing in betting services. In connection with publishing the communication, the European

Commission asked member states to submit information about the latest developments in gambling legislation.

3.5 European Parliament's emphasis on the rights of member states

The European Parliament has also addressed issues relating to the gambling sector. In October 2011, the European Parliament published a report on online gambling in the internal market. The report is known as the Creutzmann Report.

The report highlights the fact that member states have the right to regulate and control their gambling sector in accordance with European internal market legislation and with their traditions and culture. The Parliament rejects any European legislative act uniformly regulating the entire gambling sector.

3.5.1 European Parliament's support for restricting online gambling

The Parliament nevertheless concludes that regulatory measures are necessary, given the cross-border nature of online gambling services. It takes the view that in some areas there would be clear added value from a coordinated European approach, in addition to national regulation.

The Parliament stresses that more action should be taken by member states to prevent illegal gambling providers from offering their services. It is of the opinion that an attractive, well regulated provision of gambling services is necessary to ensure that consumers do not use operators which do not fulfil national licensing requirements. The Parliament states that it respects the right of member states to resort to several different kinds of restrictive measures to combat illegal provision of online gambling services.

3.5.2 European Parliament's appeal for more cooperation in regulation

In the report, the Parliament also calls for cooperation among national regulatory bodies to be considerably expanded, giving them a sufficient remit to develop common standards and take joint action against online gambling operators which operate without the required national licence.

3.5.3 European Parliament's concerns over betting scams and money laundering

The Parliament also calls attention to the relationship between gambling and sport and to the need to ensure the integrity of sport. According to the Parliament, this goal should be pursued, for example, by intervening in betting scams and money laundering through sport betting. 

4

HOW ARE GAMBLING OPERATORS SUPERVISED?

- The regulation of gambling requires efficient supervision.
- With the 2010 reform of the Lotteries Act, the responsibility for supervising the gambling sector was transferred from the Ministry of the Interior to the National Police Board.
- The National Police Board is responsible for supervising lotteries on a national level and for compiling statistics on lotteries (except in the Åland Islands).
- The National Police Board issues recommended decisions for resolving disputes between gambling operators and players concerning payout, these days also with regard to the forms of gambling operated by Finland's Slot Machine Association.
- In 2010, new provisions on marketing were added to the Lotteries Act. The National Police Board has the power to ban the provision and marketing of gambling services. Gambling operators have an obligation to submit annual reports to the Ministry of the Interior and the National Police Board concerning the marketing of gambling services.
- The National Police Board supervises compliance with the provisions of the Act on Preventing and Clearing Money Laundering and Terrorist Financing with regard to gambling operators.

4.1 Overview of the supervision of gambling

The integrity of lotteries requires an efficient supervisory organisation with sufficient powers. Government supervision is necessary to prevent the potential negative social phenomena associated with gambling. The provision of gambling services is a unique form of economic activity that, without supervision, may have harmful effects on society.

The social grounds for supervising lotteries relate not just to reducing harmful social effects but also to the legal rights of citizens and the prevention of abuses and crime. Another goal is to safeguard the rights of the individuals who participate in lotteries and to protect consumers especially against problems associated with excessive gambling.

Provisions on gambling services and the supervision of all lotteries are included in Chapters 3 and 8 of the Lotteries Act. According to the Lotteries Act, the objective of the supervision of lotteries is to protect the legal rights of the individuals who participate in lotteries, to prevent abuse and crime and to reduce social and health-related problems resulting from lotteries. The provisions of the Lotteries Act apply to lotteries operated on a national level.

According to the Act on the Autonomy of Åland (1144/1991), the Åland Parliament has the power to legislate on gambling in the Province of Åland. Provisions on gambling in the Åland Islands are included in the Ålandic Lotteries Act (Landskapslag om lotterier (1966:10)). An organisation called Ålands Penningautomatförening (PAF) has a monopoly on slot machines and on operating casino games and betting.

4.2 Supervisory organisations

Several different ministries and organisations supervise the operations and finances of the gambling operators included in Finland's gambling monopoly as well as the use of their proceeds, the legality of their operations and any harmful effects resulting from their operations. The roles of the various governmental supervisory organisations have also been briefly discussed in Chapter 1. This chapter provides more detailed information about the governance and self-regulation of gambling operators and about the role of the National Police Board as the supervisory authority on gambling.

4.2.1 Governance of gambling operators

Government control and representation in the executive bodies of gambling operators are essential for managing the gambling sector. Three gambling operators have exclusive rights to provide gambling services in Finland in order to collect funds for purposes of public interest. These three are Veikkaus Oy, Finland's Slot Machine Association and Fintoto Oy.

Veikkaus Oy is a limited company fully owned by the Finnish state and governed by the Ministry of Education and Culture. Finland's Slot Machine Association is a public organisation with a Board of Directors comprising seven members representing the Finnish Government and seven members appointed by the organisation's general meeting. Three of the eight members of the Board of Directors of Fintoto Oy are appointed by the Finnish state.

4.2.2 Self-regulation of gambling operators

The 2010 reform of the Lotteries Act introduced a general age limit of 18 for all forms of gambling. Gambling operators, their representatives or owners of properties where slot

machines are kept available must not allow individuals under the age of 18 to gamble (Lotteries Act, Section 14 a). Gambling operators' efforts to enforce the age limit and the scope of these efforts are discussed in more detail in Chapters 6 and 7.

Gambling operators are responsible for ensuring that their representatives act appropriately and in accordance with the responsible gambling principles applicable to the monopoly. Gambling operators are expected to educate their representatives with regard to enforcing the age limit as well as issues relating to marketing and different kinds of campaigns.

The Act on Preventing and Clearing Money Laundering and Terrorist Financing also includes provisions that gambling operators must observe. According to the act, gambling operators are responsible, among other things, for identifying and verifying the identity of their customers and for carrying out risk-based assessments. The act also imposes on gambling operators an obligation to report any suspicious transactions to the Money Laundering Clearing House of Finland.

4.3 National Police Board Gambling Administration

The National Police Board is an organisation within the administrative sector of the Ministry of the Interior. The National Police Board is an independent supervisory authority on gambling. Previously responsibility for the supervision of the gambling sector rested with the Ministry of the Interior but the responsibility was transferred in connection with the 2010 reform of the Lotteries Act. The Ministry of the Interior's role in the gambling sector is to draft and coordinate Finland's gambling policy and associated legislation.

The National Police Board is responsible for supervising lotteries on a national level and for compiling statistics on lotteries. For these duties, the National Police Board has a Gambling Administration department, which is based in Riihimäki. The National Police Board has the authority to issue statements and instructions on the running and the supervision of lotteries. The National Police Board's other duties include giving advice related to gambling, producing guidelines, disseminating information, and providing training. In addition to supervising and managing the gambling sector, the Gambling Administration is responsible for the national supervision, guidance and statistical review of other lotteries and money collections as well as for duties assigned to the National Police Board in the Entertainment Machines Act. The Gambling Administration also acts as the licensing authority for licences governed by the Lotteries Act and the Money Collection Act (255/2006). The Gambling Administration grants licences for non-money lotteries, guessing games and money collections where these extend beyond a single police district and acts as the licensing authority for bingo licences.

The National Police Board is not just an advisory body, as its duties also include supervising the legality of lotteries. Both legal and illegal gambling are subject to scrutiny. The National Police Board supervises different kinds of lotteries, for example, by requesting statements and reports from lottery operators, by issuing statements to lottery operators and other parties and by referring suspected cases of lottery offences to the police. Technical supervision is an important means of supervising legal gambling.

Efficient supervision of the gambling sector requires both extensive international and national cooperation with interest groups and between the authorities. International cooperation includes, for example, Nordic cooperation (e.g. meetings of the heads of lotteries supervisory authorities, Nordic Benchmarking project, meetings between legal and technical

experts), GREF (Gaming Regulators European Forum), IAGR (International Association for Gambling Regulators), EU (Council Working Party on Gambling and Betting and consultancy relating to the Commission's work) and FATF (Financial Action Task Force on Money Laundering).

The Gambling Administration and gambling operators have regular, monthly meetings. The Gambling Administration also has monthly meetings with the Police Department of the Ministry of the Interior to discuss gambling-related issues. The Gambling Administration engages in close cooperation with the official supervisors for gambling appointed by the National Police Board. The Gambling Administration also collaborates with a number of other authorities in supervising the gambling sector, including the Ministry of Social Affairs and Health, the National Institute for Health and Welfare, the Finnish Consumer Agency, the Finnish Financial Supervisory Authority and the Finnish Competition Authority.

4.3.1 Official supervisors

Following the legislative amendments introduced at the beginning of 2010, responsibility for appointing official supervisors for gambling now rests with the National Police Board instead of the Ministry of the Interior. Official supervisors act as civil servants when performing their duties and are therefore accountable for their actions. They are responsible for supervising that the rules decreed by the Ministry of the Interior are observed in gambling.

Official supervisors confirm the results of pools, betting and totalisator betting and the amounts awarded to winners. They also supervise the shuffling of lottery tickets and the draw and confirm the results. Official supervisors, the police and notified bodies accredited by the National Police Board have the right to inspect that slot machines have been fitted with appropriate devices for monitoring monetary transactions. In 2012, a total of 10 official supervisors were appointed for the supervision of the forms of gambling operated by Veikkaus Oy, 34 for the supervision of totalisator betting operated by Fintoto Oy on race tracks and one for the supervision of horse riding competitions, and two for the supervision of the casino operated by Finland's Slot Machine Association.

4.3.2 Recommended decisions and statements

Since the beginning of 2010, responsibility for issuing recommended decisions for resolving disputes between gambling operators and players concerning payout has rested with the National Police Board instead of the Ministry of the Interior. The recommended decisions procedure provided in Section 48 of the Lotteries Act is part of the supervision of the gambling sector. Players can make written requests to the National Police Board for recommended decisions on how a dispute concerning payout between a gambling operator and the player should be resolved. The recommended decisions procedure was also extended to the forms of gambling operated by Finland's Slot Machine Association in 2012. Recommended decisions are issued to players free of charge.

A total of 56 recommended decisions were requested from the Ministry of the Interior in 2009. A total of 47 recommended decisions were requested from the National Police Board in 2010 and a total of 54 in 2011. By the end of 2012, a total of 65 requests for recommended decisions had been received. Statements are issued instead of recommended decisions in response to some requests: A statement is issued instead of a recommended decision in cases

involving disputes between gambling operators and players where the dispute does not concern payout. The same applies to requests for recommended decisions that are received late (more than 21 days after the incident).

According to the Lotteries Act, the National Police Board has the authority to issue statements and instructions relating to lotteries and the supervision of lotteries. Requests for the National Police Board's statements mostly come from private citizens, non-governmental organisations and public authorities, especially those designated as licensing authorities under the Lotteries Act and the Money Collection Act. Approximately one hundred statements are issued per year.

The National Police Board's statements are based on the board's understanding of the law and include instructions for operators and licensing authorities. The National Police Board also answers several telephone or email enquiries received from public authorities and citizens concerning lotteries and money collections every day.

4.3.3 Technical supervision

■ **Overview**

Technical supervision is one of the most important tools that the authorities use to supervise legal lotteries. According to the Lotteries Act, electronic means must be used in the supervision of lotteries as required. Technical monitoring systems enable real-time supervision of draws, for example, but for the most part technical supervision is used in retrospective supervision. Technical monitoring systems allow the supervisory authority to examine the operation of electronic gambling systems in the event of faults or suspected abuse. Technical supervision also provides information for the evaluation of social problems and about monetary transactions as well as giving the supervisory authority instant access to various reports.

■ **Veikkaus Oy**

A technical monitoring system for the forms of gambling operated by Veikkaus Oy has been in daily use since 1989. The monitoring system was updated by a development committee set up in 2003 and due to Veikkaus Oy's new games. A substantial platform upgrade was also carried out with regard to the monitoring system in 2010–2011.

■ **Finland's Slot Machine Association**

Finland's Slot Machine Association has a monopoly on keeping slot machines available and on operating casino games and casinos in Finland. Finland's Slot Machine Association's Casino Helsinki is currently the only casino in Finland. Slot machines and casino games are kept available in partners' facilities and in Finland's Slot Machine Association's own game arcades. Finland's Slot Machine Association opened an online gambling site in November 2010.

The National Police Board set up working groups for the development of the supervision of the operations of Finland's Slot Machine Association and Grand Casino Helsinki and for the development of the supervision of Finland's Slot Machine Association's online gambling services on 8 February 2010. At the same time, the National Police Board also appointed a steering group to steer and supervise the working groups.

■ Fintoto Oy

The supervision of totalisator betting on race tracks takes place in real time. The official supervisors appointed by the National Police Board are responsible for ensuring that the official rules are being observed and for confirming the results of each round of betting and the amounts to be awarded to winners.

The National Police Board set up a working group for the development of Fintoto Oy's technical supervision on 28 October 2010. The working group's task is to draft a monitoring programme and a design specification for the technical supervision of Fintoto Oy's games and to develop and build a monitoring system according to the design specification.

4.3.4 Supervision of marketing practices

The Lotteries Act was supplemented with provisions on marketing, which entered into force on 1 October 2010 and introduced new definitions for marketing in the context of gambling, qualitative requirements on acceptable marketing and illegal gambling-related marketing. According to the Lotteries Act, the gambling operators specified in the act are allowed to market their games and themselves as long as the marketing does not promote gambling that results in social and health-related problems and the marketing is aimed at steering demand for gambling towards legal forms of gambling. Marketing must not be targeted at the under-aged. Marketing must not present a positive picture of gambling on a large scale or a negative picture of abstinence or moderate gambling.

According to the same act, if a particular game has been identified as carrying a high risk of gambling problems when laying down the rules of the game, the game in question must not be marketed in any place other than the designated game arcades, casinos and race tracks where the game or outlets for the game are located. Players may nevertheless be given information about these kinds of games, outlets, terms and conditions, stakes, the odds of winning and the rewards of the game.

The legislative amendments introduced in 2010 gave the National Police Board, which is responsible for the national supervision of lotteries according to Section 42 of the Lotteries Act, the authority to issue prohibitions on the provision and marketing of gambling services. If a gambling operator engages in marketing practices that do not comply with the Lotteries Act, the National Police Board can issue a marketing prohibition. Prohibitions can be imposed on gambling operators as well as entrepreneurs or corporations that supply registration and charging services associated with gambling, provide facilities where slot machines are kept available or market gambling services. The National Police Board can use penalty payments to reinforce marketing prohibitions.

The National Police Board is responsible for supervising that the marketing of gambling services complies with the provisions of not just the Lotteries Act but also the Consumer Protection Act. The amendments introduced to the Lotteries Act in 2010 also imposed an obligation on gambling operators to submit annual reports to the Ministry of the Interior and the National Police Board concerning the marketing of gambling services.

