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## STATE INSTITUTIONS IN THE FIGHT AGAINST THE NEGATIVE EFFECTS OF GAMBLING IN POLAND

The objective of this paper is first to present the problem of gambling in Poland and its scale over several years. The study also presents activities undertaken by state institutions to help combat gambling addiction as well as to eliminate entities offering illegal gambling services from the market. It focuses on the Fiscal Administration, which controls this area of activity, and the National Health Fund, which, through financial outlays and therapies provided, helps the addicted to overcome their addiction to gambling. The article employs a research method that synthesizes literature analysis and knowledge from the author's professional experience. The latest, previously unpublished statistical data obtained from the Ministry of Finance and the Ministry of Health is also presented.

**Keywords:** gambling, addiction, e-gambling.

### 1. INTRODUCTION

The term gambling is most often identified with a form of entertainment, satisfying both the emotional and financial needs of a person. Casinos, roulette, slot machine parlours, nightlife, and money are the main attributes associated with this phenomenon. In addition, in Polish, the term gambling is often used in the context of certain activities or decisions involving substantial risk taking (e.g., investing in the stock market), but not involving the practice of games of chance.

Long-term gambling, both legal and illegal, can cause serious risks at various levels, because a seemingly innocent game, combined with accidental winning of a certain sum of money, can be the beginning of the process of gambling addiction. The danger associated with electronic gambling is also worth emphasising, as it relates to complete anonymity, constant and easy access to casinos or other online games (including for children and young people) and the lack of time pressure. The consequences of such an addiction can often be disastrous for the addict and their loved ones. They can lead to a debt spiral, resulting in problems with creditors, loss of employment, family breakdown and even to the risk of an attack on one's own life.

Gambling addiction is a behavioural disorder of an addictive nature, unrelated to the intake of psychoactive substances (Rowicka, 2015). The well-known addictions to such substances such as alcohol, drugs, narcotics, or legal highs have been joined by so-called behavioural addictions, which, in addition to pathological gambling, include workaholism,

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shopaholism, sexaholism or computer, telephone or Internet addiction. These addictions have a negative impact on society and are the source of many other pathological phenomena.

From a criminological perspective, it can be hypothesised that gambling is often linked to criminal activities, either because these activities are a consequence of a primary addiction to gambling or, conversely, criminal activities may be based on or use gambling as an opportunity to conceal illegally acquired wealth. The gaming market is nearly always associated with big money, which is a consequence of the presence of illegal activities in this sector, often carried out by organised criminal groups. Profits derived from gambling are very often invested by members of these groups in further crime, including gambling (Dudek, Danilewicz-Dudek, 2022). In addition, illegal gambling activities offer great opportunities for so-called ‘money laundering,’ which are the profits from broadly unlawful activity, as it allows the sources of these funds to be disguised and put into legal circulation. Illegal gambling is also an area of common crime such as drug trafficking, theft, assault, robbery, or usury.

Polish government institutions, in their task of protecting against the dangers posed by gambling addiction, focus on preventive and control activities, which are mainly manifested in the regulation of the gambling market and the prevention of related addictions.

## 2. GAMBLING IN THE POLISH LEGAL SYSTEM

Control activities undertaken regarding the functioning of the gambling market, broadly defined prevention of addiction to these games is a multi-faceted area of activity of public institutions and other entities whose tasks focus on verification of the activity of entities offering services in this area. The legal basis for these activities is regulated in a number of legal acts, particularly in the Act on Gambling of 19 November 2009, which has been amended several times<sup>2</sup>.

In the Polish legal system, the following types of gambling are classified as gambling games under the cited Act: games of chance, betting, card games and games using automatic machines. According to its wording:

Games of chance are games for winnings of money or goods, whose outcome depends on chance and the conditions of play are laid down in the rules. These are:

- Draw-based games – games in which winnings are obtained by correctly selecting numbers, signs or other distinguishing features, and the amount of winnings depends on the total amount of stakes paid; as well as the draw-based game keno, in which winnings are obtained by correctly selecting numbers, and the amount of winnings is the product of the stake paid and the multiplier established for the individual degrees of winnings;
- Monetary lotteries – games in which one participates by purchasing a ticket or other evidence of participation in the game and the lottery organiser offers only monetary winnings.
- Telebingo game – a game in which one participates by acquiring a token of participation in a game containing random sets of numbers or signs from a predetermined set of numbers or signs, carried out on a nationwide scale with the

