GAMBLING HARM MINIMISATION POLICY

Policy Reference No.  POL/277
File No.  HCC18/445
Strategic Objective  2.2 Strengthen community safety and respectful behaviour
Adopted by Council  9 September 2019
Re-Adopted  
Date for Review  9 September 2024
Responsible Officer  Manager, Health and Community Wellbeing
Department  Health and Community Wellbeing
1 BACKGROUND:

Hume City Council acknowledges that whilst gambling is a legal activity, for some it can lead to harmful consequences not only for the gambler, but also to families and for the wider community.

According to the objectives set in the Victorian Government’s Gambling Regulation Act 2003, gambling should be safe, fair, conducted honestly, free from exploitation, devoid of minor participation, and delivered in a way that minimises harm from gambling. It is acknowledged that gaming venues have a regulated role in upholding these objectives and ensuring the responsible serving of gambling.

Council accepts that residents visit gaming venues not just for gambling activities, but also for affordable meals; social participation; recreation and entertainment. Council also recognises that there are harms associated with all forms of gambling, which can have significant negative health, social and economic impacts on individuals, families and communities in Hume City.

Research has shown that gamblers do not have to have a problem with gambling in order to experience gambling harm, directly or indirectly. Although electronic gaming machines (EGMs) contribute to the lion’s share of gambling losses in communities, other forms of gambling are rapidly increasing their market share in losses, such online gambling.

As a leader, advocate, service provider, decision maker and planner, Council is committed to creating a City that supports the health and wellbeing of residents and visitors.

This Gambling Harm Minimisation Policy 2019 is a community-outcome focussed policy that articulates Council’s public health approach to gambling. It aims to minimise gambling related harms in Hume’s communities and provide a clear and consistent management response to EGMs, over which Council has a regulatory and statutory role.

2 PURPOSE:

The purpose of this policy is to:

2.1 Articulate Council’s public health approach to gambling, including the minimisation of gambling harms in Hume’s communities.

2.2 Establish a clear and consistent Council response to address gambling related matters within Hume City, and, where appropriate, in other neighbouring municipalities.

2.3 Inform advocacy priorities on gambling for Council to achieve the best outcomes for local communities, particularly those most at risk of gambling related harms.

2.4 Align with Council’s policies, including, but not limited to, local planning policy on gaming (Hume Planning Scheme clause 22.17 Gaming), Social Justice Charter 2014 and Hume Health and Wellbeing Plan 2017-2021.
3 SCOPE:

This policy will refer to the following gambling related matters:

This Policy will:

3.1 Address gambling related matters in Hume City in recognition of the growth of the gambling industry, its increasing ease of access and gambling related harms, including online gambling.

3.2 Acknowledge that gambling harm is a public health issue and that a whole-of-community approach is required to address gambling risks and harms in partnership with others.

3.3 Address electronic gaming machine matters which Council has regulatory and statutory responsibilities in Hume, and where appropriate in other neighbouring municipalities.

3.4 Guide Council to proactively identify and respond to gambling related matters in Hume and beyond the municipality (when and where relevant to do so).

3.5 Address gambling not only as a product, but also the way the product is delivered, consumed, managed and governed and their community impacts.

4 OBJECTIVES:

The policy seeks to:

4.1 Minimise the negative impacts from gambling on Hume communities through Council's public health approach to gambling.

4.2 Present a transparent and consistent approach to gambling related matters in Hume City.

4.3 Increase community awareness and understanding of the risks and harms associated with gambling and encourage local responses to such harms.

4.4 Strengthen partnerships and collaborations to effectively advocate on gambling related matters in Hume City and outside of Hume, where appropriate.

5 POLICY STATEMENTS:

5.1 Protecting public health:

Council will:

5.1.1 Identify opportunities to promote non-gambling social, leisure and entertainment venues and activities within Hume City as alternatives to gambling.

5.1.2 Promote partnerships with organisations, service providers and other agencies that improve community access to services, information and activities that address the impacts of gambling and improve community awareness of the harms associated with gambling.
5.1.3 Elevate the need for increased services to support communities affected by gambling harms, particularly in Hume’s Growth Areas.

5.1.4 Continue to monitor evidence-based research on gambling and its effects on communities in order to support and strengthen its knowledge of effective practices to minimise gambling related harms.