4.3.5 Illegal gambling

The reform of the Lotteries Act that entered into force at the beginning of 2010 gave the National Police Board authority to issue prohibitions on the provision and marketing of

gambling services. The National Police Board can use penalty payments to reinforce prohibitions. The Ministry of the Interior, which acted as the supervisory authority before the reform, did not have the authority to prohibit or suspend games that were operated without a licence or contrary to the conditions of a licence.

The supervision of illegal gambling comprises authority-initiated intervention in illegal activity and marketing practices and actions taken in response to reports from third parties. Any provision of gambling services by parties other than the gambling operators included in the statutory monopoly is illegal and punishable under the Criminal Code. The National Police Board can request statements from gambling operators or ask the police to investigate whether a gambling operator or some other party, such as a promoter of gambling activity, is breaking the law.

A few cases relating to lottery offences have gone to court in recent years. Kouvola Court of Appeal delivered a ruling on 9 December 2010 in a case (register No R 10/273) involving the promotion of lotteries operated without a gambling licence. The Court of Appeal found that the promotion of lotteries operated without a valid gambling licence in Finland by means of publishing advertising materials that either directly or indirectly advertise such activities has the constituent elements of a lottery offence.

According to the Lotteries Act, the National Police Board has the authority to issue prohibitions on the provision of gambling services and on the marketing of gambling services that do not comply with the Lotteries Act subject to certain conditions. The National Police Board can use penalty payments to reinforce the aforementioned prohibitions. The National Police Board has the authority to enforce a penalty imposed in order to reinforce a prohibition on the provision of gambling services. Penalties imposed in order to reinforce a prohibition on the marketing of gambling services are enforced by the Market Court upon application by the National Police Board.

The Ministry of the Interior asked the police to investigate five cases in 2009. The National Police Board asked the police to investigate four cases in 2010 and three cases in 2011. The cases involved money collection offences and lottery offences.

4.3.6 Promotional lotteries

After the 2011 reform of the Consumer Protection Act, some promotional lotteries against payment are allowed subject to certain conditions. The Consumer Protection Act (38/1978) was amended by repealing Section 14 of Chapter 2, as a result of which promotional lotteries – where the only condition is that participants purchase or offer to purchase a good – are generally allowed. As a result of this, completely new kinds of promotional lotteries characterised by so-called pre-drawn prizes entered the market during 2011. These often featured an exceptionally large grand prize and an extremely low chance of winning. In these new kinds of promotional lotteries, it was highly likely that no one won the prize.

Promotional lotteries are not governed by the Lotteries Act but these new kinds of promotional lotteries actually closely resemble money lotteries. The Consumer Ombudsman commented on the acceptability of these kinds of lotteries and concluded that they are in violation of the Consumer Protection Act (Consumer Ombudsman's letter KUV/6183/41/2011 of 14 March 2012). To be acceptable, promotional lotteries must be genuinely aimed at promoting the sale of a certain good or service and not at collecting

funds by means of lotteries. The National Police Board regularly examines the question of where to draw the line between promotional lotteries and lotteries that are governed by the Lotteries Act.

4.3.7 Gambling system and money laundering

Gambling is a form of economic activity and as such has the potential of being used for the purposes of money laundering. The Act on Preventing and Clearing Money Laundering and Terrorist Financing (503/2008), or the so-called Money Laundering Act, applies to all three Finnish gambling operators as well as entrepreneurs and corporations that supply registration and charging services associated with gambling. The aforementioned parties have a legal obligation to identify and verify the identity of their customers, to monitor any unusual transactions relating to their operations and to report any suspicious transactions to the Money Laundering Clearing House of Finland in certain circumstances.

■ FATF

The Financial Action Task Force (FATF) is an inter-governmental body that sets standards and develops measures for combating money laundering and terrorist financing. The FATF originally issued 40 recommendations in 1990 to prevent the use of financial systems to launder money originating from drug trade. The recommendations have been revised over the years to reflect changes in money laundering crime.

The latest development in this context is a new set of standards issued in February 2012. The FATF's standards are used in more than 180 countries. Finland is a member of the FATF. The FATF carries out country inspections that are aimed at ensuring that national measures taken to combat money laundering and terrorism are adequate.

■ European Anti-Money Laundering Directive

EU regulation in the field of money laundering and terrorism is largely based on the FATF's international standards. The current regulation is Directive 2005/60/EC on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing, which is the third European Anti-Money Laundering Directive. The fourth European Anti-Money Laundering Directive is being drafted. 

5

HOW MUCH MONEY IS INVOLVED IN GAMBLING?

- The best way to measure how much money is being spent on gambling is to examine a quantity known as the gross gambling revenue, which is the difference between gambling sales and the winnings paid out to players. Finland's total gross gambling revenue was EUR 1,620.7 million in 2011.
- Gambling sales include all money wagered into Finnish gambling operators' games, from which an amount corresponding to each game's payout percentage is paid out to players (potentially to be gambled again). The gambling sales of Finnish gambling operators amounted to more than EUR 10 billion in 2011, of which more than EUR 8 billion was paid out to players as winnings.
- Among the population aged 18 or over, per-capita spending on gambling amounted to EUR 376.4 in 2011.
- The proceeds of gambling operators have grown during the period examined in this yearbook, i.e. between 2009 and 2011. The proceeds of Finland's Slot Machine Association have increased the most percentage-wise, but Veikkaus Oy had the highest total proceeds of the three gambling operators.
- The increase in the proceeds of Finland's Slot Machine Association in 2011 is largely due to the fact that 2011 was the first full year when the organisation operated an online gambling site. Gambling on the online gambling site of Veikkaus Oy increased by approximately 20 per cent in 2011 and gambling on the online gambling site of Fintoto Oy by approximately 11 per cent.

5.1 Gambling sales

The total gambling sales of Finnish gambling operators in Finland amounted to EUR 10,052.8 million in 2011. The sales of Finland's Slot Machine Association accounted for a total of EUR 8,061.2 million of this, the sales of Veikkaus Oy for EUR 1,792.7 million and the sales of Fintoto Oy for EUR 198.9 million.

The high gambling sales of Finland's Slot Machine Association are related to the nature of slot machines and casino games, which have a high payout percentage and a high likelihood of the winnings paid out to players being fed back into the game several times. This makes the difference between gambling sales and gross gambling revenue high. Gross gambling revenue, which is the difference between gambling sales and the winnings paid out to players, is therefore a better indicator of how much money is being spent on gambling.

Table 1 | Gambling sales of Finnish gambling operators in 2009–2011 (MEUR)

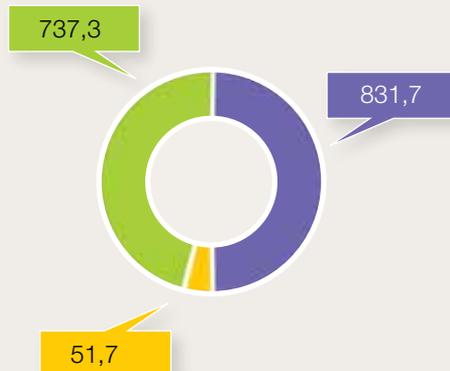
Gambling operator	2011	2010	2009
Finland's Slot Machine Association*	8 061,2	6 924,8	6 545,9
Veikkaus Oy	1 792,7	1 689,9	1 557,6
Fintoto Oy	198,9	193,0	203,6
Total	10 052,8	8 807,7	8 307,1

* The figures given for Finland's Slot Machine Association have been converted according to a mathematical formula to make them comparable with the other gambling operators; Finland's Slot Machine Association does not use these figures in its own financial statements.

The gambling operators' combined gross gambling revenue after winnings paid out to players amounted to approximately EUR 1,620.7 million in 2011, of which the gross gambling revenue of Finland's Slot Machine Association accounted for approximately EUR 737.3 million, the gross gambling revenue of Veikkaus Oy for approximately EUR 831.7 million and the gross gambling revenue of Fintoto Oy for approximately EUR 51.7 million.

Diagram 2 | Gross gambling revenues of Finnish gambling operators before the lottery tax and operating expenses in 2011 (MEUR)

- Veikkaus Oy
- Fintoto Oy
- Finland's Slot Machine Association



5.2 Winnings paid out to players

The amount of winnings paid out to players has increased as gambling has become more popular. Winnings grew by a total of 6.5 per cent between 2009 and 2010 and by a total of 15.8 per cent between 2010 and 2011.

Winnings paid out to players from the games operated by Finland's Slot Machine Association grew by six per cent between 2009 and 2010 and by 17.1 per cent between 2010 and 2011 and winnings paid out to players from the games operated by Veikkaus Oy by 12.2 per cent between 2009 and 2010 and by 8.2 per cent between 2010 and 2011. Winnings paid out to players from the games operated by Fintoto Oy dropped by five per cent between 2009 and 2010 but grew by 2.9 per cent between 2010 and 2011.

Table 2 | Winnings paid out to players by Finnish gambling operators in 2009–2011 (MEUR)

Winnings paid out to players	2011	2010	2009
Finland's Slot Machine Association	7 323,9	6 251,9	5 896,6
Veikkaus Oy	961,0	888,0	791,1
Fintoto Oy	147,2	143,1	150,7
Total	8 432,1	7 283	6 838,4

5.3 Per-capita spending on gambling

A total of EUR 1,620.7 million was spent on the games operated by Finnish gambling operators in 2011. Among the population aged 18 or over, per-capita spending on gambling amounted to EUR 376.4.

Per-capita spending on games operated by Veikkaus Oy:

- EUR 180.4 in 2009
- EUR 187.5 in 2010
- EUR 193.2 in 2011

Per-capita spending on games operated by Fintoto Oy:

- EUR 12.5 in 2009
- EUR 11.7 in 2010
- EUR 12.0 in 2011

Per-capita spending on games operated by Finland's Slot Machine Association:

- EUR 152.8 in 2009
- EUR 157.3 in 2010
- EUR 171.3 in 2011

5.4 Development of proceeds from gambling

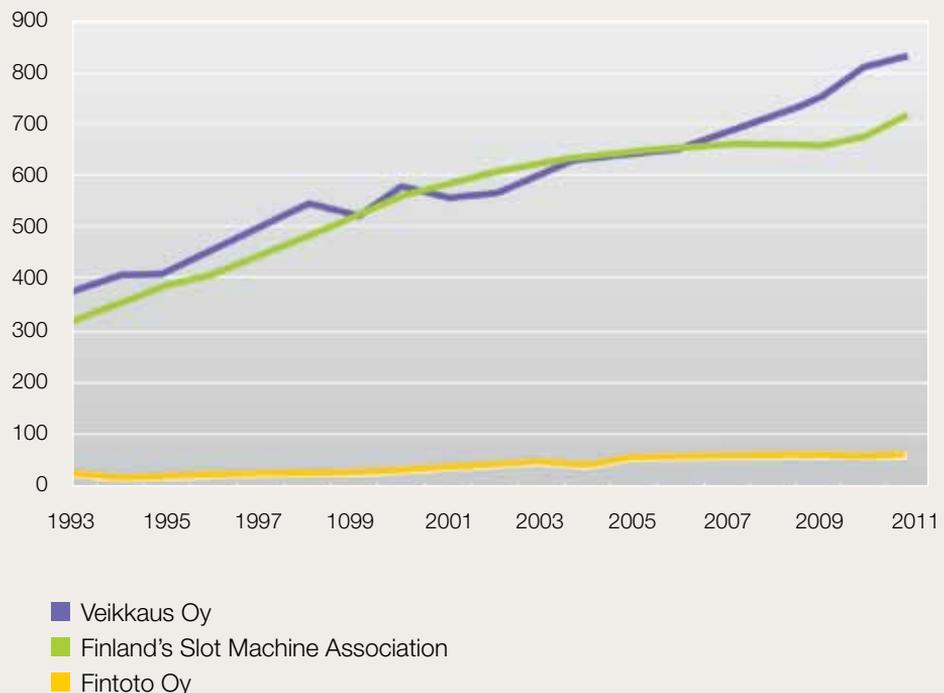
The proceeds of Finnish gambling operators increased by an exceptionally large margin in 2011. The proceeds of Finland's Slot Machine Association increased the most. The gross gambling revenue of Finnish gambling operators grew from approximately EUR 1,468.6 million in 2009 to EUR 1,620.7 million in 2011.

Fintoto Oy's proceeds after winnings paid out to players dropped in 2010 but grew slightly in 2011. Since the reform of the Lotteries Act which entered into force at the beginning of 2012, only Fintoto Oy is allowed to operate betting on equestrian sports. At that time, V75 and V5 were transferred from Veikkaus Oy to Fintoto Oy, which now operates the games under the names Toto-75 and Toto-5 respectively.

Finland's Slot Machine Association's proceeds after winnings paid out to players grew from approximately EUR 649 million in 2009 to approximately EUR 737.3 million in 2011. Most of the increase recorded in 2011 is due to the fact that 2011 was the first full year when Finland's Slot Machine Association operated an online gambling site. With the amendments to the Lotteries Act that entered into force on 1 October 2010, the age limit for gambling was raised to 18. The new age limit was extended to slot machines as of 1 July 2011.

Veikkaus Oy's proceeds after winnings paid out to players grew from EUR 766.5 million in 2009 to EUR 831.7 million in 2011.

Diagram 3 | Finnish gambling operators' proceeds after winnings paid out to players in 1993–2011 (MEUR)



5.5 Online gambling

Online gambling is becoming more and more popular every year. Finland's Slot Machine Association opened an online gambling site in 2010. The increase in the volume of gambling on the online gambling site of Veikkaus Oy has slowed down, but online gambling has nevertheless increased every year by approximately 20 per cent. The volume of gambling on the online gambling site of Fintoto Oy did not increase on the previous year in 2010 but grew by approximately 11 per cent in 2011.

Table 3 | Online gambling sales of Finnish gambling operators in 2009–2011 (MEUR)

Veikkaus Oy*	2011	2010	2009
Lottery draws (incl. Lotto, Jokeri and Keno)	258	221	Betting 116,3
Arcade games	101	56	Lotto 101,7
Sports games: Betting	141	132	Other sports games 35,4
Sports games: Pools	41	36	Other games 104,0
Total	541	445	Total 357,4
	%	%	%
Increase on the previous year	21,2	24,9	Increase on the previous year 19
*The categorisation of games operated by Veikkaus Oy changed in 2010.			
Fintoto Oy	2011	2010	2009
Online totalisator betting	93,0	83,9	83,9
	%	%	%
Increase on the previous year	10,8	0,0	3,5
Finland's Slot Machine Association	2011	2010	
	660	51	
	%	%	
Increase on the previous year	1 194	0,0	

5.6 Gambling sales by operator and form of gambling

This section discusses the distribution of the sales of different forms of gambling by operator in 2011 and changes in sales between 2009 and 2011.