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<sup>2</sup> Gambling Act of 19 November 2009, formerly the Gaming and Betting Act of 29 July 1992.

draw being broadcast as a television broadcast, and the entity organising the game offers winnings in cash or in kind;

- Cylinder games – games where players participate by predicting numbers, signs, or other distinguishing features and where the amount of winnings depends on a predetermined payout ratio and the outcome of the game is determined by a revolving device, or cylindrical games operated on these principles over the Internet;
- Dice games;
- Cash bingo game – a game in which one participates by acquiring random sets of numbers from a predetermined set of numbers and the operator of the game offers only cash winnings, the amount of which depends on the total amount of stakes paid;
- Raffle bingo – is played by purchasing random sets of numbers from a predetermined set of numbers and the operator offers only winnings in kind.;
- Raffles – where participation is through purchase of a ticket or other evidence of participation in a game and where the entity organising the raffle offers only winnings in kind;
- Promo lotteries, in which one participates by purchasing a good, service, or other evidence of participation in the game and thereby participates free of charge in the lottery and the entity organising the lottery offers winnings in cash or in kind;
- Audio-text lotteries – in which one participates through paid:
  - telephone calls,
  - sending text messages using the public telecommunications network.

By contrast, pari-mutuel betting is betting on cash winnings, which involves guessing:

- results of sporting competitions between humans or animals in which participants pay stakes and the amount won depends on the total amount of the stakes paid - totalizators;
- the occurrence of various events, including virtual events, in which participants pay stakes and winnings depend on an agreed ratio between the bettor and the depositor - bookmaking.

Slot machine games are games on a mechanical, electromechanical or electronic devices, including a computer, and games corresponding to the rules of slot machine games organised via the Internet for winnings in cash or kind (renewal of a game without paying the stake or starting a new game by using winnings in kind obtained from a previous game) where the game contains an element of chance. Slot machine games are also games on mechanical, electromechanical or electronic devices, including computers, as well as games corresponding to the rules of slot machine games organised via the Internet for commercial purposes, where the player has no possibility of obtaining winnings in cash or in kind, but where the game is of a random nature.

Card games include blackjack, poker and baccarat when played for prizes in cash or kind.

In the aforementioned games, where the outcome is uncertain, the obtaining of monetary winnings or other prizes in kind is based on a random event. It is this randomness, also known as fortuity, which constitutes the fundamental characteristic of gambling. This element is contrasted with the skill of the participants in the game. Interfering with the randomness of the devices offering this type of game leads to a great deal of abuse and does not translate into the player's dexterity or psychomotor and intellectual capacity, which can best be illustrated by the example of slot machines. The player's task on this

type of device, after depositing an appropriate amount of money (coins or banknotes) and selecting a game and a stake, is to press the button responsible for starting the reels or circuits, giving an impulse to set them in motion. If the randomness of the game is interfered with, the number of spins and the moment when the reels stop or when certain winning systems are arranged, depending on the type of machine, are decided by the software, which acts as a random generator, and the result is determined by the software itself. In these games, the participant does not have the possibility to manually obtain favourable arrangements of symbols giving the expected winnings according to the pay table for the game. It is also possible to play the game in an automatic form, where the reels or hands start and stop automatically without the player's participation, until the points are exhausted, or the player switches off this function.

The games listed in the Act may cause serious risks at various levels, both for individuals and society, thus harming the public interest. The social and legal regulation of activities related to the gambling market seems to be justified from the point of view of the protection of minors from gambling, persons addicted to gambling and entrepreneurs who depend to some extent on this economic level for their business activity. The organisation and operation of this type of games is very profitable, which results in a high level of interest on the part of persons hoping to make a quick and substantial profit. It should be noted that gullibility and the desire to recover the money invested by the gambler is the main source of profit for the owners of premises offering the opportunity to take advantage of gambling and the entities arranging and intermediating this procedure. For many gamblers, addiction causes social and family problems and can lead to criminogenic behaviour such as fraud, theft, or forgery (Hörnle, 2010).

