



# Social Justice STOCKTAKE



## Gambling Harm

Attributable to Head of Community Engagement, Major Brad Watson

### Were you surprised to see gambling as of less concern than, say, social isolation and loneliness in the Stocktake results?

Many people would see and experience gambling as a form of leisure or recreation and it being a lower social justice concern for people in Australia reflects this. However, gambling can have serious repercussions for individuals, their families and society as a whole.

Gambling harm is a major issue in Australia and affects not only the individual that gambled but also their wider family and friends. Our experience working with people affected by gambling issues confirms that the consequences of gambling harm extend to family, friends, workplaces and communities. In Australia, it is estimated that for every person who is experiencing gambling harm another seven are affected.<sup>1</sup>

### Why do you believe the issue is of more concern in some areas of Australia than others?

It is interesting that Western Australia had the lowest proportion of respondents indicating that they saw gambling harm as a social justice concern in their area. This reflects findings of an expert report ordered by the Perth Casino Royal Commission. The report found that Western Australia has the highest proportion of gamblers in the country but a much lower level of problem gambling. This is because it has few electronic gambling machines than other states and territories.

### Did you see an increase in gambling issues during the COVID-19 pandemic restrictions periods?

According to the report: *Gambling in Australia during COVID-19:*

[https://aifs.gov.au/agrc/sites/default/files/publication-documents/2009\\_gambling\\_in\\_australia\\_during\\_covid-19.pdf](https://aifs.gov.au/agrc/sites/default/files/publication-documents/2009_gambling_in_australia_during_covid-19.pdf)

the COVID-19 pandemic increased gambling activity in Australia:

- Approximately one in three people signed up for a new online betting account during 2020 lockdowns.
- People who gambled four or more times per week rose from three per cent pre-pandemic to 32 per cent between June and July 2020.
- Men aged 18-34 lost \$1075 per month during 2020 lockdowns, up from \$687 pre-pandemic.

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<sup>1</sup> Productivity Commission (2010). *Gambling* <https://www.pc.gov.au/inquiries/completed/gambling-2010/report>.



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## Would it be true to say that gambling is an issue affecting many clients seeking help from The Salvation Army?

The Salvation Army assists many people who have experienced gambling harm and their family and close friends. We see the impact of gambling across our services including family and domestic violence, homelessness support services and Moneycare, The Salvation Army's financial counselling and financial literacy and capability service.

Gambling can enable significant debt to accumulate very quickly. Most of the community members attending our gambling support and financial counselling services report an urge to use all available funds to the full extent. This experience can be overwhelming. We also work with people who are exposed to cash loans after having gambled with their income support payments and can no longer cover basic needs such as food, housing and transportation.

## How does gambling impact on other concerns listed in the Stocktake such as homelessness, family violence, poverty and financial hardship and mental health?

Research shows that harm from gambling may include impaired family relationships, health problems, emotional or psychological distress, financial problems, issues with work or study, cultural problems, and involvement in illegal activities.

Research also shows that types of gambling harm occur across a wide spectrum, from low impact to severe and debilitating harm. Bankruptcy, homelessness, suicidal ideation, family and domestic violence, and relationship breakdown are examples from the most severe end of the spectrum, whereas low-impact harms include trouble with paying for essential household expenditure, managing time or being available for family and friends.

Furthermore, harms often accumulate and, at the population level, can be widespread. In severe cases, harm from gambling results in long-term legacy and intergenerational costs, such as ongoing debt, the loss of family assets and major disruption to family networks.

## What would you say to people who still believe gambling is a choice and people should just stop?

Gambling addiction, like any other addiction, is a chronic disease, not a personal weakness or a moral failing. Gambling often preys on the most vulnerable people. It is not merely a harmless activity but can become a compulsive dependency.

## What can The Salvation Army offer someone presenting with a gambling issue?

We offer gambling-specific therapeutic and financial counselling to people who gamble and those affected by someone else's gambling.



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## What more do you believe can be done to address the consequences of gambling in Australia?

Gambling addiction is an impulse control disorder.<sup>2</sup> Our experience delivering gambling support services shows that when the impulse to gamble is strong, there needs to be as many protections as possible to reduce the risk of significant financial harm to individuals.

The Salvation Army has longstanding concerns about the impact of short-term credit and predatory lending practices on people who are experiencing financial disadvantage.

Our experience is that voluntary measures such as self-exclusion from gaming venues (first introduced in the early 2000s) and restrictions to the use of credit cards for gambling, are a step in the right direction but are not sufficiently effective. Voluntary restrictions rely on a person affected by gambling issues taking a positive action which can be easily frustrated if systems are not supportive of the action. Voluntary restrictions also do not consider family dynamics, nor patterns of family violence and abuse.

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<sup>2</sup> Mayo Clinic. (2016), *Compulsive gambling*. <https://www.mayoclinic.org/diseases-conditions/compulsive-gambling/symptoms-causes/syc-20355178>.