Finland's Slot Machine Association

Of the forms of gambling operated by Finland's Slot Machine Association, the popularity of slot machines and online gambling increased the most. The popularity of table games in bars and restaurants has decreased, but more people now gamble in Grand Casino Helsinki. All in all, the amount of money wagered on games operated by Finland's Slot Machine Association increased by approximately EUR 1,515 million between 2009 and 2011 and proceeds after winnings paid out to players by EUR 88 million.

Diagram 4 | Distribution of gambling sales of Finland's Slot Machine Association by form of gambling in 2011 (%)



Table 4 | Changes in the sales of Finland's Slot Machine Association by form of gambling in 2009–2011 according to the total amount wagered by players (MEUR)

	2011	2010	2009
Slot machines	6 499	5 966	5 684
Table games excluding the casino	216	236	267
Casino	687	671	595
Online gambling	660	51	
Total	8 061	6 925	6 546

Table 5 | **Number of slot machines, casinos and game arcades operated by Finland's Slot Machine Association, number of customers and outlet fees in 2009–2011**

Slot machines kept available in outlets*	2011	2010	2009
Number of outlets	7 682	7 973	8 314
Outlet fees, MEUR	99,5	93,6	89,9
Number of slot machines excluding the casino and game arcades	17 163	17 070	16 981
Table games in bars and restaurants			
Number of outlets	218	226	256
Outlet fees, MEUR	2,3	2,3	2,5
Number of games excluding the casino and game arcades	258	267	304
Game arcades			
Number of game arcades	77	75	74
Number of customers, 1,000 customers/year			
Game arcades	8 089	8 189	8 550
Grand Casino Helsinki	288	291	304

* Games operated by Finland's Slot Machine Association are kept available in outlets in the premises of various corporations as well as in Finland's Slot Machine Association's own premises, game arcades and casino. Games operated by Finland's Slot Machine Association are also available online.

Diagram 5 | Distribution of gambling sales of Veikkaus Oy by form of gambling in 2011 (%)



Veikkaus Oy

Games operated by Veikkaus Oy are available in local outlets and online. At the end of 2011, games operated by Veikkaus Oy were available in a total of 3,282 outlets.

Games operated by Veikkaus Oy:

- Lottery draws include Lotto, Viking Lotto, VikingPlus, Viking Lotto's additional draws, Eurojackpot, Jokeri and Keno.
- Scratch cards include Ässä, Mega-Ässä, Mini-Ässä, Casino, Luonto, Onnensanat, Euro, Keno, Jokeri, thematic scratch cards and Christmas scratch cards.
- Arcade games include eBingo, Syke, the in-play betting game Live-veto and online scratch cards.
- Sports games include the betting games and pools Pitkäveto, Tulosveto, Moniveto, Voittajaveto, Vakioveikkaus and Moniveikkaus.

The popularity of lottery draws increased by approximately eight per cent on the previous year in 2010 and by six per cent in 2011. Scratch card sales increased by six per cent on the previous year in 2010 but dropped by almost 12 per cent on the previous year in 2011. With regard to sports games, the popularity of betting games has increased steadily. The year-over-year popularity of pools dropped in 2010 but grew again in 2011.

Table 6 | **Gambling sales of Veikkaus Oy by form of gambling in 2009–2011 (MEUR)**

	2011	2010	2009
Lottery draws	1 175,9	1 109,1	1 027,7
Scratch cards	125,9	142,9	134,7
Arcade games (only available online)	101,0	56,7	26,6
Sports games, betting	273,8	267,1	248,2
Sports games, pools	116,1	114,1	120,4
Total	1 792,7	1 689,9	1 557,6

Fintoto Oy

In 2011, there were a total of 43 race tracks in Finland. A total of 607 horse racing events were organised in 2011 with a total audience of 730,000. In addition to horse racing events, totalisator betting is available in outlets and online. The popularity of online gambling is boosted by live television broadcasts from race tracks. Fintoto Oy's turnover comprises proceeds from totalisator betting on race tracks and in outlets, growing totalisator betting online and a small amount of gambling proceeds from abroad.

The popularity of totalisator betting on race tracks decreased between 2009 and 2011. The popularity of totalisator betting online remained unchanged from 2009 to 2010 but grew by almost 11 per cent on the previous year in 2011. 📊

Table 7 | **Totalisator betting sales in 2009–2011 (MEUR)**

	2011	2010	2009
On the race track	19,2	19,6	22,4
On other race tracks	3,6	4,1	5,4
In outlets	82,9	85,2	91,8
Online	93,0	83,9	83,9
Total	198,7	192,8	203,5

6

WHAT DOES RESEARCH SAY ABOUT GAMBLING PARTICIPATION AND THE PREVALENCE OF PROBLEM GAMBLING?

- The Lotteries Act stipulates that problems caused by gambling are to be monitored and studied.
- In 2011, approximately 3.1 million Finns aged between 15 and 74 years had gambled at least once during the previous year.
- Men gamble more and more often than women, and they start gambling at a younger age than women.
- The most popular forms of gambling among Finns are lotteries, slot machine games and scratch cards.
- In 2011, approximately 110,000 Finns aged between 15 and 74 years were classified as problem gamblers.
- Gambling caused financial problems, stress and anxiety as well as depression and guilt.
- Problem gamblers may have simultaneous problems with mental health and drinking.
- The majority of Finns believe that a monopoly system is a good way to limit the expansion of harms associated with gambling.

 The Lotteries Act stipulates that problems caused by gambling are to be monitored and studied. Problem monitoring and research are the responsibility of the Ministry of Social Affairs and Health, and gambling operators must reimburse the Finnish state for costs incurred from these activities. After the publication of the first Yearbook of Gambling in Finland, gambling and problem gambling research has continued to increase, as was mentioned in the book 'Suomalaisten rahapelaaminen' (Gambling in Finland, edited by P Raento) in 2012. The monitoring, research, prevention and treatment of gambling-related problems have become a regular part of the work of the National Institute for Health and Welfare. Research is carried out from sociological and public health perspectives.

6.1 Gambling involvement

The Ministry of Social Affairs and Health commissioned the third Finnish Gambling Survey in 2011. The survey was designed by the National Institute for Health and Welfare and the interviews were conducted by Taloustutkimus Oy. The purpose of the survey was to gather data on Finns' (aged between 15 and 74 years) gambling and problem gambling as well as the respondents' attitudes towards gambling, the Finnish gambling system and problem gambling. The survey was conducted by means of telephone interviews, and a total of 4,484 interviews were carried out (response rate 39.9%). A total of 78 per cent of the respondents had gambled at least once during the previous year; the result equates to approximately 3.1 million Finns aged between 15 and 74 years. Eight per cent of the respondents had not gambled at all.

6.1.1 Gambling often starts in adolescence

According to the Finnish Gambling Survey 2011, Finns usually start gambling in adolescence. The average age when gambling started was 17 years, although the youngest gamblers had started when they were 10–14 years old. The first game was in most cases a slot machine game. Nowadays, even slot machines have an age limit of 18 years.

A total of 83 per cent of men and 73 per cent of women said that they had gambled at least once. Men were most likely to play lottery games, which are operated by Veikkaus Oy, slot machine games operated by Finland's Slot Machine Association and scratch cards sold by Veikkaus Oy. Men engaged in more forms of gambling than women on average. Men had also started to gamble at a younger age (approximately 15) than women (age 19). The majority of men gambled once a week while the majority of women gambled once a month. The average amount of money spent on gambling per week was EUR 18 for men and EUR 8.5 for women.

Of the respondents who had gambled during the previous year, 21 per cent had also gambled online. Respondents aged between 25 and 34 years were the most likely to gamble online, followed by respondents aged between 35 and 49 years and then respondents aged between 15 and 24. The respondents gambled mostly on the gambling site of Veikkaus Oy (90%), then on foreign operators' gambling sites (16%) and finally on Finland's Slot Machine Association's gambling site (15%). A total of 11 per cent of the respondents gambled on PAF's gambling site and seven per cent on Fintoto Oy's gambling site.

6.1.2 Gambling has slightly increased

Regarding gambling frequency, respondents aged 65 years and over were the most likely to gamble on a daily basis. Those who gambled several times a week were mostly aged between 15 and 24 years. In the youngest age groups most gambled less than once a month, while in other age groups most gambled once a week.

Respondents aged between 35 and 49 years spent the most money on gambling per week (EUR 17.10 on average). Respondents earning more than EUR 2,000 net per month and respondents who were employed were the two groups with the highest spending on gambling: The former group spent EUR 18 per week on average and the latter EUR 15.23 per week. Respondents in the Greater Helsinki area spent the most money on gambling (EUR 20.34 per week on average).

Based on the results of the population survey, Finns' gambling involvement has slightly increased (73% in 2007 vs. 78% in 2011). Both in 2007 and 2011, men gambled more than women, and the difference had grown by two percentage points in favour of male respondents in 2011. The most popular forms of gambling remained the same: Finns favoured lottery games, scratch cards and slot machine games.

According to the Player Barometer 2011, 80 per cent of Finns gamble occasionally while 57 per cent of Finns gamble actively at least once a month. A total of 63 per cent of Finns aged over 40 years engage in traditional forms of gambling while online gambling is more popular among younger people. A total of 67 per cent of male respondents and 46 per cent of female respondents were active gamblers. Male respondents were also more active with regard to online gambling (22%) than female respondents, of whom only six per cent gambled online on a regular basis.

6.2 Prevalence of problem gambling and associated harms

The Finnish Gambling Survey 2011 involved estimating the number of problem gamblers using the South Oaks Gambling Screen (SOGS-R). The SOGS-R is made up of questions relating to gambling, and respondents' answers are scored either zero or one. The severity of the respondent's gambling problem is determined by their total score: 0–2 points indicates an individual without a gambling problem, 3–4 indicates a problem gambler and five or more points indicates a probably pathological gambler. The SOGS questions relate to the level of control that respondents have over their gambling habits, feelings of guilt and how respondents finance their gambling habit.

Respondents have been asked about the harms of problem gambling since the first gambling survey. In 2003, the questions were only posed to respondents who had gambled at least twice a month (N = 2,485). In 2007, two different types of respondents were polled: those who had gambled at least twice a month (N = 2,512) and those who gambled occasionally (N = 4,381). In 2011, the survey population comprised individuals who had gambled at least once during the previous 12 months (N = 3,451).

According to the latest population survey, 83.9 per cent of the respondents who had gambled in the previous 12 months scored zero SOGS points and 13.3 per cent scored one or two points. All respondents scored the most points for the question of whether they had gambled more in the previous 12 months than they had intended. As many as 14 per cent

of the respondents answered 'yes' to this question. The respondents' answers to the other questions scored them few points, in many cases only one or two per cent of the total.

6.2.1 Number of problem gamblers

Based on the results of the population survey, 2.7 per cent of Finns aged between 15 and 74 were classified as problem gamblers. A total of 1.7 per cent of the respondents (estimated 70,000 people) scored three or four SOGS points and one per cent of the respondents (estimated 40,000 people) scored more than four points. Under closer examination, respondents who scored three or four SOGS points were more likely to be male, aged between 25 and 34, earning between EUR 1,001 and EUR 1,500 per month, retired or off work due to illness, and living in Kymenlaakso or South Karelia. Respondents who scored more than five SOGS points were the most likely to be male, aged between 25 and 34, earning between EUR 501 and EUR 1,000, unemployed or laid off, and living in Pirkanmaa.

The most popular forms of gambling in the previous 12 months among those scoring at least three SOGS points had been slot machines operated by Finland's Slot Machine Association as well as Lotto, Jokeri, scratch cards and daily lottery draws operated by Veikkaus Oy. Those classified as problem gamblers spent on average EUR 52.44 per week on gambling. Those classified as probable pathological gamblers spent on average EUR 85

Table 8 | Harms caused by gambling according to the 2008 Drinking Habits Survey

Experienced harm	Percentage of people in the last 12 months... (N = 3,704)
Gambling caused financial problems	1 %
Borrowed money/sold items to finance gambling	1 %
Had experienced health problems (including stress or anxiety)	2 %
Bet more than could afford to lose	3 %
Felt that might have a gambling problem	3 %
Needed to gamble with increasing amounts of money	4 %
People criticised gambling	4 %
Chasing losses	5 %
Felt guilty about gambling	5 %

per week on gambling. Those classified as problem gamblers spent on average 11.5 per cent of their monthly net earnings on gambling. This equates to EUR 22 million, which in turn equates to 15 per cent of the total monthly spending of all Finns aged between 15 and 74.

In 2007, a total of 3.1 per cent of the population (estimated 130,000 people) were classified as problem gamblers (at least three SOGS-R points) based on their gambling habits during the previous year. One per cent of the population (estimated 42,000 people) were classified as probable pathological gamblers (at least five SOGS-R points). In 2011, a total of 2.7 per cent of the population (estimated 110,000 people) were classified as problem gamblers and one per cent as probable pathological gamblers (estimated 40,000 people). The number of problem gamblers has therefore at least not increased.

6.2.2 Harms caused by gambling

According to the Adolescent Health and Lifestyle Survey conducted in 2011 among young people aged between 12 and 18 years (N = 2,002), two in three respondents who gambled daily had money problems and one in four had relationship problems. Half of the respondents also had other problems. Of regular gamblers (N = 536), 12-year-olds had the most relationship problems while respondents in other age groups were more likely to feel guilt and shame. Of occasional gamblers (N = 1,466), fewer reported gambling-related harms. Feelings of guilt and shame were the most common among 12-year-olds (7%).

The 2008 Drinking Habits Survey also included questions about gambling and problem gambling. According to the results of the survey, a total of 79 per cent of all respondents had gambled at least once during the previous 12 months. Of those who had gambled, 29 per cent had drunk alcohol or used drugs in connection with gambling and one in five had gambled while intoxicated. The majority of the respondents had no experiences of problem gambling and one in five had not gambled at all during the previous year. However, between one and five per cent of the respondents said that they had experienced the harms listed in Table 8.

A total of 86 per cent of calls to the Peluuri gambling helpline in 2010 related to problems resulting from gambling on slot machines or online. Fruit machines and online poker were especially likely to have caused problems. Table 9 (p. 41) lists gambling-related harms in other spheres of life.

Some gamblers reported several concurrent problems. Both men and women reported mental health issues, although women were slightly more likely than men to suffer from these. Women also suffered from loneliness, while men were more likely to have substance abuse problems.

The statistics compiled on the Peluuri helpline in 2011 show that slot machines (excluding online slot machine games) are still the most likely form of gambling to cause gambling-related problems. Online gambling was a problem for both women and men, but in the case of men the problem was most likely to be related to online poker. Among women, other problems linked to gambling were most likely to be loneliness, mental health issues or debt or financial problems. Among men, debt or financial problems, substance abuse and mental health problems were the most likely to coexist with a gambling problem.