### **3. GAMBLING CONTROL SYSTEM IN POLAND**

The state, through established and specialised services, is taking measures to combat illegal gambling. Officers of Customs Offices, as financial pre-trial investigation authorities, until the end of February 2017 undertook investigation and prosecution actions not only against persons who organised and conducted illegal gambling and participated in such games, but also against those who contributed to and enabled the illegal procedure, e.g., by providing premises and services, etc. Since 1 March 2017, Heads of Customs and Tax Offices have taken over the tasks in this area.

Figure 1 shows the effects of control activities conducted by the customs authorities in the period from 2010 to April 2017 and the National Fiscal Administration in the period from April 2017 to 2022, which continued activities aimed at combating fiscal offences involving the illegal organisation of gambling games. Activities conducted in cooperation with the Police, the Central Bureau of Investigation of the Police, the Internal Security Agency or the Border Guard were geared towards revealing the practice of organising illegal games on slot machines or their unauthorised possession. These activities included, inter alia, organisation of illegal games with the use of electronic media and organisation of games on traditional (classic) slot machines. These actions resulted in the detention of the machines, the fining of the owner of the premises and the gambler or the initiation of fiscal proceedings. In connection with the fact that in many cases gambling machines in these premises were the main 'driving force' behind their operation and thus the leading source of revenue, tax inspections were also conducted to verify the correctness of tax settlements on this account.

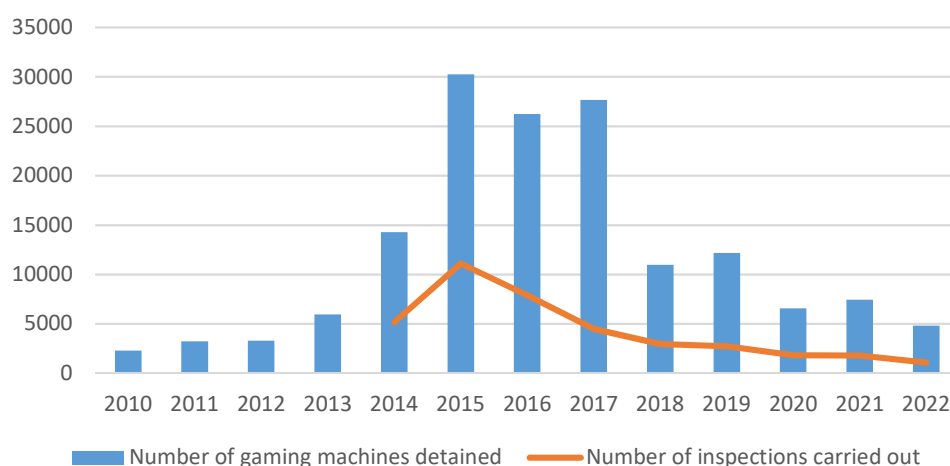


Figure 1. Numbers of decisions issued between 2017 and 2022 imposing monetary penalties under Article 89(1), para. 1–4.

Source: own elaboration based on data obtained from the Ministry of Finance.

From the author's professional experience, one of the areas of illegal machine gaming was the one related to the use of electronic media imitating FOREX market investment, which flourished between 2014 and 2017. These devices, via Internet connections, under the guise of playing on the foreign exchange market, allowed participants to play slot machine games within the meaning of the Gambling Act, analogous to traditional gaming machines. Ordinary computer monitors or notebook computers were also revealed in the premises, on which graphics with gambling games were made available via websites, and the replenishment of gaming points (after the cash had been handed over to an employee) took place by adding points on another computer. Another manifestation of the illegal organisation of games on slot machines was the organisation of such games with the use of traditional (classic) gaming machines, where it was possible to play for winnings in cash or in kind. Winnings were paid out by the machine itself or outside the machine, e.g., by a bartender. In addition, persons organising and operating gambling games on such machines, in order to make their operation appear legal, placed information on the machine stating that the machine is used only for fun and does not pay out winnings, or installed other elements in the machines in order to make their operation appear legal, such as a time limit, arcade elements or a knowledge element (Danilewicz-Dudek, Dudek, 2020).

The decrease in inspections conducted in premises with revealed gaming machines by officers of the National Fiscal Administration from 2018, noticeable on the chart, is a consequence of the amendments to the Gambling Act introduced from 1 April 2017 and the expansion of the catalogue of persons who may be fined for violating its provisions. Pursuant to the amended Act, a monetary penalty may be imposed on both a person organising gambling games without a licence or permit, without making a notification or without the required registration of a gaming machine or device, on a person organising games on slot machines outside a gaming casino, as well as on a participant in a gambling game organised without a licence or permit.