5.2 **Leadership and representation:**

Council will:

5.2.1 Recognise its public health leadership role within Hume City and take on a proactive and longer-term policy approach to current and future gambling matters, especially matters that impact on communities most at risk of gambling harms.

5.2.2 Work closely with peak bodies and other community organisations in recognition of Council’s important role in the collective voice on the minimisation of gambling harms in Hume City and across Victoria.

5.2.3 Make submissions to State and Federal Government in response to calls for public comment on relevant gambling related matters.

5.2.4 Adequately resource Council responses to applications relating to all EGM matters, including representations at VCGLR and VCAT Hearings, if, and when, required.

5.3 **Council’s regulatory and statutory response to electronic gaming machines:**

Council will:

5.3.1 Undertake a Social and Economic Impact Assessment for each application that is referred by the VCGLR for new or amended EGM licenses in Hume City and assess each application on a case-by-case basis in accordance with this policy and its Local Planning Policy.

5.3.2 Formulate an appropriate response to each formally notified gaming licence application in neighbouring Councils, when the assessed impacts (both positive and negative) of the application demonstrate that there will be a net detrimental impact on Hume residents.

5.3.3 Require that all gaming applications in Hume City provide evidence and consideration of the views of the surrounding local community through a community attitudinal survey undertaken by the applicant in relation to all proposed impacts contained in their application.

5.3.4 Not support any gaming licence application if Council’s Social and Economic Impact Assessment demonstrates that there will be a net detrimental impact on the local, surrounding or Hume-wide communities.
5.3.5 Not support any referrals from the VCGLR which propose new gaming venues on Council owned or managed land, or any increase in EGMS at venues currently located on Council or Crown owned land.

5.3.6 In its capacity as landlord/licensor, not consent to an increase in EGMs at venues on Council owned or managed land. Council will also include a prohibition of location and operation of EGMs in all future licenses/leases on Council owned or managed land, where a gaming venue does not currently exist.

5.3.7 In its capacity as landlord/licensor, investigate opportunities with interested gaming venues on Council owned or managed land that want to divest themselves from EGMs and for their removal from the Hume Municipality, over the medium to longer term. This will also be linked to Council’s advocacy for a Sinking Cap, so that divested EGMs do not re-enter Hume City via a gaming application by another venue.

5.3.8 Not offer any financial support, in-kind support or grants to owners and/or operators of EGMs, excluding Council’s obligations as landlord.

5.3.9 Not support applications to change gaming venue operations (including, but not limited to, venue design, operating hours, machine configurations) if Social and Economic Impact Assessments or other assessments1 demonstrate that the proposed changes will have a net detrimental impact on the local, surrounding or Hume-wide communities.

5.3.10 Formally notify the VCGLR of unrealised community benefits in Hume from gaming applications for their investigation and enforcement for compliance as contained in gaming applications and VCGLR Decisions, such as building works; donations/gifts/sponsorships; contributions towards activities, infrastructure, projects or programs and other listed community benefits as proposed by the applicant or decided upon by the VCGLR.

5.3.11 Notify the VCGLR if negative impacts from gaming applications are demonstrated to be notably greater than conveyed, such as the gaming losses in the first 12 months.

5.4 Strengthening partnerships and advocacy:

Council will:

5.4.1 Continue to partner with community organisations, peak bodies and venue operators to support joint advocacy efforts to minimise risks and harms from gambling within the Hume municipality and across Victoria.

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1 Including assessment against existing gaming documents from the VCGLR and VRGF, such as, but not limited to: Venue Best practice Guide; Design Guidelines for Licensed Venues; Venue Manual, Decision Making Guidelines for Children Play Areas No. 316 16 Oct 2013.
5.4.2 Advocate on gambling matters that directly impact on Hume City, such as the continuation of the regional gaming cap (Hume-wide) and for its reduction; issues of ease of access to online gambling apps and gambling advertising, especially the reduction and prevention of children’s exposure to gambling products, platforms and advertising.

5.4.3 Continue to support the co-operative call on the Federal and State Governments to legislate changes to minimise gambling harm, in particular:

- the reduction in annual gaming machine losses across Victoria
- the reduction in the number of gaming machines across Victoria, whilst retaining 50:50 split between hotels and clubs
- the provision of incentives to gaming venues to remove their machines
- the redesign of gaming machines to reduce harm and addiction, including $1 maximum bet
- the reduction in the maximum operating hours at gaming venues.