6.3 Gambling among young people

Under-aged gambling was banned when the first set of amendments to the Lotteries Act entered into force. Veikkaus Oy raised the age limit for its games in June 2009, and the general age limit of 18 entered into force as of 1 October 2010. The new age limit was extended to slot machines as of 1 July 2011. Gambling among young people was studied by means of a National School Health Survey in 2010. Information concerning the youngest age groups was also collected with the help of the Gambling in Finland 2011 survey and the Player Barometer 2011.

6.3.1 National School Health Survey and Adolescent Health and Lifestyle Survey

According to the combined national results of the 2010 and 2011 National School Health Surveys, 25 per cent of children in primary or secondary school (N = 101,167) gambled less often than once a month and 38 per cent had not gambled at all during the previous year. A total of 23 per cent of boys gambled less than once a week and 29 per cent of girls gambled less than once a month. More than half of all girls and 18 per cent of boys did not gamble at all.

The 2011 Adolescent Health and Lifestyle Survey, which focused on young people aged between 12 and 18 years (N = 4,566), was conducted before the age limit for slot machines was changed. The respondents were asked how frequently they had gambled during the previous six months. Boys aged 16 years gambled the most frequently and 28 per cent of them gambled a couple of times a week. Boys aged 12 years gambled the least with just over 74 per cent not having gambled at all during the previous six months. Girls gambled

Table 9 | Harms caused by gambling according to the statistics of the Peluuri gambling helpline in 2010

Experienced harm	Percentage of calls where mentioned (N = 1,120)
Financial problems	40 %
Nervousness and restlessness	40 %
Stress	37 %
Anxiety, depression	20 %
Guilt	15 %
Feeling of shame	13 %
Problems at home	10 %

considerably less frequently than boys: In every age group, more than half had not gambled at all. Girls who gambled less than a couple of times a month were the majority in every age group percentage-wise.

6.3.2 Finnish Gambling Survey 2011 and Player Barometer 2011

The youngest age group interviewed for the Finnish Gambling Survey 2011 were 15–24-year-olds. Respondents in this age group had started to gamble at approximately age 13. A total of 20 per cent of the respondents in this age group had engaged in one form of gambling while 32 per cent had not gambled at all. The majority (80%) had not gambled online at all. The majority of the respondents in the age group had gambled less than once a month during the previous 12 months. The respondents had spent an average of EUR 10 on gambling per week.

The Player Barometer 2011 involved interviewing 1,079 Finns aged between 10 and 75 years. A total of 155 respondents were aged between 10 and 19 years. In this age group, approximately 25 per cent of respondents actively engaged in traditional forms of gambling while only approximately five per cent regularly gambled online. Boys were considerably more active gamblers than girls. The difference with regard to online gambling activity was smaller. Boys engaged in the forms of gambling operated by Finland's Slot Machine Association the most actively, while girls favoured the forms of gambling operated by Veikkaus Oy. Approximately seven per cent of boys aged between 10 and 19 years claimed that they actively played online poker. None of the respondents in the age group had visited any foreign online gambling sites except online poker sites.

6.3.3 Health survey among college students and test purchasing

A total of 5.9 per cent of all students interviewed in connection with a health survey conducted among college students in 2008 were flagged up as potential problem gamblers by the Lie/Bet screen. The Lie/Bet questionnaire consists of two gambling-related questions which have been found to be very successful in identifying problem gamblers. Men were more likely to be flagged up by the screen than women, and the majority of those flagged up studied in universities of applied sciences and lived outside of the capital area. The common denominators among the respondents most likely to be flagged up by the screen were gender (male), age, type of educational institution, relationship status, full-time employment, psychological symptoms, heavy alcohol consumption, study burnout, and disrupted sleep pattern due to internet use.

Retail stores' compliance with the new age limit was studied in the autumn of 2011 by means of test purchasing (covert participant observation). The retail stores were not told about the test purchasing in advance, and 18-year-old mystery shoppers were recruited to play on slot machines and to buy alcohol and tobacco. The results will be published in scientific articles.

6.4 Finns' attitudes towards gambling and problem gambling

Finns' perception of problem gambling has been studied by means of gambling surveys conducted every four years since 2003. Respondents have been asked how serious a problem they perceive problem gambling to be and whether they think that problem gambling is

increasing. Since 2007, respondents have also been asked whether they think that the current three-way monopoly of Finland’s Slot Machine Association, Veikkaus Oy and Fintoto Oy is an efficient means of curbing gambling-related problems. The latest survey also included a question about the perceived effectiveness of the new age limit in controlling the harms of gambling.

Table 10 | Finns’ views on gambling and the prevention of gambling-related problems in 2003–2011

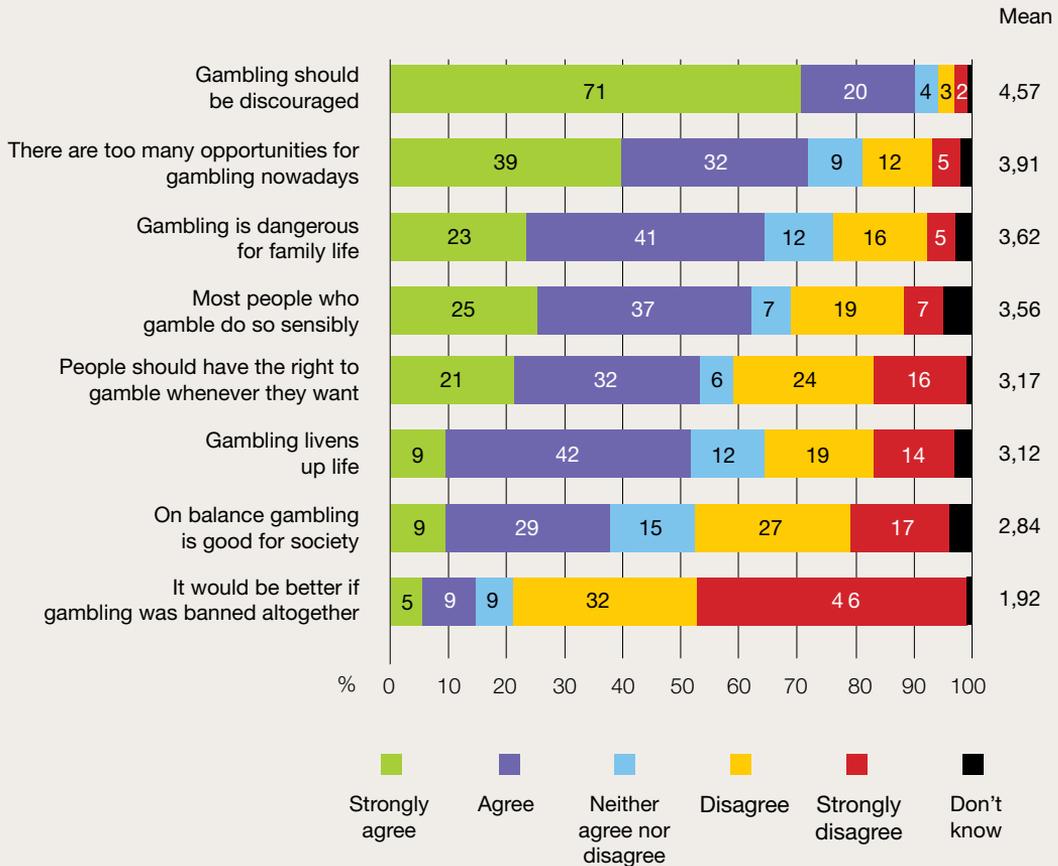
	2011	2007	2003
Problem gambling is a serious problem	69 %	63 %	50 %
Gambling-related problems have increased	60 %	57 %	39 %
The Finnish gambling monopoly is an efficient means of curbing gambling-related problems	75 %	71 %	-
The new age limit of 18 is an efficient means of curbing gambling-related problems	85 %	-	-

6.5 Problem monitoring and research as mentioned in the Lotteries Act

Section 52 of the Lotteries Act discusses the monitoring and researching of problems caused by running lotteries and the funding of these activities. It states that “problems caused by participating in lotteries shall be monitored and researched. Problem monitoring and research are the responsibility of the Ministry of Social Affairs and Health”. Since the act, the Ministry of Social Affairs and Health has commissioned Taloustutkimus Oy to carry out surveys on gambling and problem gambling among Finns. The Ministry of Social Affairs and Health has also funded other gambling-related research. The Academy of Finland has granted research funding and the Finnish Foundation for Alcohol Studies has given out grants. The Finnish Foundation for Gaming Research, which was founded by Finland’s Slot Machine Association, Veikkaus Oy and Fintoto Oy in 2008, funds social and cultural gambling-related research.

The monitoring, research, development of prevention and treatment of gambling problems are the responsibility of the National Institute for Health and Welfare. The Department of Alcohol, Drugs and Addiction is in charge of development work and sociological research and the Department of Mental Health and Substance Abuse Services is in charge of public health surveys and treatment research.

Diagram 6 | Attitudes towards gambling and problem gambling (ATGS-8), all respondents (N = 4,484)



6.5.1 Conferences and seminars organised by the National Institute for Health and Welfare

The National Institute for Health and Welfare has organised both international gambling conferences and national gambling seminars. The first international gambling conference was called *Gambling, Gender and Society* and it was held in September 2009. The conference examined gambling in different countries (Finland, Norway, France, Australia and the UK), the significance of gender and the role of society in allowing gambling. Lecturers included, among others, Charles Livingstone, Emma Casey and Ingeborg Lund. The second international conference was called *Gambling, Public Policy and Health* and it was held in September 2011. This time the aim was to examine gambling from the perspective of public health and social policy and the focus was on young people, families and gamblers. Lecturers included, among others, Gerda Reith, Marianne Hansen and Nicki Dowling. A poster exhibition of research relating to the themes was organised in connection with the conference.

A seminar called *Online Night and Day – Transformation and Harms of Gambling* was organised in March 2010, which examined online gambling and especially online poker in the light of research, online gambling from psychological and clinical perspectives as well as efforts to control gambling and prevent problem gambling. A seminar called *Gambling Too Much – Where to Go for Help?* held in September 2010 showcased new support and treatment services for problem gamblers and tools available for providers of intervention services to professionals and representatives of the media. The keynote speaker was Professor Robert Ladouceur from Canada, a psychologist and a pioneer in cognitive behavioural therapy targeted at problem gamblers.

A seminar called *Scientific Tools for Addressing and Treating Gambling-Related Problems* held in September internet use and gambling among college students, 2011 showcased new scientific information about the Adolescent Health and Lifestyle Survey, excessive gambling-related problems among the elderly, barriers to seeking treatment and experiences of treatment, the neurobiology of gambling and gambler typologies to support professionals in intervention services. A poster exhibition of research and development projects was also organised in connection with the seminar.

National gambling seminars also bring together representatives of ministries and gambling operators as well as researchers. The first seminar addressed both gambling and alcohol policy and it was called *The Pros and Cons of a Monopoly – Politics, Responsibility and Control*. As the subtitle indicates, ministerial representatives gave presentations about gambling and alcohol policy, representatives of gambling operators and Alko shared their views about corporate social responsibility, the director of the Finnish Grocery Trade Association and researchers discussed age limits, and the seminar concluded with deliberations over responsibility and attitudes. The most recent gambling seminar was held in December 2012 and it was called *Wild Gaming Online – Regulation, Marketing and Age Limits*. The seminar examined online gambling from the perspective of legislation, gambling operators and gamblers. The seminar concluded with a panel discussion which focused on poker as a source of income on one hand and as a problem on the other. 

7

HOW ARE GAMBLING PROBLEMS PREVENTED?

- The Government Programme calls for the efficiency of measures to protect the entire population, but especially children and young people, from the adverse effects of gambling problems to be enhanced as well as for the prevention of gambling problems to be improved.
- The objective of the Lotteries Act is to reduce social and health-related problems associated with gambling.
- The reformed Lotteries Act sets a general age limit of 18 for gambling and imposes restrictions on marketing.
- The umbrella project for preventing gambling-related problems is governed by the Ministry of Social Affairs and Health, which has delegated it to the National Institute for Health and Welfare.
- Efforts to disseminate information were intensified, a wide range of materials produced and training for social service and health care workers provided between 2010 and 2012. Gambling operators have developed their respective responsible gambling programmes. Public authorities are preparing to evaluate the risks associated with different forms of gambling.

7.1 Wide range of actions to prevent gambling problems

This chapter focuses on the actions that public authorities, non-governmental organisations and gambling operators take to prevent and reduce gambling-related problems. Particular emphasis is given to the raising of the general age limit to 18 years in 2010–2011. It has had a positive impact, because gambling among young people appears to have decreased following the change, although there are still challenges relating to the enforcement of the age limit and to gambling-related marketing.

The prevention of gambling-related problems refers to actions aimed at reducing and preventing gambling-related problems by controlling supply and demand. Supply can be controlled by regulating forms of gambling and by actions relating to the gambling system. Demand is controlled by other measures aimed at reducing gambling-related problems especially by increasing awareness (communications, education and training) among the general public and especially among gamblers, their families and friends, and professionals in different fields.

In international assessment surveys, actions aimed at reducing gambling-related problems are often divided into three categories.

1. Gambling supply and legislation; issues relating to the availability of forms of gambling and the gambling system in particular
2. Gambling environments and game design; responsible gambling programmes and the protection of gamblers in particular (player protection)
3. Education and information efforts; e.g. publications and campaigns relating to gambling and the associated risks

Preventive actions are aimed at the entire public or at least all those who engage in gambling or specifically at groups such as children and young people, their parents or individuals who due to certain circumstances are particularly likely to become problem gamblers. There are therefore two types of preventive measures: universal and risk prevention.

Research shows that campaigns and publications aimed at warning people about the risks of gambling have relatively little impact on people's gambling habits on their own, but they can be used to increase awareness about games, gambling and the associated risks. The best results come from several mutually supportive actions that target both demand and supply. General health and welfare promotion, promotion of mental health and substance abuse prevention also help to prevent gambling-related problems.

7.2 Prevention of gambling-related problems according to the Government Programme and the Lotteries Act

The Government Programme states that the efficiency of measures to protect the entire population, but especially children and young people, from the adverse effects caused by phenomena such as gambling problems will be enhanced and that the monitoring, research, prevention and treatment of gambling problems will be improved. Moreover, cooperation between the authorities, civil society organisations, gambling communities and research institutions concerning the prevention of gambling problems will be enhanced. The

Government Programme states that the current gambling monopoly will be preserved and enhanced by imposing restrictions on international gambling.