It should also be pointed out that there were restrictions, and thus difficulties in conducting control activities, related to the Covid-19 pandemic situation and the resulting restrictions, which affected the number of actions conducted in places where games on slot machines were illegally played.

Table 1 presents a summary of the penalties imposed by customs and fiscal officers in connection with the irregularities revealed during the inspections conducted, following the introduction of amendments to the Gambling Act after 1 April 2017.

Table 1. The number of decisions issued between 2017 and 2022 imposing fines under Article 89(1) para. 1-4

Legal basis of the decision	Article 89(1) Para. 1*	Article 89(1) Para. 2**	Article 89(1) Para. 3***	Article 89(1) Para. 4****
Number of final decisions issued in 2017	16	19	0	3
Number of final decisions issued in 2018	464	130	34	11
Number of final decisions issued in 2019	1340	68	80	12
Number of final decisions issued in 2020	1144	9	173	11
Number of final decisions issued in 2021	1253	10	196	16
Number of final decisions issued in 2022	1601	32	194	11

\* a person arranging gambling without a licence, without a permit or without making the required notification

\*\* a person prompting gambling on the basis of a licence granted, a permit granted or a notification made, who contravenes the conditions of the approved regulations, a licence granted, a permit granted or a notification made or operates games on gaming machines, a drawing device or gaming equipment without the required registration of a gaming machine, a drawing device or a gaming equipment

\*\*\* dependent possessor of premises where unregistered gaming machines are located and where catering, trade or service activities are conducted

\*\*\*\* sole holder of premises on which there are unregistered gaming machines and on which catering, commercial or service activities are conducted, in so far as the premises are not subject to dependent possession

Source: own elaboration based on data obtained from the Ministry of Finance.

The amount of the fine has also increased from PLN 12,000 for each gambling device (prior to the amendment of 1 April 2017) to PLN 100,000 for both the persons organising the games and those in possession of gambling devices. The fear of entrepreneurs, especially those with a gastronomic and commercial profile, who have made their business dependent to some extent on gambling, has caused some bars, restaurants, or small shops to close or limit their activities due to the threat of high penalties. The owners of premises who leased part of their premises to operators engaged in gambling gained an additional source of income from this. Often, employees of such premises settled winnings, operated gaming machines and replenished funds in the gaming machines and received appropriate remuneration. This is also the case of owners of free-standing buildings, who rented the building in exchange for renovation of the premises or its lease, in which illegal slot

machine gambling establishments were organised. An interesting phenomenon has been observed since March 2017, to circumvent the prohibitions under the Gambling Act by the organisers of slot machine games: leasing of part of the land by a number of subletting companies. As a result, a container with gaming machines was erected on the leased land; it was unmanned, camera-enclosed and entered remotely by prior telephone appointment. As a result of the inspection of such a container, it was difficult to establish the owner of the gambling machines, the owner of the container and the persons operating such 'illegal gambling parlours.'

#### **4. GAMBLING OVERUSE DISORDER AS A BEHAVIOURAL DISORDER**

Gambling addiction is a disorder that needs to be treated, like any other psychological addiction. What is significant about the characteristics of a gambling addict is that their life revolves around gambling, and they are unable to control their need to gamble, losing control of their behaviour and suffer harm from continuing to gamble (Jęczeń, Komsta, Sak, 2012).

This causes numerous mental health problems and results in insomnia, depression, suicidal thoughts, and attempts, reaching for psychoactive substances or alcohol. It also affects physical wellbeing, resulting in frequent headaches, neglect of nutrition or personal hygiene. It is not uncommon for addicts to lose their entire monthly income in a casino or gambling hall overnight, ignoring the need to pay off current obligations such as loan instalments, making payments, meeting the needs of a spouse or children. Often addicts borrow from family, friends, or employers, or even from high-interest lenders, pawn or sell movable property, take out mortgages on real estate or even dispose of it. Failure to repay the borrowed money has negative consequences not only for the gambler themselves, although as an addict they tend to overlook the problem, but above all for their loved ones, resulting in the loss of assets in extreme cases because of enforcement proceedings. Financial issues related to gambling translate into family and marital problems, resulting in conflicts, separations, divorces, child neglect, physical or psychological violence.