5.5 Building local responses to local issues:

Council will:

5.5.1 Promote local initiatives that build community capacity to respond and advocate on local gambling matters in Hume City.

5.5.2 Where possible, participate in and/or support relevant research efforts in order to inform local knowledge of the impacts and trends of gambling and of effective harm minimisation strategies and practices.

5.5.3 Use available Council communication tools to inform Hume communities of new gaming applications and encourage community responses to such applications.

5.5.4 Continue to monitor and assess Community Benefit Statements and funding received from the State Government Community Support Fund in order to use the data to advocate for greater direct benefits back into communities from gaming venues, including that gaming expenditure returns to communities from which it was largely lost by way of community benefits via activities, projects, programs and/or sponsorships/grants.

6 POLICY IMPLEMENTATION MEASURES:

6.1 Council will continue to keep a watching brief on gambling related matters, including research, data and calls from Federal and State Governments for public submissions or comment and respond when appropriate.

6.2 Ensure that appropriate resources are part of the annual budget deliberation process to support Council’s implementation of this policy.

6.3 Council will work with peak bodies, community organisations and venues to identify local projects, initiatives or works that will support the minimisation of gambling harms in Hume’s communities and to maximise the benefits directly back into communities.
6.4 Council will continue to plan, design and develop community and sporting infrastructure that support communities and assist in their participation in non-gambling activities.

6.5 Council will seek opportunities to advocate for increased resourcing for service providers that are operating and/or serving communities living in Hume City.

6.6 Council will ensure, where possible, the prevention of access to online interactive gambling sites at all Council provided or supported community internet access points. This does not include non-commercial activities such as office footy tipping competitions or Melbourne Cup sweeps when they are conducted over the Internet. Nor does it include Internet share trading.

6.7 Council will promote community awareness initiatives that inform community about the harms associated with gambling (such as Gambling Harm Awareness Week) and promote the community services available that address gambling related harms.

6.8 Council will require all gaming applications in Hume City to provide evidence and consideration of the views of the surrounding local community on all the proposed impacts contained in their gaming application. The applicant will be required undertake a community attitudinal survey.

6.8.1 The survey instrument (questionnaire) is to follow Council’s template (See Appendix 1), which seeks community responses on each aspect of the proposal (positive and negative) as contained in the application. It must also seek the impact on the health and wellbeing of the community because of the application.

6.8.2 Survey to be administered by an independent social market research firm.

6.8.3 The final draft must be approved by Council’s Research Department prior to implementation.

6.8.4 A hard copy of the survey is to be mailed out to a representative random sample of residents within a 5km radius around the gaming venue to which the application refers.

6.8.5 A copy of the survey should be available in appropriate languages of the local community residing around the venue.

6.8.6 Residents will be provided with a minimum of 2 full weeks to respond (a minimum of 3 full weeks if the response time falls over Victorian public and/or school holidays).

6.8.7 A collation report and raw data is to be sent to Council’s Research Department.

6.9 If formally notified by the VCGLR or by a neighbouring municipality of a gaming application, Council will provide a letter from the Mayor’s Office to that neighbouring municipality. This will only be done if Hume’s assessment of the application demonstrates a net detrimental impact on Hume residents. The purpose of the letter is for its incorporation into the neighbouring municipality’s SEIA for submission to the VCGLR.
6.10 Council will investigate opportunities with interested gaming venues on Council owned and/or managed land that express an interest to transition towards their divestment from electronic gaming machines.

6.11 Council will require detailed information from applicants of gaming venues if they want to change conditions on their liquor licenses or planning permits, providing details on, but not limited to:

6.11.1 current operations
6.11.2 proposed changes and estimated costs
6.11.3 site and floor plans of proposed changes
6.11.4 reasons for the proposed changes
6.11.5 anticipated positive and negative impacts of the proposed changes to:

- venue patron numbers
- gaming room patron numbers
- services and/or facilities at the venue
- gaming expenditure and other venue incomes
- surrounding land uses and amenities.

6.12 After decisions are handed down from the VCGLR, Council will monitor the application’s proposed impacts against the final impacts, particularly the 12 months after the installation of the gaming machines. Council will formally notify both the VCGLR and the venue if benefits from the application are not achieved as per the application and if the gaming expenditure (losses) is greater than estimated in the gaming application.