The most notable development with regard to the prevention of gambling-related problems since 2009 is the reform of the Lotteries Act, which now identifies the prevention of gambling-related problems as one of its most important aims.

According to the act, “the objective is to guarantee the legal protection of those who participate in public lotteries, prevent abuse and crime associated with lotteries and reduce social and health-related problems resulting from participation in lotteries”.

The responsibility for development of prevention and treatment was assigned to the Ministry of Social Affairs and Health under Section 52 of the act, along with problem monitoring and research. The Ministry of Social Affairs and Health has delegated most of its duties under the Lotteries Act to the National Institute for Health and Welfare. The National Institute for Health and Welfare is responsible for developing the prevention and treatment of gambling problems and for coordinating the administrative sector of the Ministry of Social Affairs and Health in this context.

7.3 Information, support materials and training

The aim was to disseminate information about the amendments made to the Lotteries Act in a timely fashion. The Ministry of the Interior launched a website (arpajaislaki.fi) containing information about the Lotteries Act towards the end of 2010 together with the Ministry of Social Affairs and Health and the National Institute for Health and Welfare. The website described the most notable amendments to the act.

The new age limit of 18 was introduced in stages, and it was extended to slot machines as of 1 July 2011. This is why, in May 2011, the focus of the website was shifted to the amendments made to the Lotteries Act that relate specifically to the protection of children and young people and the reasons underlying these amendments. The name and the address of the website were also changed accordingly (nuoretpelissa.fi). The Ministry of Social Affairs and Health designed the contents of the new website on the basis of the ‘Gaming among young people’ information pack discussed below. The campaign website was available until March 2012. The contents were subsequently moved to the website of the National Institute for Health and Welfare.

The National Institute for Health and Welfare and the Pelitaito project of the Finnish Association for Substance Abuse Prevention produced an information pack called ‘Gaming among young people’, which discusses digital games and gambling among children and young people as well as the problems that these may cause. The information pack (comprising a 55-page booklet and two Power Point presentations) is designed to support professionals who work with children and young people as well as parents and other people concerned with the issues. The objective of the information pack is to increase awareness among those responsible for the upbringing of children as well as understanding of gambling among children and young people and any associated problems, to make it easier to identify and address gambling-related problems as well as to encourage early intervention.

Gambling may cause problems that people should be aware of and that can be prevented. This is why the information pack mostly discusses gambling from the perspective of risks and problems. The information pack also contains information about age limits and the reasons

underlying them. The information pack is available in an electronic format in both Finnish and Swedish. A total of 20,000 of the booklets were printed in 2011 and 2012. In addition to the materials relating to young people, the National Institute for Health and Welfare published a review of gambling among the elderly in 2010 (Discussion Papers 11/2010) and a report on gambling and internet use among college students in 2011 (Reports 16/2011).

To complement the aforementioned publications, the National Institute for Health and Welfare has produced a wide range of information and publications for people dealing with gambling-related problems professionally as well as for gamblers and their families; examples include 'Excessive Gambling – Information about gambling and gambling-related problems' and 'Gambling on Relationships – Information and support for the families of problem gamblers'. Every municipal government in Finland was notified of the availability of these materials in 2012 and the materials have been advertised in all of the most important gambling-related training events. The National Institute for Health and Welfare published a concise guide called 'Gambling and problem gambling in a nutshell' together with the Finnish Blue Ribbon and the Peluuri helpline at the end of 2012. The guide is also available in Swedish.

The National Institute for Health and Welfare has also designed an online training course focusing on the prevention and treatment of gambling-related problems (6 credits) together with non-governmental organisations, which gives students know-how for identifying, addressing and treating as well as preventing gambling-related problems. Almost 400 social welfare and health care professionals had taken the course by the end of 2012. A short course on the prevention of gambling-related problems was designed for the education sector in the autumn of 2012, and more material on preventive measures was produced at the same time for the gambling-related problems section of the website of the National Institute for Health and Welfare. The Ministry of Social Affairs and Health also commissioned the National Institute for Health and Welfare to develop an online training course focusing on the effects of internet use and gambling-related problems on study performance (1–2 credits), which was designed in collaboration with the Finnish Student Health Service and piloted in the autumn of 2012.

7.4 Challenges relating to the enforcement of the age limit and marketing

Delaying the onset of gambling has a major impact on the prevention of gambling-related problems, because early involvement in gambling is indicative of problem gambling later in life. Section 14 of the Lotteries Act imposes a general age limit of 18 for all forms of gambling. According to a recent population survey, raising the age limit has helped to reduce gambling among young people. This is discussed in more detail in Chapter 6, which gives more information about the results of the Finnish Gambling Survey 2011.

Enforcing the age limit is a challenging task and the responsibility of gambling operators and the organisations that make games available, i.e. retail stores, newsagents and service stations. The National Institute for Health and Welfare studied compliance with age limits in the autumn of 2011. Test purchasing was carried out with regard to age-restricted goods and services (alcohol, tobacco and slot machines) in two locations. The National Institute for Health and Welfare published information to promote compliance with age limits in 2012 (a fact sheet called 'Compliance with age limits is a shared responsibility – The age limit for alcohol, tobacco and gambling is 18').

Gambling-related marketing is one way in which gambling operators try to influence people's gambling habits. People react differently to gambling-related marketing. Research suggests that problem gamblers are particularly vulnerable to incitements. Gambling-related marketing increases both the visibility and the availability of gambling services by providing information about opportunities to gamble. Marketing also serves to build up expectations of winnings and therefore the possibility of a better life.

From the perspective of preventing gambling-related problems, it is important to regulate gambling-related marketing. A new provision concerning restrictions on gambling-related marketing was added to the Lotteries Act in 2010. Marketing must not be directed at the under-aged, and marketing in connection with public performances or publications targeted at the under-aged is prohibited. Marketing must not present a positive picture of gambling on a large scale or a negative picture of abstinence or moderate gambling. If a particular game has been identified as carrying a high risk of gambling-related problems, the game in question must not be marketed at all outside designated outlets (game arcades, casinos and race tracks). Players may nevertheless be given information about these kinds of games, outlets where particular games are offered, terms and conditions, stakes, the odds of winning and the rewards of the game outside the aforementioned designated outlets. Both Finnish and foreign gambling operators have tested the limits of acceptable marketing practices since the reform of the Lotteries Act. The supervision of marketing practices is discussed in more detail in Chapter 4.

7.5 Role of non-governmental organisations in preventing gambling-related problems

Non-governmental organisations were involved in one initiative focusing specifically on preventive measures, the so-called Pelitaito ('know your gaming') project, during the period examined in this yearbook. A project called Pelituki ('gaming support') was launched in 2012, which also involves developing the prevention of gambling-related problems. Finland's Slot Machine Association also funds other projects aimed at reducing gambling-related problems. The Pelirajat'on ('know your limits') peer support network of the Finnish Social Pedagogic Foundation and the activities of the low-threshold information and support centre Tiltti ('tilt') operated by the Finnish Blue Ribbon are discussed in Chapter 8, which deals with support and treatment services.

The Peluuri gambling helpline and e-help, which is operated by the A-Clinic Foundation and the Finnish Blue Ribbon and funded by gambling operators, also contributes to efforts to both reduce and prevent gambling-related problems. The helpline pursues its objective by providing support, guidance and advice and by disseminating information about gambling-related problems as well as prevention and treatment. According to the 2013–2016 strategy of the Peluuri helpline, which was produced towards the end of 2012, the helpline contributes to public debate and influences decision-making in its capacity as a first-hand expert. The objective is to prevent and reduce social and health-related problems associated with gambling.

7.5.1 Pelitaito project

The Finnish Association for Substance Abuse Prevention has launched a five-year project called Pelitaito ('know your gaming'), which will be executed with support from Finland's Slot Machine Association between 2010 and 2014. The project continues in the footsteps of a 2007–2009 project coordinated by the association Life Tastes Better Without Drugs, which developed preventive tools for gambling among children and young people. The Finnish Association for Substance Abuse Prevention was formed in early 2012 when Life Tastes Better Without Drugs, the Association for Healthy Lifestyles and the Finnish Health Association merged.

In addition to gambling, the project also addresses computer and console gaming among children and young people. The objective is to prevent excessive gaming among children and young people and the associated problems. The project disseminates and collects information about gaming and the associated problems and develops tools for managing gaming habits.

The target groups include children and young people as well as their parents, school personnel and other professionals and volunteers working with children and young people. The goal is to reach and interact with children and young people in environments where they spend their time. The project operates nationally and makes use of a wide variety of methods developed by the Finnish Association for Substance Abuse Prevention in social media as well as in schools and other educational institutions.

7.5.2 Pelituki project

The Pelituki ('gaming support') project, which takes place in Eastern and Central Finland, is aimed at increasing the quality and availability of support and help for problem gaming among children and young people. Another goal is to find a cultural perspective for problem gaming among young people. In the context of the project, gaming refers to both digital games and gambling among young people.

The primary objective of the project is to develop means for identifying high-risk gaming habits, for preventing problems associated with gaming and for intervening in problem gaming together with children and young people and the adults who are involved in their lives.

The project aims to

1. Produce information and understanding of gaming among young people and the associated experiences as well as what problem gaming is and how it manifests itself from the perspective of young people, their families and professionals.
2. Build an operating model covering prevention, the identification of risks and intervention in problems in the daily living environments of young people together with young people and adults who are involved in their lives.
3. Collect and develop tools to support education, identification, assessment, intervention and guidance as part of the operating model. The Pelituki project is funded by Finland's Slot Machine Association and coordinated by the SOVATEK foundation in collaboration with the Tynnelä Development Centre and the Kuopio Crisis Centre. The Pelituki project runs from 2012 to 2015.

7.6 Gambling operators' responsible gambling programmes

Gambling operators have continued to develop their respective responsible gambling programmes. The following sections include the gambling operators' own descriptions of their activities. The description of Fintoto Oy's responsible gambling activities is from the organisation's website.

7.6.1 Finland's Slot Machine Association's responsible gambling programme and actions

According to the Lotteries Act, Finland's Slot Machine Association has a monopoly on keeping slot machines available and on operating casino games and casinos. Games operated by Finland's Slot Machine Association are kept available in outlets located in the premises of the organisation's partners well as in Finland's Slot Machine Association's own premises such as designated game arcades and casino as well as online. At the end of 2011, games operated by Finland's Slot Machine Association were available in a total of 7,682 locations, of which 77 were designated game arcades.

Finland's Slot Machine Association describes its social responsibility objectives as follows:

1. Finland's Slot Machine Association does not seek to maximise profit at the expense of an increase in social problems but instead adapts its economic objectives to changes in the level of income among the population and the structure of the clientele.
2. Finland's Slot Machine Association wants to maintain a versatile and safe supply of games together with its partners. This requires a shared commitment to obligations imposed by society and commonly agreed responsible gambling objectives.
3. Finland's Slot Machine Association's aim is to have a wide clientele of people who gamble moderately. This calls for comprehensive and versatile distribution solutions and gambling services and interesting games designed for different target groups.
4. Prior to introducing any new game or distribution solution, Finland's Slot Machine Association tests and assesses their social impacts and monitors their development.
5. Finland's Slot Machine Association wants to prevent gambling among the under-aged. Monitoring in outlets will be improved and efforts to enforce the age limit will be intensified. The growth in gambling services will be targeted at outlets where Finland's Slot Machine Association monitors compliance with the age limit and at gambling services where compliance with the age limit is monitored automatically (electronic payments, Finland's Slot Machine Association's card, online distribution).
 - More than 50,000 employees of Finland's Slot Machine Association's partners have completed a training course and test on the supervision of gambling since 2006. The training course also provides information about problem gambling and sources of help for gambling problems.
 - All outlets that are accessible to the under-aged have been supplied with a system that allows supervisory staff to block and interrupt gambling by the under-aged.
 - Finland's Slot Machine Association monitors the efficiency of age limit enforcement by various means. Since the beginning of 2012, an assessment of whether individuals who appear to be under-aged gamble in outlets is carried out in connection with

every maintenance visit. This form of supervision takes place approximately 100,000 times a year.

6. The distribution and characteristics of games and the operations of game arcades and the casino will be developed so as to allow gamblers to control their own gambling habits more effectively. Shifting the focus of gambling from anonymous to account-based gambling (electronic payments, Finland's Slot Machine Association's loyalty card, online distribution) promotes this aim.
 - Almost 7,000 slot machines now accept card payments. Card payments are fully age-limit controlled. Games cannot be charged on credit and payments cannot be made if the account has insufficient funds. The default daily spending limit on a card is EUR 50. Gamblers can set their own daily spending limit, which can be anything up to EUR 100. Gamblers can also prevent themselves from gambling altogether by setting the spending limit at EUR 0.
 - Finland's Slot Machine Association also promoted account-based and controlled gambling by introducing a loyalty card in the autumn of 2012.
 - Finland's Slot Machine Association's online distribution:
 - Finland's Slot Machine Association's online gambling site features the most advanced control mechanisms in the world.
 - All players must set themselves a personal daily and monthly limit for losses in connection with registration.
 - Finland's Slot Machine Association is the first gambling operator that provides casino games to make the Playscan gambling monitoring software available to gamblers. Playscan monitors the gambling habits of players and warns them if their habits are developing in a dangerous direction.
 - Players are shown a clock and a "panic button" that blocks them from all forms of online gambling for a period of 12 hours.
 - Money transfers to player accounts are disabled between midnight and 6.00 am.
 - Comprehensive voluntary gambling ban services are available online.
 - Individuals who have set themselves a gambling ban are offered a call from the Peluuri helpline.
 - Online services are fully age-limit controlled.
7. Finland's Slot Machine Association's marketing communications are governed by legislation and the organisation's own principles of ethical marketing. Corporate image marketing is used to disseminate information about the organisation's operations. The goal is to increase the dissemination of information about the characteristics of games, winnings and outlets. Finland's Slot Machine Association's marketing communications promote a gambling culture based on moderate and safe gambling.
8. Finland's Slot Machine Association strives to educate its personnel regarding gambling-related problems and to ensure that its staff have the necessary skills to support and give information to individuals who are looking for help for their gambling problems.
9. Finland's Slot Machine Association contributes to the funding and development of the Peluuri helpline for problem gamblers and their families and disseminates information about the Peluuri service in all outlets where games operated by Finland's

Slot Machine Association are kept available. Finland's Slot Machine Association supports projects that are aimed at preventing problem gambling and developing treatment for gambling-related problems.

7.6.2 Veikkaus Oy's responsible gambling principles and actions

According to the Lotteries Act, Veikkaus Oy has a monopoly on operating money lotteries as well as pools and betting. Games operated by Veikkaus Oy are available in 3,282 outlets (at the end of 2011) in Finland as well as online and on mobile devices.