Child and adolescent gambling is a relatively new but serious problem for family life and public health. The underlying causes can be traced back to a family history of gambling or other addiction, negative peer influences, low self-esteem, a desire to prove oneself or impress peers, a lack of purpose in life or loneliness and boredom. The above-mentioned factors are not the only ones that influence gaming addiction in young people, as each type of addiction is an individual story with different origins of initiation. A good relationship between parents and children allows them to react quickly to the first signs of gaming addiction, as the effects of gaming addiction are not as measurable and visible as with other addictions such as drugs or alcohol. Often, however, work, career and the pursuit of money means that parents compensate for the lack of time by buying their children electronic gadgets, e.g., mobile phones or tablets that facilitate access to diverse types of gaming.

Pathological gambling in the ICD-10 (International Codes of Disorders) classification in force in Poland until 2018 is listed among behavioural disorders under the number F63.0 within disorders of habits and drives (impulses). It refers to frequent, repeated episodes of gambling that dominate a person-patient's life, leading to a violation of norms and social, material, professional and family obligations. In the subsequent 2018 version of this classification (ICD-11), gambling has found its place among behavioural addictions as 'gambling use disorder' (Gambling disorder – 6C50) and 'gaming disorder' (Gaming disorder – 6C51).

In Poland, pathological gambling is diagnosed when a person has been diagnosed with at least three symptoms from the following list during the past year:

1. a strong need or feeling of compulsion to gamble.
2. subjective perceptions of difficulty in controlling gambling behaviour, i.e., impaired control over abstaining from gambling and the amount of time spent gambling.
3. experiencing, anxiety, irritability or lower mood when trying to stop or reduce gambling, and the disappearance of these states when returning to gambling.
4. spending more and more time gambling to obtain the satisfaction or well-being previously obtained in a shorter period of time.
5. progressive neglect of alternative sources of pleasure or previous interests in favour of gaming.
6. continuing to gamble despite the harmful consequences (somatic, psychological, and social) known to be associated with spending time gambling (Woronowicz, 2001).

The rapid growth of the gambling market in Poland has given rise to worrying phenomena in health care, as patients with a gambling problem have started to present themselves to outpatient clinics for alcohol dependence (Grant, Kushner, Kim, 2002). Figure 2 shows the value of reimbursement provided by the National Health Fund for the treatment of people diagnosed with pathological gambling.

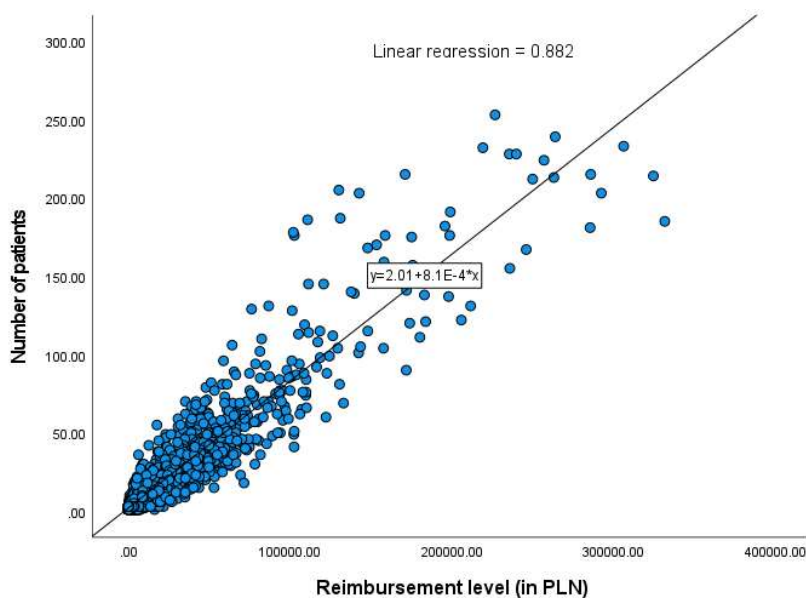


Figure 2. Reimbursement level in the 2010–2022 period

Source: own elaboration based on data from the National Health Fund.