6.13 Council will continue to represent Hume City at working groups and networks, including but not limited to, Victorian Local Governance Association’s Local Government Working Group on Gaming (LGWGOG) and the Municipal Association of Victoria’s Local Government Gambling, Alcohol and Other Drugs Issues Forum (LGGAODIF).

6.14 Council will continue to work in partnership with service providers and tertiary institutions on relevant research projects to increase local understandings of gambling harms, community choices and effective harm minimisation strategies.

6.15 Council will develop an annual report on gaming and on other gambling matters when available. The report will be undertaken in November annually in order to incorporate VCGLR released data on gaming expenditure and community benefits. The report will be made available on Council’s website.

6.16 Council will work with peak bodies and community organisations to develop local responses and build community capacity in addressing gambling matters, in particular gaming applications and submissions to Federal and State Governments.
7 DEFINITIONS AND ABBREVIATIONS:

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td>EGMs:</td>
<td>Electronic Gaming Machines (EGMs), also referred to as gaming machines, pokies or poker machines.</td>
</tr>
<tr>
<td>Council</td>
<td>Council means Hume City Council, being a body constituted as a municipal Council under the Local Government Act 1989.</td>
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<tr>
<td>Full Week</td>
<td>Full week equates to 7 days.</td>
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<tr>
<td>Gambling Harms:</td>
<td>Gambling related harm can be divided into seven key areas: Financial harm, relationship disruption, emotional or psychological distress, decrements to health, cultural harm, reduced work or study performance and criminal activity.</td>
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<td></td>
<td>Gambling can harm not only the person who gambles but also family, friends, workplaces and communities.</td>
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<tr>
<td>Gaming:</td>
<td>Gaming usually refers to a gambling activity that takes place on an EGM.</td>
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<tr>
<td>Gambling:</td>
<td>Gambling/betting requires a player to risk losing something of value (usually money) for the chance of winning more. Gambling outcomes may depend on correctly predicting an uncertain outcome (such as a particular horse coming first in a race), or luck (such as a winning combination of symbols on a pokie machine) (Foundation for Responsible Gambling website:  <a href="https://responsiblegambling.vic.gov.au/resources/glossary/%5C">https://responsiblegambling.vic.gov.au/resources/glossary/\</a>)</td>
</tr>
<tr>
<td></td>
<td>Gambling presents itself in a range of forms, such as Betting, Wagering, playing EGMs, Lotto, Scratchies, Dog and Horse Racing and TAB. Some of these forms of gambling have grown significantly due to its accessible platforms and online presence.</td>
</tr>
<tr>
<td>Regional Caps:</td>
<td>Regional Caps have been created through Ministerial Orders by State Government to limit the number of EGMS within a municipality. Hume City has a Regional (Hume-wide) Cap of 851EGMs, therefore Hume City cannot have more than 851 EGMS operating within the municipality until such time as the State Government changes it through a gazetted Ministerial Order.</td>
</tr>
<tr>
<td>Sinking Cap</td>
<td>Relates to the advocacy work for the automatic lowering of the Regional Cap in Hume City, if and when, EGMs are divested from Clubs.</td>
</tr>
<tr>
<td>VCAT:</td>
<td>Victorian Civil and Administrative Tribunal</td>
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<tr>
<td>VCGLR:</td>
<td>Victorian Commission for Gambling and Liquor Regulation</td>
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</table>
8 RELATED DOCUMENTS:

- Hume City Council – Council Plan and Hume Horizons 2040
- Hume City Council – Municipal Health and Wellbeing Plan 2017-2021

<table>
<thead>
<tr>
<th>Date Adopted</th>
<th>09/09/2019</th>
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<tr>
<td>Date Re-Adopted</td>
<td></td>
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<tr>
<td>Review Date</td>
<td>09/09/2024</td>
</tr>
</tbody>
</table>
GAMBLING HARM MINIMISATION POLICY

APPENDIX 1: COMMUNITY ATTITUDINAL SURVEY TEMPLATE:

SURVEY ON (insert name of venue) ELECTRONIC GAMING MACHINE APPLICATION

The (insert name of venue) has submitted an application to the Victorian Commission for Gambling and Liquor Regulation (Commission) to increase the number of electronic gaming machines (pokies) in the existing or new venue from XXEGMs to XXEGMs machines. In order to assess the social and economic impact of the application, community feedback is being sought from local residents living within 5km of the venue.