Veikkaus Oy strives to increase the organisation's profits moderately and consistently, maintaining a wide clientele of people who gamble with moderate stakes. According to the organisation's description of its operations, promoting social responsibility is an integral part of the day-to-day work of every employee of Veikkaus Oy.

The principle of responsible gambling is taken into consideration at the early stages of product development. During the product development process, all ideas for new games, new features and distribution channels are subjected to a responsible gambling evaluation or an assessment in the light of a set of ethical questions. The responsible gambling evaluation consists of nine sections of detailed questions to measure the gambling addiction potential of the characteristics of the proposed idea. The results of the evaluation can be used as the basis for comments or for proposing changes to the idea or for suggesting restrictions on the product itself or its marketing.

The new Lotteries Act that entered into force on 1 October 2010 imposes new kinds of restrictions on gambling-related marketing. Under the revised act, so-called red games cannot be advertised and only product information, such as facts about the odds of winning, can be disseminated about them. Of the games operated by Veikkaus Oy, all betting games (Pitkäveto, Moniveto, Tulosveto, Voittajaveto and Live-veto) as well as the online games eBingo, Syke and online scratch cards are classified as red games. Veikkaus Oy has its own marketing policy, which includes more detailed information about the effects of the revised Lotteries Act on the marketing of games operated by Veikkaus Oy. The marketing communications of Veikkaus Oy are also governed by strict ethical guidelines.

To manage gambling habits, Veikkaus Oy imposes restrictions on all gamblers in addition to which players can control their own gambling habits with the help of voluntary tools. Restrictions applicable to all gamblers include the statutory age limit of 18 and the ban on charging gambling services on credit. Information about the new age limit and practices relating to the age limit is disseminated at retailer training events, in an online portal for retailers, in retailer information packs and in a periodical targeted at retailers. In outlets, customers are given information about the age limit with stickers on sales terminals and counters as well as by putting up posters and by distributing leaflets.

Veikkaus Oy has set a daily spending limit of EUR 100 for online scratch cards, eBingo and Syke and a daily spending limit of EUR 300 for Live-veto (betting during the event), which are applicable to all players. Each player is also only allowed one player account. Players can impose gambling restrictions on themselves on the website of Veikkaus Oy, including spending limits for periods of 24 hours, 7 days or 30 days. Players can also freeze their player accounts for one day, one week, one month or one year online. Moreover, all registered players are given the option to subscribe to free player account statements online

and to view their account summary, which indicates the games played during each month as well as losses, winnings and payout percentages. A website called Pelipaussi ('a break from gambling') contains a wide range of information about managing gambling habits as well as a test that players can take to assess their own gambling habits.

Veikkaus Oy bears its responsibility for problem gambling by disseminating information about gambling addiction and sources of help in its outlets and on its website. The organisation ensures that its own staff and retailers are knowledgeable about gambling addiction and sources of help. Veikkaus Oy contributes to the funding and development of the Peluuri helpline for problem gamblers and their families as well as to the research carried out by the Ministry of Social Affairs and Health with regard to gambling-related problems.

7.6.3 Fintoto Oy's corporate social responsibility programme

According to the Lotteries Act, Fintoto Oy has a monopoly on operating totalisator betting. To avoid competition between gambling operators over the same games, the definitions of the forms of gambling were changed so that only Fintoto Oy is allowed to operate gambling relating to equestrian sports as of the beginning of 2012.

According to the website of Fintoto Oy, its games are available on race tracks, in outlets and online. At the end of 2011, games operated by Fintoto Oy were available in 1,000 outlets as well as on 43 race tracks, of which 23 only operate in the summertime.

Fintoto Oy talks about its social responsibility programme on its website by repeating the general age limit for gambling and by stating that help and advice are available for players who have trouble managing their gambling habits.

Fintoto Oy also states that it contributes actively to the development and funding of the Peluuri helpline for problem gamblers and their families (www.peluuri.fi) and that, every year, the organisation makes a sizeable contribution towards the costs of monitoring and researching gambling problems and the associated development work carried out by the Ministry of Social Affairs and Health. Fintoto Oy states that it is a member of the Finnish Foundation for Gaming Research (www.pelisaatio.fi), which is a joint venture of Finnish gambling operators. With regard to economic responsibility, the organisation mentions efficient marketing and operation of equestrian sports betting with the aim of securing the future of Finland's equestrian industry. All of the organisation's proceeds are spent on improving the operating conditions of Finnish harness racing and horse breeding industry.

Fintoto Oy considers the integrity of totalisator betting and external, knowledgeable supervision important. The supervision of the legality of the organisation's gambling services is the responsibility of official supervisors appointed by the National Police Board. The rules of the games are approved by the Ministry of the Interior. Fintoto Oy's responsible gambling programme mentions the prevention of criminal activity: Fintoto Oy reports all suspected cases of money laundering to the National Bureau of Investigation. A supervisory notice is sent to verify a suspicion of money laundering whenever a player places a single bet or multiple interrelated bets amounting to at least EUR 3,000 in total or if a transaction is deemed suspicious.

Fintoto Oy states on its website that the organisation's marketing communications are ethical and responsible. Only truthful information is disseminated about totalisator betting

and the chances of winning. The aim is not to glamorise gambling in advertising. Marketing is targeted at people aged over 18 years only.

7.7 Risk assessments by the authorities

Chapter 2 discussed Finland's gambling policy and the need to evaluate the harmful effects associated with different forms of gambling in more detail. The evaluation of the risks associated with different games is also an important element in preventing gambling problems.

The final report concerning the reform of the Lotteries Act states that due to technological development, the risk of gambling-related problems is no longer determined by the category and type of game alone and that the risk associated with each individual game now also needs to be evaluated separately, taking into account the characteristics of the game and the way in which it is operated and distributed. Online provision of gambling in particular enables fast-paced gambling outside the social control of the player's living environment and therefore carries a special risk of gambling-related problems. The electronic operating environment poses new challenges for evaluating forms of gambling especially from the perspective of their harmful effects.

According to the final report on the reform of the Lotteries Act, the effects of the characteristics and availability of all forms of gambling must be evaluated not just by gambling operators in connection with product development but also by licensing and supervisory authorities in connection with issuing regulations and confirming the rules of the games. As has been stated above, if a particular game has been identified as carrying a high risk of gambling-related problems, the game in question must not be marketed outside game arcades, casinos and race tracks. This evaluation of harmful effects must be based on an evaluation system.

7.7.1 Working group on risk assessment

The Ministry of the Interior and the Ministry of Social Affairs and Health set up a working group to formulate a system for evaluating the risks associated with gambling by a joint decision issued on 2 March 2011. The goal set for the working group was to design a system that would allow gambling-related problems to be prevented as efficiently as possible. The working group finished its report on time, by 1 March 2012.

The working group reviewed the most important national and international risk assessment methods associated with gambling and drafted a proposal of the characteristics of games and gambling environments that must be evaluated when formulating rules for different forms of gambling. These include the speed of the game, the selection of games and stakes available, the odds of winning and rewards of the game, the supply, and any additional allurements associated with each form of gambling. The characteristics of both new games and existing forms of gambling must be evaluated.

The working group also drafted a proposal of a system for assessing the risks associated with different forms of gambling, which refers to the overall process coordinated by the authorities to evaluate the risks associated with gambling in connection with formulating

rules for specific games and to supervise the provision and marketing of gambling services. The working group proposed that an evaluation committee be set up to coordinate the evaluations.

In addition to the above, the working group drafted a proposal of the information that gambling operators must, according to Section 53 of the Lotteries Act, present to the Ministry of Social Affairs and Health for the purpose of monitoring and researching problems resulting from participation in gambling as well as the development of prevention and treatment for gambling-related problems.

7.8 Responsible gambling policy is the most effective way to prevent gambling problems

The prevention of gambling-related problems shares many characteristics with the prevention of substance abuse problems and the promotion of mental and physical health. Some aspects of preventive work can therefore be integrated. Preventive measures can focus on the individual, gamblers' families and/or society on the whole, and their aim can be to strengthen protective factors or to intervene in risk factors.

Responsible gambling policy, including restrictions on the provision of gambling services, is the most effective way to prevent problems that are directly attributable to gambling. Support and treatment services also play important roles in the prevention of problems. Recent developments relating to these services are discussed in the next chapter. 

8

WHAT FORMS OF SUPPORT AND TREATMENT ARE AVAILABLE FOR PROBLEM GAMBLERS?

- The Government Programme and the Lotteries Act call for improvements to the treatment of gambling-related problems.
- Support and treatment services relating to problem gambling have so far mostly been produced with project funding, in the form of special services focusing on gambling-related problems or as part of substance abuse services.
- People suffering from gambling-related problems and families of problem gamblers are also often customers of mental health services and financial and debt advice services.
- In recent years, services for problem gamblers have become available and efforts have been made to strengthen the skills of professionals not just in third sector and state-provided services but also in many municipal units.
- According to the law, the provision of services relating to gambling problems is the responsibility of municipal governments.
- Active measures have been taken to increase the skills of professionals.

8.1 Services focusing on gambling-related problems

This chapter discusses the most popular specialist support and treatment services focusing on gambling-related problems and development projects relating to them. As was stated in Chapter 6, the latest population survey indicates that there are approximately 110,000 problem gamblers in Finland and that the number of people affected by their gambling problems is manifold.

Problem gambling means gambling that is excessive in terms of the amount of money and/or time spent and that has a negative impact on the gambler, his or her family or other social environments. In addition to serious financial problems, the most severe problem gamblers often also have other concurrent mental health issues and substance abuse problems. The harmful effects of problem gambling also often relate to study or work performance. Moreover, problem gambling often has a negative impact on the gambler's family who may also need support.

Support and treatment services relating to gambling-related problems have so far mostly been produced either in the form of special services focusing on gambling-related problems or as part of substance abuse services. Some problem gamblers are also customers of mental health services and both municipal financial and debt advice services and financial and debt advice services provided by the Guarantee Foundation. Several projects aimed at developing support and treatment for problem gamblers and their families have been launched in recent years, and this has resulted in problem gambling and forms of support also receiving more media coverage. Gamblers have become more likely to seek help from these services as the volume and range of services have grown.

Other services for problem gamblers have also been made available and the skills of professionals in this area have been strengthened in recent years in several municipal units. People suffering from a gambling problem can seek help from A-Clinics, mental health offices, crisis centres, social welfare offices, health centres, local churches, psychiatric clinics and treatment institutions. Basic services have a growing role in identifying and addressing gambling-related problems. GA groups offer peer support in addition to the peer support services discussed below. An overview of support and treatment services can be found on the website of the National Institute for Health and Welfare.

8.2 Increasing professional expertise

At the same time with developing support and treatment services, action has also been taken to strengthen the know-how of social welfare and health care professionals with regard to issues relating to problem gambling. By the end of 2012, almost 400 professionals had taken the online training course developed by the National Institute for Health and Welfare on the prevention and treatment of gambling-related problems (6 credits) in 2008–2009. The course, which can be completed either in the form of in-service training or as a part of a degree course, is provided by educational institutions in collaboration with the National Institute for Health and Welfare. A total of 31 online training courses had been organised by the end of 2012. The National Institute for Health and Welfare has appointed the Central Finland Centre of Expertise for Social Welfare as the course coordinator. A survey was conducted among municipal social welfare and health care and youth work staff in 2010 to establish

demand for training relating to the prevention and treatment of gambling-related problems.

The National Institute for Health and Welfare also coordinates and markets training courses provided by various other parties. In 2012, the National Institute for Health and Welfare developed an online training course focusing on the effects of internet use and gambling-related problems on study performance (1–2 credits) in collaboration with the Finnish Student Health Service. More detailed information can be found on the website of the National Institute for Health and Welfare (www.thl.fi/pelihaitat/koulutus) in Finnish and Swedish.

One of the objectives of the Pelissä ('in the game') project, which is discussed later on in this chapter, was to strengthen the know-how of professionals. Between 2008 and 2011, the project organised dozens of intensive training events and two seminars with more than 1,200 participants in total. The project also coordinated an 18-month process training course teaching participants how to interact with, support and treat problem gamblers and their families, which 14 professionals completed. The project produced a guide called 'Identifying and addressing gambling-related problems and helping gamblers' (in Finnish).

Between 2010 and 2012, the Diakonia University of Applied Sciences and the Palmenia Centre for Continuing Education of the University of Helsinki organised two apprenticeship-based gambling counsellor training programmes (30 credits), which also incorporated the online training course developed by the National Institute for Health and Welfare on the prevention and treatment of gambling-related problems. The training gives students the skills required for preventing, identifying and treating gambling-related problems at the level of the individual as well as for supporting gamblers' families. Around forty gambling counsellors graduated from the programmes.

8.3 Development projects relating to support and treatment

Support and treatment services for problem gamblers and their families as well as the know-how of individuals who deal with gambling-related problems professionally have been strengthened in recent years not just by means of training but also through research and development projects. This section examines a few of them.

8.3.1 Pelissä project

The Pelissä ('in the game') project was a joint venture of the SOVATEK foundation, the Tyynelä Development Centre and the Kuopio Crisis Centre. It involved developing and studying services available for problem gamblers and their families in Central and Eastern Finland between 2008 and 2011. At the core of the project was the development of purpose-built treatment services, practices and pathways for problem gamblers and their families.

The project collected and published information about the area's service pathways and developed tools and methods, such as a problem gambling severity tool and the testing of CBT methods. CBT stands for cognitive behavioural therapy. The severity tool developed in the Pelissä project measures the degree to which gambling affects different areas of an individual's life and overall welfare. The tool can be found both in the aforementioned guide 'Identifying and addressing gambling problems and helping gamblers' (SOVATEK 2011) and on the AddictionLink website (in Finnish).

The Pelissä project also involved setting up both professionally led and peer-led peer support groups and developing course-based support and treatment models for problem gamblers and their families. One of these was a six-month gambling rehabilitation programme comprising intensive treatment periods and regular meetings in between, including professional guidance, peer support, support for and by problem gamblers' families and gamblers' own efforts. The gambling rehabilitation programme is still running.

8.3.2 Pelirajat'on peer support network

Finland's Slot Machine Association sponsored a project coordinated by the Finnish Social Pedagogic Foundation involving a gamers' peer support network between 2008 and 2010. The aim was to develop a peer support network for gamers and their families as well as group leader training and actions to spark voluntary non-governmental activity relating to gamers and their families.

A total of 20 people completed the peer support group leader training course. A total of 26 peer support groups operated in eight different locations during the project. A total of 139 people participated in the groups.

The Pelirajat'on ('know your limits') peer support groups were designed for problem gamers and their families. The groups discussed issues relating to problem gaming or having a relative or friend with a gaming problem and encouraged the participants to address the problems. The group leaders were volunteers.