Figure 2 shows a statistically significant ( $p < 0.05$ ) correlation between the number of patients and the value of the reimbursement provided by the National Health Fund for the treatment of people diagnosed with pathological gambling. The correlation is very strong (0.939).



Table 2. Number of patients and value of reimbursement of services provided by the National Health Fund for the treatment of gambling addicts in 2010–2022 – descriptive statistics

	N	Mean	Median	Standard deviation	Minimum	Maximum
<b>Number of patients</b>	2 634	16.22	5.00	29.18	1.00	253.00
<b>Value of services reimbursed (in PLN)</b>	2 634	17 542.20	4 552.00	33 834.61	0.00	331 627.00

Source: own elaboration based on data from the National Health Fund.

Gambling addiction manifests itself as a behavioural disorder, i.e., it concerns the way in which one functions in everyday life. The most disturbing symptom of this addiction is, primarily, the constant need to experience strong tension caused by the unpredictable outcome of the game. Both winning and losing motivates the addicted person to continue playing, with the aim of playing back or continuing the good streak and winning again (Marlatt, Baer, Donovan, Kivlahan, 1988). The result of such behaviour is usually a deepening of the addiction and its evolution into further stages. This type of addiction is subject to treatment, and once the type of gambling addiction is diagnosed, the appropriate treatment method is selected. The process begins with the professionals revealing the underlying substrate which, for addicts, is the impulse to gamble. The patient needs to be aware of the neurological and psychological basis of their problem to work on changing their thinking. It is important to develop ways of coping with stress without resorting to activities associated with the adrenaline rush of gambling. The most effective treatment for this addiction takes place in closed centres, where the patient follows a therapeutic programme to develop methods of coping with the addiction.

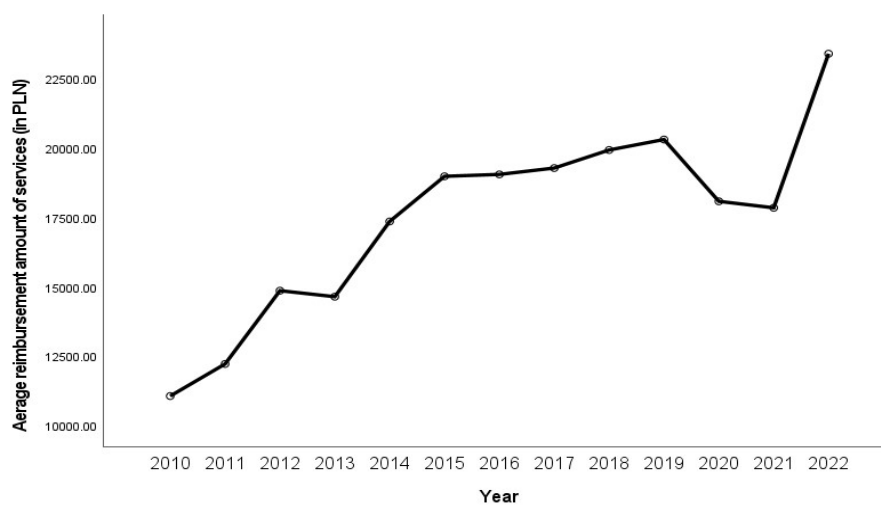


Figure 3. Amount of reimbursement (PLN) for persons treated for gambling addiction between 2010 and 2022

Source: own elaboration based on data from the National Health Fund.

In Poland, treatment of gambling disorders takes place in outpatient settings, i.e., in outpatient clinics or hospital day wards, as well as inpatient facilities. Therapeutic interventions are financed by the National Health Fund, various foundations operating in addictions and by the patients themselves through commercial activities of specific centres. As can be seen from the data (Figure 3) the number of services reimbursing the treatment of gambling addicts from 2010 to 2019 showed an upward trend. However, between 2019 and 2021, there was a decrease in reimbursement for this purpose, which was probably due to the COVID-19 epidemic emergency.

Table 3 presents data on the financial resources transferred by the National Health Fund for the treatment of gambling addicts. When analysing them, a fundamental trend, i.e., a significant statistical difference, was found in the reimbursement value of services reported with the main diagnosis F63.0 between 2010 and 2022. The average reimbursement value of services was lowest in 2010 and highest in 2022. The differences between individual years were found to be statistically significant ( $p < 0.05$ ).