It is appreciated if you could take the time to complete the following survey and return it to the given address at your earliest convenience. Closing date is XXX/XXXX. Any information you provide in this survey will remain confidential, in accordance with the Information Privacy Act 2000.

Section 1: Aspects of the proposal at the (insert name of venue)
(Describe all the proposed aspects contained in the gaming application, such as building works, cost of building works, number of additional pokies, number of EFTs, direct community contributions, estimated gaming expenditure in the first 12 months, etc).

Section 2: Attitudes towards electronic gaming machines

Q1. Thinking about electronic gaming machines (pokies) located up to 5km from your home, how strongly do you agree or disagree with each of the following statements?

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neither</th>
<th>Disagree</th>
<th>Strongly disagree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Gaming venues provide local employment opportunities.</td>
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<td>b) Pokies are too widely accessible.</td>
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<td>c) Gaming venues have improved my social life.</td>
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<tr>
<td>d) The increased availability of gaming venues has increased the incidence of problem gambling in my local area.</td>
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<td>e) Gaming venues provide an enjoyable atmosphere.</td>
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<td>f) Gaming venues help to promote tourism.</td>
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<tr>
<td>g) Pokies contribute to serious social issues within my local area.</td>
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</tbody>
</table>

Section 3: Pokie activity in the last 12 months

Q2. Thinking about the last 12 months, how often have you...

<table>
<thead>
<tr>
<th></th>
<th>More than once a week</th>
<th>Once a week</th>
<th>1-3 times a month</th>
<th>Less than once a month</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Played pokies located up to 5km from your home</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>b) Played pokies located more than 5km from your home</td>
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</tbody>
</table>
Section 4: (insert name of venue) application

The (insert name of venue) is proposing to undertake building works. It is proposed that this would include (provide description of the total amount of works).

Q3. Overall, to what extent do you support or oppose the building works at (insert name of venue)?

<table>
<thead>
<tr>
<th></th>
<th>Strongly support</th>
<th>Somewhat support</th>
<th>Neither</th>
<th>Somewhat oppose</th>
<th>Strongly oppose</th>
<th>Don’t know</th>
</tr>
</thead>
</table>

Could you briefly state why? ________________________________________________________________

The (insert name of venue) is also proposing to install an additional XX number of pokies. This would increase the number of pokies at the venue from xx to xx.

Q4. How strongly do you support or oppose increasing the number of pokies at (insert name of venue)?

<table>
<thead>
<tr>
<th></th>
<th>Strongly support</th>
<th>Somewhat support</th>
<th>Neither</th>
<th>Somewhat oppose</th>
<th>Strongly oppose</th>
<th>Don’t know</th>
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Could you briefly state why? ________________________________________________________________

The (insert name of venue) has proposed to provide (state type of community contribution) to the local community.

Q5. How strongly do you support or oppose this (state the community contribution)?

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<thead>
<tr>
<th></th>
<th>Strongly support</th>
<th>Somewhat support</th>
<th>Neither</th>
<th>Somewhat oppose</th>
<th>Strongly oppose</th>
<th>Don’t know</th>
</tr>
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</table>

Could you briefly state why? ________________________________________________________________

The (insert name of venue) proposed that the additional pokies will create XX more jobs at the venue.

Q6. How strongly do you support or oppose XX new full-time jobs at the venue?

<table>
<thead>
<tr>
<th>Impact</th>
<th>Very positive</th>
<th>Positive</th>
<th>No impact</th>
<th>Negative</th>
<th>Very negative</th>
<th>Don’t know</th>
</tr>
</thead>
</table>

Could you briefly state why? ________________________________________________________________

Q7. Given that this (state the community contribution) is subject to securing the additional XX pokies, how strongly do you support or oppose this (state the community contribution)?

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<thead>
<tr>
<th></th>
<th>Strongly support</th>
<th>Somewhat support</th>
<th>Neither</th>
<th>Somewhat oppose</th>
<th>Strongly oppose</th>
<th>Don’t know</th>
</tr>
</thead>
</table>

Could you briefly state why? ________________________________________________________________

2The proposed renovations are subject to Council statutory planning approvals.
### Q8. What impact do you believe the introduction of XX more pokies at *(insert name of venue)* would have on your local neighbourhood, if any?