In the context of the Pelirajat'on project, problem gaming meant both gambling and time-consuming role playing on a computer. The group leader training materials and learning resources, a description of the activities of the peer support groups and stories of gamers and their families were collected onto a CD. A best practices report of the activities was published on the Sosiaaliporssi website in 2011. An external evaluation concluded that peer support groups and group leader training had potential to become a permanent part of the support structure available for problem gamers and their families and the activities were found to be very effective.

Pelirajat'on peer support activities continue to this day. Finland's Slot Machine Association has granted funding for the Finnish Social Pedagogic Foundation to run a follow-up project in 2012–2014. The aim is to develop and establish voluntary peer support groups for gamers and their families with the help of other parties in different parts of Finland. Peer support groups were set up in seven towns and cities towards the end of 2012: in Helsinki, Hyvinkää, Joensuu, Lappeenranta, Oulu, Tornio and Turku.

8.3.3 Gambling Clinic

The Gambling Clinic is a fixed-term service concept specialising in gambling-related problems scheduled to operate between 2010 and 2014. It pools together various parties to produce and develop low-threshold services for gamblers, their families as well as individuals who deal with gambling problems professionally. The Gambling Clinic is a cooperative project which combines the relevant elements of the gambling-related functions, resources and expertise of the National Institute for Health and Welfare, the City of Helsinki, the City of Vantaa, the Finnish Blue Ribbon, the A-Clinic Foundation and, in 2010, the Finnish Social Pedagogic Foundation.

Table 11 | Number of customers using the services of the Gambling Clinic in 2012

Customers of the Gambling Clinic in 2012	1	2	NOTES
Outpatient services	154	1 356	1) New customers, 2) Customer visits
Tiltti low-threshold support centre and café	169	925	1) First-time visits, 2) Total number of visits
Peluuri			
- Helpline	1 374	2 975	1) Calls about gambling-related problems, 2) All answered calls
- Pelivoimapiiri self-help service	276	333	1) New members, 2) Total number of members
- Peli poikki online programme	209	164	1) New registered users, 2) Number of completions

The Gambling Clinic provides and develops services in the form of outpatient services, support and advice, consultation, networking as well as group, peer support and couples work. Some of the interactions with customers are handled over the telephone and/or online. All services are free of charge.

The outpatient team of the Gambling Clinic provides services for residents aged 18 and over in the participating cities, i.e. Helsinki, Vantaa and – according to a separate agreement – Kauniainen and supports professionals in matters/questions relating to gambling-related problems. The Gambling Clinic is based in Helsinki but it also coordinates national services such as the Peluuri gambling helpline, the Peli poikki ('end of game') programme and the low-threshold information and support centre Tiltti ('tilt').

The governance of the Gambling Clinic is laid down in a partnership agreement between the Finnish state, the participating organisations and municipal governments. The clinic's personnel are employed by their respective background organisations and the activities are coordinated by a steering group comprising representatives of the participating organisations, which appoints a development coordinator to run the clinic. The services of the clinic are provided by a total of 17 full-time and part-time staff. The Gambling Clinic documents and also produces information about gambling-related problems and problem gamblers for scientific purposes. This is done by collecting information and statistics relating to the customers and work of the Gambling Clinic. The Gambling Clinic had published two reports of its activities by the end of 2012. The reports can be found on the Gambling Clinic's website (in Finnish).

The year 2012 marked the mid-point of the clinic's project period. It has established itself as a treatment and development unit specialising in gambling-related problems. Referrals from the project partners and the synergy of multiple contributors have a positive effect on the number of customers using all of the services of the Gambling Clinic. The objective is to develop a selection of services that covers the needs of every customer regardless of the severity of their gambling problem.

8.3.4 Peluuri gambling helpline

Peluuri offers low-threshold support, guidance and advice services for problem gamblers, their families and friends and professionals helping them – nationwide and free of charge. The service concept comprises a helpline, an internet-based gambling intervention programme called Peli poikki ('Time to Fold'), a text message service called Pelivoimapiiri ('gamblers' circle of strength'), discussion forums called Valtti ('trump') and Tuuletin ('ventilator') as well as an eCounselling service. Peluuri operates in connection with the Gambling Clinic in Helsinki.

The services are provided by the Finnish Blue Ribbon and the A-Clinic Foundation and funded by Finnish gambling operators with the exception of the Peli poikki programme, which is funded by the National Institute for Health and Welfare. In recent years, the professional services of the Peluuri helpline have been developed by means of modelling and by strengthening its theoretical foundation. The service concept has also been developed by making the helpline available in Swedish.

The Pelivoimapiiri ('gamblers' circle of strength') service, which was launched in 2009 in collaboration with the A-Clinic Foundation, operates in connection with the Peluuri helpline. Pelivoimapiiri is a text message and online service for people who are worried about their own gambling habits or the gambling habits of a relative. The service is free of charge and anonymous. Pelivoimapiiri allows people to share their thoughts in a peer support group and to generate personal reminders to be sent to a mobile telephone. Professionals have designed a series of text messages that contain information and tips about coping and

Table 12 | Calls to the Peluuri helpline concerning gambling problems in 2004–2012

Peluuri 1 September 2004– 31 December 2012	2004	2005	2006	2007	2008	2009	2010	2011	2012
Total number of calls concerning gambling-related problems	312	1 161	1 231	1 390	1 253	1 159	1 120	1 189	1 374
- From gamblers	208	869	844	933	854	726	787	736	853
- From gamblers' relatives	84	219	271	379	356	383	290	389	463
- From indirectly affected individuals	20	73	116	78	43	50	43	64	58

the services available. Professional guidance and advice are also available in the form of professionally led peer support groups and private messages. Peer support discussions and other support messages may help on their own or in combination with other forms of support and treatment.

Peluuri coordinates and implements the Peli poikki ('Time to Fold) programme, which is an eight-week online programme funded by the National Institute for Health and Welfare involving support from a therapist, self-help and peer support based on cognitive behavioural therapy and motivational interviews. A new version of the Peli poikki programme was developed in 2010–2011 in collaboration with the concept's Swedish owner Spelinstitutet Ab, Peluuri, the Gambling Clinic and the National Institute for Health and Welfare. Two therapists based at the Kuopio Crisis Centre have also worked part-time in the Peli poikki programme since 2011.

8.3.5 Tiltti support centre

Tiltti ('tilt') is Finland's first low-threshold information and support centre focusing on gambling-related problems. It has a gambling-free cafeteria where individuals can discuss their own gambling habits or the gambling habits of a relative with a professional or a peer. The Tiltti support centre is coordinated by the Finnish Blue Ribbon and it operates in connection with the Gambling Clinic with funding from Finland's Slot Machine Association between 2010 and 2014.

The objective is to develop easily approachable operational models that promote interaction based on peer support among gamblers and their families. The operating models are developed on the basis of visitors' needs and wishes and in collaboration with them. Another aim is to increase cooperation between peer support activities and professional treatment. The concept is based on respecting visitors and their first-hand experiences alongside professional know-how.

No appointments or registration are necessary, and visitors can remain anonymous. Tiltti provides an opportunity to meet other gamblers or gamblers' relatives and to take part in open peer support meetings. On Tuesdays, the centre hosts a workshop where individuals who find themselves in financial trouble due to gambling can consult financial and debt advisers from the Guarantee Foundation.

8.3.6 National Institute for Health and Welfare's clinical trial

The primary treatment of problem gamblers is usually based on psychosocial means, but pharmacological treatment has also shown promising results. The National Institute for Health and Welfare is conducting a study called 'Double-blind clinical trial: Treating gambling addiction with the opioid receptor naltrexone and a learning model' at the Gambling Clinic. The objective of the study is to examine the effects of the opioid receptor naltrexone and a new learning-based treatment model (CBT) on individuals suffering from a gambling addiction. The treatment course is 21 weeks long and includes eight visits. The study is double-blind and placebo-controlled.

The first one hundred individuals who fulfilled the inclusion and exclusion criteria for the study were included in the study. The study began in the autumn of 2011, and the subjects had been recruited by the autumn of 2012. The first analyses and reports will be produced in

2013. The pharmacological treatment was piloted in 2009. The subjects' desire to gamble decreased significantly during the study period while their perceived quality of life and mood improved noticeably.

8.3.7 Intensive treatment and rehabilitation

The Tyynelä Addiction Clinic, the Hietalinna Community and the Tuustaipale Rehabilitation Centre offer intensive treatment and rehabilitation for problem gamblers in various forms including treatment courses.

8.3.8 Introduction of regional pilot projects to develop services

The National Institute for Health and Welfare develops services for problem gamblers and their families, increases their availability and strengthens the cooperation and know-how of municipal substance abuse and mental health services and basic services in particular with regard to these kinds of customers. Services for gamblers and their families are incorporated into substance abuse and mental health services.

The aim is to begin developing support and treatment services and the provision of services for problem gamblers and their families in two regional pilot projects outside the capital region with support from the National Institute for Health and Welfare in 2013–2015. The pilot projects focus on gambling but they also factor in challenges relating to digital gaming.

In 2012, the National Institute for Health and Welfare invited municipal governments and/or joint authorities to bid on the regional pilot projects together with one or more public utilities and/or non-governmental organisations. The objective is to develop alternative forms of providing high-quality support and treatment services for problem gamblers and their families and to improve the services available for these customer groups. The services included in the regional pilot projects will be either incorporated into public social welfare and health care services or closely linked to them (integrated with substance abuse and/or mental health services).

Another objective is to reduce the disjointedness and regional inequality of services as well as to clarify the division of work between basic and specialist services and to develop cooperation between the two. Service chains need to be seamless and the majority of services free of charge, easily accessible and, in terms of the choice of treatment methods, evidence-based.

The regional pilot project contracts were awarded to the Päijänne Tavastia Joint Authority for Social Welfare and Health Care and its partners and to the Kokkola Department of Social Welfare and Health Care and its partners. 

9

9 USE OF PROCEEDS FROM GAMBLING AND LOTTERY TAX

- Some of the money wagered by players is paid back out to players as winnings. Prior to the year 2012, the percentage of money wagered by players to be paid out as winnings was determined in the gambling operator's licence and since then the percentage has been decreed by the Finnish Government.
- A lottery tax on proceeds from gambling services is payable to the state. The reform of the Lotteries Act that entered into force on 1 January 2012 raised and harmonised the lottery tax so that all lotteries run by the statutory gambling monopoly are taxed at a rate of 12 per cent.
- Proceeds from the games operated by Veikkaus Oy are used to promote sports and physical education, science, the arts and youth work.
- Proceeds from the games operated by Finland's Slot Machine Association are used to promote health and social welfare.
- Proceeds from totalisator betting operated by Fintoto Oy are used to promote horse breeding and equestrian sports.

9.1 Principles of profit distribution

Gambling operators pay out a certain percentage of the money wagered by players as winnings to players. The remaining profits are used to cover the costs of providing gambling services and the lottery tax payable to the state. The net profit is distributed to beneficiaries to promote purposes of public interest in its entirety. The profit distribution and taxes discussed in this chapter do not yet factor in the changes introduced at the beginning of 2012, i.e. the fact that only Fintoto Oy is now allowed to operate totalisator betting and that all gambling operators are now subject to a lottery tax at a rate of 12 per cent.

9.2 Percentage to be paid out as winnings

According to Section 13 of the Lotteries Act, provisions on the percentage of money wagered by players that must be paid out as winnings are issued by Government Decrees.

The payout percentages are as follows:

- Depending on the game, Veikkaus Oy pays out between 40 and 95 per cent of the money wagered by players as winnings.
- Finland's Slot Machine Association pays out approximately 70–99.9 per cent of the total money wagered by players as winnings per calendar year.
- Depending on the game, Fintoto Oy pays out between 65 and 90 per cent of the money wagered by players as winnings.

The rules decreed by the Ministry of the Interior for money lotteries, pools and betting as well as totalisator betting include more detailed provisions on payout percentages.

Table 13 | Winnings paid out to players by Finnish gambling operators in 2009–2011 (MEUR)

Winnings paid out to players	2011	2010	2009
Finland's Slot Machine Association	7323,9	6251,9	5896,6
Veikkaus Oy	961	888	791,1
Fintoto Oy	147,2	143,1	150,7
Total	8432,1	7283	6838,4

9.3 Tax on proceeds from gambling to be paid to the state

According to Section 1 of the Lottery Tax Act (552/1992), gambling operators have an obligation to pay lottery tax to the state on the lotteries that they run. All gambling operators pay tax on proceeds from gambling services, i.e. the difference between the total amount of money wagered and the amount paid out to players as winnings, at a rate of 12 per cent.

Lottery tax revenue is used to cover the costs of the state according to the budget without restrictions. According to Section 59 of the Value Added Tax Act (1501/1993), value added tax is not payable on games run by gambling operators.

Table 14 | Lottery tax paid by gambling operators in 2009–2011 (MEUR)

Amount of lottery tax paid	2011	2010	2009
Finland's Slot Machine Association	73,8	55,5	54,0
Veikkaus Oy	83	76,1	72,6
Fintoto Oy	4,9	4,7	5,0
Total	161,7	136,3	131,6

In 2009 and 2010, Veikkaus Oy and Fintoto Oy paid 9.5 per cent lottery tax on their proceeds from gambling services while Finland's Slot Machine Association paid 8.25 per cent. In 2011, both Veikkaus Oy and Finland's Slot Machine Association paid 10 per cent lottery tax on their proceeds from gambling services. The lottery tax on proceeds from totalisator betting remained at 9.5 per cent at that time.

The fact that only Fintoto Oy is now allowed to operate totalisator betting as of the beginning of 2012 and that all gambling operators are now subject to the same rate of lottery tax will affect the amount of lottery tax payable by each gambling operator.

9.4 Distribution of gambling operators' profits among beneficiaries

Proceeds from gambling services are economically significant. The use of proceeds is governed by Section 17 of the Lotteries Act. Proceeds from the forms of gambling operated by each of the gambling operators are used for different purposes. Proceeds from the games operated by Veikkaus Oy are used to promote sports and physical education, science, the arts and youth work. Proceeds from the games operated by Finland's Slot Machine Association are used to promote health and social welfare. Proceeds from the games operated by Fintoto Oy are used to promote horse breeding and equestrian sports.

Proceeds from gambling services are included in the national budget in order to ensure that they are used in a manner that best serves society, even though the activities of gambling operators are not otherwise governed by state budgeting. Entries are made in the national budget each year for appropriations approximating to the profits of each of the gambling operators. Separate provisions on the entries in the national budget apply to each of the gambling operators. The Finnish Government may decide to leave undistributed a maximum of 20 per cent of the appropriations each year. The amount left undistributed must be distributed within five years.