Table 3. Value of reimbursement of services provided by the National Health Fund for the treatment of gambling addicts in the 2010-2022 period – descriptive statistics

Year	N	Mean	Standard deviation	Minimum	Maximum
2010	186.00	11051.85	22474.79	0.00	175793.00
2011	193.00	12205.40	22477.54	0.00	153472.00
2012	193.00	14840.92	28584.12	15.00	199059.00
2013	200.00	14624.63	26466.10	0.00	198678.00
2014	199.00	17330.86	31707.23	40.00	249956.00
2015	212.00	18953.89	36467.73	0.00	306198.00
2016	220.00	19022.45	36763.94	0.00	285839.00
2017	213.00	19251.12	36843.81	0.00	292413.00
2018	210.00	19900.32	38628.89	26.00	285470.00
2019	202.00	20277.53	38903.62	0.00	324570.00
2020	205.00	18053.88	33919.76	0.00	256985.00
2021	197.00	17821.78	33992.44	0.00	245993.00
2022	204.00	23363.11	42061.25	0.00	331627.00
Total	2634.00	17542.20	33834.61	0.00	331627.00
<b>F=2.021; p=0.019</b>					

Source: own elaboration based on data from the National Health Fund.

Widespread access to gambling, coupled with the high proportion of people who report taking up various forms of gambling, poses a serious challenge to the public health sector. Offers of assistance for people with gambling-related disorders can be found, among others, in the National Health Programme (annex of the Regulation of the Council of Ministers on the National Health Programme for 2021–2025). These include those financed by the Gambling Resolution Fund at the disposal of the Minister of Health, which is administered by the National Centre for Counteracting Addictions. These activities cover such areas as social prevention, rehabilitation, and social reintegration of persons with gambling disorders, reduction of social and health damage, training of persons implementing social prevention activities, psychotherapy, or gambling operators. In addition, they include publishing materials and publications, concerning behavioural

addictions, organising conferences, and supporting scientific research (Piasecka, Szwejka, Nastazjak, 2022).

The analysis of data on persons treated for gambling-related addiction (Figure 4) shows that the largest increase in their number occurred in the years 2013–2017. The introduction of internet terminals using the CSANI platform on the market contributed to this. Devices of this type suggested the possibility of participating in the currency options market consisting in buying – selling currencies or entering future contracts (Politowicz, 2020).

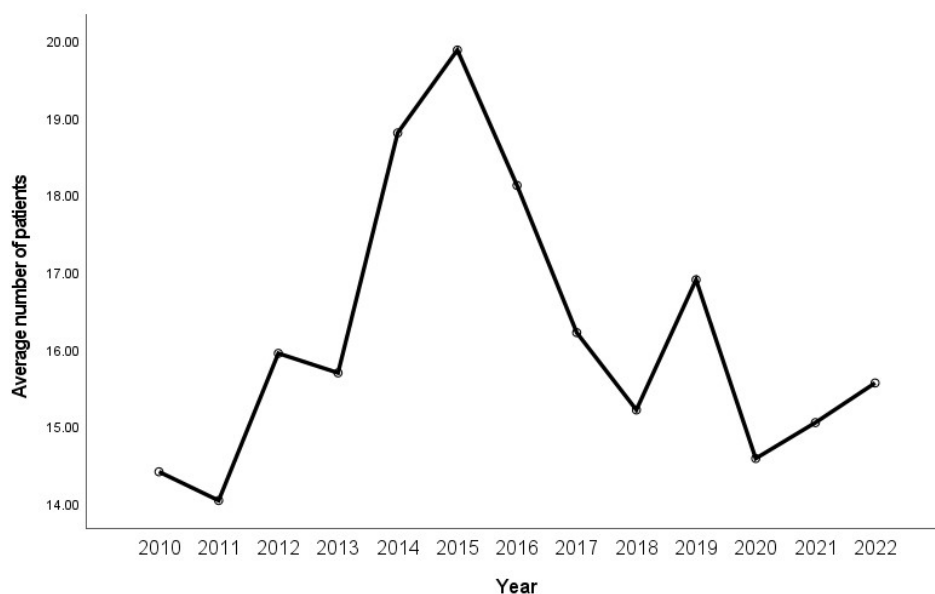


Figure 4. Number of persons treated for gambling addiction in the 2010–2022 period

Source: own elaboration based on data from the National Health Fund.