<table>
<thead>
<tr>
<th>Impact Level</th>
<th>Very positive impact</th>
<th>Positive impact</th>
<th>No impact</th>
<th>Negative impact</th>
<th>Very negative impact</th>
<th>Don't know</th>
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Could you briefly state why? ____________________________________________________

### Q9. What impact do you believe the proposed building works at *(insert name of venue)* (including the additional pokies) at the *(insert the name of the venue)* would have on your local neighbourhood, if any?

<table>
<thead>
<tr>
<th>Impact Level</th>
<th>Very positive impact</th>
<th>Positive impact</th>
<th>No impact</th>
<th>Negative impact</th>
<th>Very negative impact</th>
<th>Don't know</th>
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Could you briefly state why? ____________________________________________________

### Q10. What impact do you believe the proposed additional *(insert estimated first 12 month gaming expenditure)* spent on pokies at the venue over the first 12 months would have

<table>
<thead>
<tr>
<th>Impact Level</th>
<th>Very positive impact</th>
<th>Positive impact</th>
<th>No impact</th>
<th>Negative impact</th>
<th>Very negative impact</th>
<th>Don't know</th>
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Could you briefly state why? ____________________________________________________

### Q11. What impact do you believe the proposed *(state the community contribution)* (including the additional pokies) at the *(insert the name of the venue)* would have on your local neighbourhood, if any?

<table>
<thead>
<tr>
<th>Impact Level</th>
<th>Very positive impact</th>
<th>Positive impact</th>
<th>No impact</th>
<th>Negative impact</th>
<th>Very negative impact</th>
<th>Don't know</th>
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Could you briefly state why? ____________________________________________________

### Q12. What impact do you believe that XX new full-time jobs (including the additional pokies) would have on your local neighbourhood, if any?

<table>
<thead>
<tr>
<th>Impact Level</th>
<th>Very positive impact</th>
<th>Positive impact</th>
<th>No impact</th>
<th>Negative impact</th>
<th>Very negative impact</th>
<th>Don't know</th>
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</table>

Could you briefly state why? ____________________________________________________
Q13. What impact do you believe that the estimated additional (state the estimated gaming revenue over first 12 months) of poker machine revenue spent on poker machines in Hume City over the first 12 months would have on your local neighbourhood, if any?"

- Very positive impact
- Positive impact
- No impact
- Negative impact
- Very negative impact
- Don't know

Could you briefly state why? ____________________________

Q14. In the last 12 months, have you visited any of the following areas in the (insert name of venue)?

- Bistro / dining
- Gaming room (pokies)
- Bars
- Sports bar / TAB
- Lounge areas
- Function rooms
- Courtesy Bus
- Children’s play area
- Meeting rooms
- None of these, I have not visited the venue in the last 12 months.

Q15. Do you have any comments or feedback you would like to make regarding the Highlands Hotel application?

Q16. Are you…?

- Male  □
- Female □

Q17. Which age group do you belong to?  (Please select only one option)

- 18 to 24 years □
- 25 to 34 years □
- 35 to 44 years □
- 45 to 54 years □
- 55 to 64 years □
- 65 years or older □

Q18. In which suburb do you live?

Q19. Which best describes the type of household you live in?  (Please select only one option)

- Single person, I live alone □
- Single parent with children □
- Couple with no children □
- Share a house with other friends or family members □
- Couple with children □
- Retirement village □
- Other (please specify) □

Q20. What is the ownership status of your home?  (Please select only one option)

- Fully owned □
- Renting privately or through a real estate agent □
- Paying off a mortgage □
- Renting through the government / public housing □
- Other (please specify) □

Q21. What is your annual household income before tax?  (Please select only one option)

- $0 □
- $1 to $9,999 □
- $10,000 to $29,999 □
- $30,000 to $49,999 □
- $50,000 to $69,999 □
- $70,000 to $89,999 □
- $90,000 to $109,999 □
- $110,000 to $129,999 □
- $130,000 to $149,999 □
- $150,000 or more □
- Don’t know □
- unemployed □

Thank you for taking the time to complete this survey.