Table 15 | Profits of Veikkaus Oy distributed by the Ministry of Education and Culture in 2009–2011

Beneficiaries Grants	2011*	2010	2009
Arts	220,7	197,9	204,7
Sports and physical education	143,3	128,5	124,4
Science	100,3	90,0	86,6
Youth work	51,6	46,3	44,8
Total	515,8	462,7***	460,5**

* In 2011, a separate lump sum of EUR 30 million from the profits of Veikkaus Oy was given towards a project promoting employment among young people.

** In 2009, the Ministry of Education and Culture also distributed EUR 17 million of previously undistributed profits.

*** In 2010, the Ministry of Education and Culture also distributed EUR 30 million of previously undistributed profits especially towards projects promoting employment among young people. A total of EUR 11.6 million of this amount belonged to the arts and culture, EUR 7.5 million to sports and physical education, EUR 5.8 million to science and EUR 5.1 to youth work.

9.4.1 Use of proceeds from money lotteries as well as pools and betting

Proceeds from the games operated by Veikkaus Oy, i.e. money lotteries as well as pools and betting, are used to promote sports and physical education, science, the arts and youth work. Provisions on the distribution of proceeds between these sectors are laid down in the Act on the Use of Proceeds from Money Lotteries as well as Pools and Betting (1054/2001).

According to Section 1 of the Act on the Use of Proceeds from Money Lotteries as well as Pools and Betting, the Ministry of Education and Culture uses 38.5 per cent of the profits of Veikkaus Oy to promote the arts, 25 per cent to promote sports and physical education, 17.5 per cent to promote science, and nine per cent to promote youth work. The remaining 10 per cent of the proceeds are distributed between the aforementioned sectors in a manner specified separately each year.

The organisations receiving funds from the profits of Veikkaus Oy may redistribute the funds as they choose. Beneficiaries in the arts sector include museums, operas and various cultural events. The profits distributed to the sports and physical education sector are used to build sports facilities, to fund sports clubs and sports research and to promote physical activity and education among children and young people. The most notable beneficiary in the science sector is the Academy of Finland, which grants funding towards research projects and the promotion of scientific research each year. Most of the funds earmarked for youth work are used to support non-governmental organisations focusing on young people and recreational activities such as youth clubs.

9.4.2 Use of proceeds from slot machines, casino games and casinos

Slot machines account for just over 90 per cent of the proceeds of Finland's Slot Machine Association. Profits are distributed in the form of grants between non-governmental organisations promoting health and social welfare. According to Section 22 of the Lotteries Act, proceeds from the games operated by Finland's Slot Machine Association can also be used

Table 16 | **Funding granted by Finland's Slot Machine Association in 2009–2011 (MEUR)**

The figures are based on the draft national budgets of 2010, 2011 and 2012

Projects, grants and investments

Grant categories	2011	2010	2009
General grants	51,9	64,4	65,1
Targeted grants	123,1	120,1	126,2
Investment grants	34,4	34,4	40,5
Project grants	58,8	59,3	70,7
Total	268,2	278,2	302,5

Grants per sector

Sectors	2011	2010	2009
Non-governmental organisations	138,0	134,2	144,9
Special housing	45,2	47,7	50,9
Promotion of functional capacity	32,6	33,0	39,2
Crisis support	18,6	28,3	29,9
Courses, camps and holiday activities	18,6	17,8	20,6
Day centres and assisted work activities	8,3	9,3	11,3
Prevention of endemic diseases	6,9	7,9	2,9
Total	268,2	278,2	302,5

Grants towards the rehabilitation of war veterans and the operating costs of institutions caring for injured veterans

Grants towards the rehabilitation of war veterans	2011	2010	2009
Total	99,3	102,8	105

towards costs associated with the treatment and rehabilitation of war veterans and towards the costs of setting up libraries for the visually impaired.

The Act on Funding Granted by Finland's Slot Machine Association (1056/2001) lays down provisions on the principles and procedures that must be followed when granting funding from the proceeds of Finland's Slot Machine Association. Finland's Slot Machine

Association produces proposals to the Ministry of Social Affairs and Health concerning the use of proceeds to grant funding on the basis of applications. The Ministry of Social Affairs and Health presents the proposals to the Finnish Government, which decides how funding is to be distributed. Finland's Slot Machine Association is responsible for paying the funds, for supervising the use of grants under the guidance of the Ministry of Social Affairs and Health and for monitoring and assessing the operations of the beneficiaries.

Finland's Slot Machine Association distributes its proceeds as grants to social welfare and health care organisations each year. The distribution of funding from Finland's Slot Machine Association is decided by the Finnish Government according to Finland's Slot Machine Association's proposals. The strategy of Finland's Slot Machine Association is for its profits to be used to strengthen health and social welfare, to prevent problems threatening health and social welfare and to help individuals who have encountered problems in Finland. Between 2008 and 2011, the strategy was divided into three main priorities. The first emphasised the promotion of health and social welfare and the operating conditions of organisations, the second focused on efforts to prevent problems and the third on developing support and services for the most disadvantaged population groups. In 2011, Finland's Slot Machine Association's grants amounted to a total of EUR 367.5 million, of which EUR 270 million were for approximately 800 different organisations and approximately EUR 100 million were for the rehabilitation and treatment of war veterans. During the strategic programming period of 2012–2015, Finland's Slot Machine Association aims to target its grants increasingly towards non-governmental activity such as volunteer and peer support work, communications and advice, the promotion of social inclusion as well as lobbying and the safeguarding of interests.

9.4.3 Use of proceeds from totalisator betting

Proceeds from totalisator betting operated by Fintoto Oy are used to promote horse breeding and equestrian sports. The use of the proceeds of Fintoto Oy is governed by the Act on the Use of Proceeds from Totalisator Betting (1055/2001). A Government Decree (1010/2011) regulates the division of the total amount of proceeds from totalisator betting into a portion

Table 17 | Funding and central government transfers contributed by Fintoto Oy in 2009–2011 (MEUR)

Grants and contributions	2011	2010	2009
To race tracks	26	26,6	29,9
To the Ministry of Agriculture and Forestry	8,1	7,8	8,3
Total	34,1	34,4	38,2

which Fintoto Oy uses under the supervision of the Ministry of Agriculture and Forestry and a portion which the Ministry of Agriculture and Forestry distributes as funding (equestrian sports appropriations). Proceeds from totalisator betting accounted for 1.0 per cent of central government transfers in 2012. The percentage dropped to 0.4 per cent as of the beginning of 2013. More detailed provisions on the Equestrian Sports Advisory Board and the use of proceeds from totalisator betting are laid down by a Government Decree (1476/2001).

The Equestrian Sports Advisory Board was set up by the Ministry of Agriculture and Forestry and its responsibility is to oversee the use of proceeds from totalisator betting on horse races and to act as an advisory body in connection with the ministry. The Ministry of Agriculture and Forestry decides the distribution of funds towards the promotion of horse breeding and equestrian sports on the basis of applications. The ministry also pays the funding and supervises that the funds are used appropriately. Funding is granted according to law to race tracks for the purpose of operating totalisator betting, to municipal governments for the purpose of building and maintaining race tracks, as prize subsidies, and to Finland's national confederation of harness racing and horse breeding associations and its member associations for the purpose of sponsoring advice services and communications, horse breeding, doping control, and investments.

Fintoto Oy uses the amount left over after its contribution to central government transfers, operating costs, lottery tax, and winnings paid out to players to promote equestrian sports and horse breeding in the form of grants. Fintoto Oy gives these grants directly to race tracks. The Ministry of Agriculture and Forestry has been supervising the distribution of Fintoto Oy's proceeds by requesting regular reports since the beginning of 2012. 

10

AFTERWORD

📌 This publication describes the national and international development of governmental actions relating to gambling. The objective of the yearbook is to give readers an overview of the developments that have taken place with regard to gambling and the Finnish gambling system since the previous yearbook, which was published in 2009. Many changes have taken place during the period examined in this book. Changes in the international operating environment and two reforms of the Finnish Lotteries Act in particular have moulded Finland's gambling system.

The most notable changes that have taken place during the period examined are listed at the beginning of each chapter of this book, and later developments are described on the websites of the authors. Details of these websites and other sources of information are given below as well as in the annexes of the book.

More information is available on the following websites:

www.intermin.fi

www.stm.fi

www.poliisihallitus.fi

www.thl.fi/pelihaitat

www.peliklinikka.fi

www.peluuri.fi

ABOUT THE AUTHORS

The book's foreword is by **Kari Paaso**, Director of the Department for Promotion of Health and Welfare of the Ministry of Social Affairs and Health and **Jouni Laiho**, Head of Gambling Administration at the National Police Board. **Katriina Laitinen**, Ministerial Counsellor at the Police Department of the Ministry of the Interior and **Kari Haavisto**, Ministerial Adviser at the Ministry of Social Affairs and Health contributed to the overall structure of the book. The authors are senior officials in organisations operating under the ministries responsible for the regulation of the gambling sector.

Information Officer, MSc (Social Sciences) **Maarit Avellan** edited the book and wrote Chapter 1, which discusses the Finnish gambling system. She is employed by the Centre of Excellence on Social Welfare in the Helsinki Metropolitan Area, which operates in connection with the City of Helsinki, and responsible for communications at the Gambling Clinic, and she also produces content on gambling-related problems for the website of the National Institute for Health and Welfare.

Senior Officer, LL.M. **Jukka Tukia** wrote Chapter 2, which discusses Finland's gambling policy, and Chapter 5, which discusses the money involved in gambling. He is employed by the Police Department of the Ministry of the Interior, and his responsibilities relate to drafting Finland's gambling policy and associated legislative work.

Ministerial Adviser, LL.M. **Sakari Airas** wrote Chapter 3, which discusses the international gambling market. He is employed by the Legislative Unit of the Police Department of the Ministry of the Interior, and his responsibilities include duties relating to international gambling policy.

Senior Officer, MSc (Administration) **Sari Ikkala** and Senior Officer, LL.M. **Tiina Tulirinta** wrote Chapter 4, which discusses supervision, and Chapter 9, which discusses the use of proceeds from gambling. They are employed by the National Police Board and their responsibilities include supervising and managing the legality of gambling services and intervening in illegal activities.

Senior Researcher, PhD (Social Sciences) **Johanna Järvinen-Tassopoulos** wrote Chapter 6, which discusses statistics. She has extensive experience of the research conducted by the National Institute for Health and Welfare concerning gambling and gambling-related problems.

Researcher, MSc (Social Sciences) **Jenni-Emilia Ronkainen** also contributed to writing Chapter 6. She works as a researcher at the Department of Alcohol, Drugs and Addiction of the National Institute for Health and Welfare.

Development Manager, MA (Education) **Saini Mustalampi** wrote Chapter 7, which discusses the prevention of gambling-related problems, and Chapter 8, which discusses support and treatment services. She is responsible for the national development and coordination of the prevention of gambling-related problems as well as support and treatment services for problem gamblers at the National Institute for Health and Welfare.

Researcher, MSc (Social Sciences) **Antti Murto** contributed to writing the chapters relating to the prevention of gambling-related problems and the money involved in gambling. He previously worked as a researcher at the Gambling Clinic and has been employed as a Special Adviser at the National Institute for Health and Welfare since the beginning of 2013.

MSc (Social Sciences) **Tapio Jaakkola**, who acts as a Development Coordinator at the Gambling Clinic, and MSc (Social Sciences) **Mari Pajula**, who is the Development Manager of the Peluuri gambling helpline, commented on the texts and provided advice on producing topical information.

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FINLAND

The following documents can be found on the website of the Finlex Data Bank at www.finlex.fi.

Lotteries Act

The amendments made to the Lotteries Act between 2010 and 2012 can be found in the Finlex Data Bank. During the period examined in the yearbook, new amendments to the act entered into force on 1 October 2011 and 1 December 2012.

Government Decrees

Government Decrees concerning the forms of gambling operated by Fintoto Oy (1286/2011), Finland's Slot Machine Association (1287/2011) and Veikkaus Oy (1288/2011) were issued on 15 December 2011, and they entered into force on 1 January 2012. The decree concerning Finland's Slot Machine Association was amended on 10 May 2012 (2032/2012). The new decree entered into force on 1 June 2012. The decrees can be found in the Finlex Data Bank.

Decrees of the Ministry of the Interior

The first operator-specific decrees concerning the rules of different forms of gambling were issued on 22 December 2011, and they entered into force on 1 January 2012. The Ministry of the Interior's decrees on the rules applicable to the games of each gambling operator are published in the ministry's decree collection. Rules of specific games are appended to the decrees, separately for each gambling operator. Notices of the publication of the ministry's decrees,

indicating where the public can access each decree and when each decree is to enter into force, are published in the Statutes of Finland according to Section 4 of the Act on the Statutes of Finland (188/2000). The decrees and associated annexes are available from the ministry's registry once they have entered into force. All decrees issued as part of the decree collection of the Ministry of the Interior are published under Decrees of Ministries in the Finlex Data Bank.

Government Programme

The current Government Programme of the cabinet of Prime Minister Jyrki Katainen was published on 22 June 2011. It can be found on the website of the Finnish Government at valtioneuvosto.fi/hallitus/hallitusohjelma/.

Government Bills

Government Bills relating to the Lotteries Act can be found on the website of the Parliament of Finland at www.eduskunta.fi.

EUROPEAN UNION

European Commission

The European Union' action plan for online gambling was published in October 2012. A communication concerning the action plan can be found on the website of the European Union at ec.europa.eu.

In 2011, the European Commission published a so-called green paper on online gambling in the internal market. The green paper can also be found on the aforementioned website. The document is called Green Paper COM(2011) 128 final.

European Parliament

In October 2011, the European Parliament published a report on online gambling in the internal market. The report is known as the Creutzmann Report (2011/2084(INI)). It can be found on the website of the European Parliament at www.europarl.europa.eu.

Court of Justice of the European Union

Rulings of the Court of Justice of the European Union are discussed especially at the beginning of the yearbook. From Finland's perspective, the most important cases include those of Schindler, Läärä and Gambelli. They can be found online at <http://curia.europa.eu/juris/recherche.jsf?cid=111531>.

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BOOK ABOUT CHANGES IN FINLAND'S GAMBLING MARKET

What forms of gambling are the most popular in Finland? What impact does the European Union's increasing interest in the gambling sector have on Finland? Who takes care of citizens who have become addicted to gambling? How effective are supervision and efforts to prevent gambling related problems?

The Yearbook of Gambling in Finland aims to answer these and other topical gambling-related questions. This yearbook is an account of changes that have taken place in Finland's gambling market since the last yearbook which was published in 2009.

The Yearbook of Gambling in Finland 2012 has been written from a governmental perspective and its purpose is to provide information about Finland's gambling policy and changes in the policy. The authors are government officials and experts working in the administrative sectors of the Ministry of the Interior and the Ministry of Social Affairs and Health. In this book, they share their knowledge of Finland's gambling system as well as recent research and developments.



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