In addition to the gaming machines creating the illusion of participation in the currency market, the flourishing of illegal e-gambling has had a significant impact on the growth of gambling addiction. Ease of access, anonymity, limited control, or the ubiquity of online gambling, as well as the speed and detail of betting are the main attributes of this form of gambling. Actions taken by the appointed authorities to control games offered online resulted in the blocking of websites offering gambling and gambling casinos by the minister responsible for public finance, who maintains a register of domains used to offer gambling in contravention of the Act (register available at [hazard.mf.gov.pl](http://hazard.mf.gov.pl)). The entry of a domain name in the register results in an obligation on the part of telecommunications undertakings to block access to a website using such a domain name, while on the part of payment service providers to cease providing payment services on a website using a domain name entered in the register (Frąckowiak, 2018).

On 12 February 2018, the web domains [www.csani.com](http://www.csani.com) and [csani.com](http://csani.com), using the websites <http://www.csani.com> and <http://csani.com> to arrange games on the Internet, were entered in the Register of Domains for Offering Gambling Games in Contravention of the Gambling Act, referred to in Article 15f(1) of the Gambling Act.

Table 4. Number of gambling addicted patients in the 2010–2022 period – descriptive statistics

Year	N	Mean	Standard deviation	Minimum	Maximum
2010	186.00	14.40	27.21	1.00	205.00
2011	193.00	14.03	25.14	1.00	170.00
2012	193.00	15.94	28.72	1.00	191.00
2013	200.00	15.69	27.30	1.00	176.00
2014	199.00	18.79	33.66	1.00	212.00
2015	212.00	19.87	35.31	1.00	233.00
2016	220.00	18.11	32.89	1.00	253.00
2017	213.00	16.21	29.47	1.00	232.00
2018	210.00	15.20	28.47	1.00	239.00
2019	202.00	16.89	30.28	1.00	228.00
2020	205.00	14.58	25.24	3.00	224.00
2021	197.00	15.04	26.05	3.00	228.00
2022	204.00	15.55	26.67	3.00	213.00
Total	2634.00	16.22	29.18	1.00	253.00
F=0.759; p=0.693					

Source: own elaboration based on data from the National Health Fund.

Analysis of the data available to the National Health Fund (Table 4) showed no statistically significant differences ( $p > 0.05$ ), in terms of the number of patients for whom services with the main diagnosis F63.0 were reported, in the period 2010–2022. Yet, that the above data refer only to those patients who undertook treatment in institutions aiding in gambling addiction treatment. However, the scale of the problem is much larger. As presented in research conducted by the Centre for Public Opinion Research, only 11% of gambling addicts undergo treatment (CBOS, 2015). Therefore, it can be hypothesised that the number of compulsive gamblers is ten times higher than the number of those undergoing treatment, which should induce relevant institutions to undertake activities aimed at fighting this addiction in a broad sense, including prevention in this respect.

## 5. CONCLUSIONS

Gambling has negative individual, environmental and civilisational consequences. Effective mitigation of the negative consequences associated with gambling in its broadest sense requires consistent action at all levels, from governmental to local. Despite the large outlays allocated by the National Health Fund for projects targeting gambling addicts and the activities of various institutions assisting persons addicted to gambling, the possibility to obtain large winnings in a brief period invariably attracts people to this type of games. What is noteworthy is that operators participating in the gambling market, despite the existing legal restrictions, focus primarily on large profits, without considering the negative social or health consequences of gambling addiction for gamblers.

While land-based entities offering diverse types of gambling are controlled by authorised services and eliminated from the gambling market sector, e-gambling is a virtual, cross-border phenomenon, which makes it difficult to locate. As a result, the enforcement by the state of domestic legal regulations on Internet gambling faces a number of difficulties, which makes it much easier for operators to organise illegal e-gambling. It

is therefore necessary to continuously monitor the developments in online gambling and to improve tools to combat this area of cybercrime.

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## LEGAL ACTS

- Ustawa z dnia 19 listopada 2009 r. o grach hazardowych (t.j. Dz.U. z 2023 r., poz. 227 ze zm.).
- Rozporządzenie Rady Ministrów z dnia 30 marca 2021 r. w sprawie Narodowego Programu Zdrowia na lata 2021–2025 (Dz.U. z 2021 r., poz. 642).

