Gambling-related financial harms experienced by affected others in Aotearoa New Zealand

What you need to know

Affected others (AOs) are people who experience harms because of someone else's gambling. This study examined gambling-related financial harms experienced by AOs who live in Aotearoa New Zealand. The study involved a rapid review of research studies, a jurisdictional scan of policies, regulations, and programs that may affect financial harms, an online survey with 644 AOs, and interviews with 29 AOs. The findings indicate that AOs experience various gambling-related financial harms, which differ by gender and ethnicity. AOs also use various strategies to prevent or reduce such harms, but many are unaware of support services that they can use. Furthermore, certain policies and regulations can contribute to financial harms.

What this research is about

Gambling affects more than just the person who gambles. Affected others (AOs) are people who experience harms because of someone else's gambling. The purpose of this study was to examine gambling-related financial harms experienced by AOs who live in Aotearoa New Zealand. The study was guided by an Advisory Group that included Māori, Pacific, Asian, and European people with lived experience as AOs. It involved four components:

(1) A rapid review of research studies on gambling-related financial harms experienced by AOs.
(2) A jurisdictional scan of policies, regulations, and programs that may influence these harms.
(3) An online survey with AOs.
(4) Interviews with AOs.

What the researchers did

For the rapid literature review, the researchers searched Web of Science, Scopus, and PsycInfo for studies published in 2004 or later. Studies had to be available in English. A total of 33 studies were included in the review.

For the jurisdictional scan, the researchers first searched for New Zealand's policies, regulations, and programs that may affect financial harms experienced by AOs. They compared these policies and regulations to Australia, the UK, Canada, and Nordic countries including Denmark, Finland, Sweden, and Norway. The jurisdictional scan focused on publicly available information only.

For the online survey, the researchers recruited AOs who were aged 18 years and older and living in Aotearoa New Zealand. Participants were recruited through five online panels managed by Horizon Research Limited. Recruitment involved an oversampling of Māori, Pacific, and Asian people. A total of 644 people completed the survey. The survey asked about four types of gambling-related harm: financial harms, economic control, cultural harms, and other gambling-related harms. The survey also asked about the use of financial products and strategies used to prevent or reduce harms.

The researchers carried out interviews with 29 AOs to gain a deeper understanding. Among these AOs, 11 were participants who completed the survey and indicated they were willing to participate in an interview. The other 18 AOs were recruited through advisory group members and gambling treatment providers using research flyers and social media posts. Participants were of diverse backgrounds, including European, Māori, Pacific, Asian, African, and Latin American.

What the researchers found

Rapid literature review: Research highlights various financial harms that AOs experience (e.g., erosion of savings, sale of family assets). Financial harms act as a stressor and a trigger for other negative impacts, including relationship conflicts and poor wellbeing. Gambling-related harms vary depending on the type of relationship with the person who gambles and the closeness of that relationship.

AOs may experience economic control, which is a form of financial harm that involves controlling or limiting someone's access to money, resources, or financial independence. Economic control is most often exercised by a partner, but it can also occur at the hands of other family members.

People from certain ethnic groups are at higher risk of experiencing harm from someone else's gambling, including Indigenous and migrant populations.

AOs use various coping strategies to handle the financial harms, such as taking control of household expenses. This highlights the burden placed on AOs to safeguard their family's finance.

Jurisdictional scan: In Aotearoa New Zealand, harm reduction services are funded through a levy on gambling operators. Several measures are in place to help AOs prevent or reduce financial harms (e.g., free financial counselling, voluntary gambling blocks for credit cards, exclusion from gambling venues). But some policies may also contribute to financial harms. For example, people who violate venue exclusion orders may be fined and those undergoing bankruptcy may face criminal charges and/or heavy fines if they gamble. There is no regulation of payday lending in Aotearoa New Zealand.

Several international jurisdictions have introduced stricter measures to prevent and reduce gambling-related financial harms. For example, gambling transactions on credit cards are banned in the UK and Australia. The UK, Canada, and Sweden have nationwide restrictions on high-cost short-term credit (e.g., payday loans).

Survey and interview findings on financial harms experienced by AOs: Survey respondents were most negatively affected by their current partner or spouse (28%), followed by a close friend (15%). Nearly all AOs (90%) experienced at least one of the four types of harms (financial harms, economic control, cultural harms, and other gambling-related harms). Two in five (43%) experienced all four types.

Three-quarters (76%) of AOs experienced at least one form of financial harm. The most common financial harms were reduced available spending money (37%), less spending on recreational expenses (31%), and reduced savings (26%). Compared to men, women were more likely to be late on bill payments (26% vs. 17%) and have less to spend on beneficial expenses (21% vs. 15%). Men were more likely to take on additional employment (12% vs. 7%) and experience bankruptcy (5% vs. 2%).

Three in five (61%) AOs experienced at least one harm related to economic control, such as concern over missing money (21%) and pressure to take on debt (19%). In the interviews, AOs described having money stolen by the person who gambles or loans taken out in their name without their knowledge. However, they rarely described gambling as the sole cause. Rather, AOs mentioned broader challenges that the person who gambles faces, such as substance use, post-traumatic stress disorder, or socioeconomic hardship.

Among the survey respondents, over half (54%) experienced at least one form of cultural harm, such as feeling less connected and reduced contribution to whānau or extended family. In the Māori language, the word whānau refers to more than just close and extended family. It includes people who share strong connections with one another (e.g., through emotional, spiritual, or physical bonds, or shared responsibilities). In the interviews, AOs described the financial impacts of gambling as going beyond themselves. There are ripple effects through whānau and the community, including emotional strain, embarrassment, and intergenerational impacts.

Most AOs (85%) experienced other gambling-related harms, including feeling distressed or angry, loss of sleep due to stress or worry, and experiencing greater tension in their relationships.

***Differences by gender*:** Compared to men, women were more likely to report that financial information or decisions were kept from them (21% vs. 15%). Men more likely to report that funds were redrawn from mortgage without their consent (7% vs. 2%). In the interviews, women were more likely to mention being affected by a family member, while men were more affected by their partner's gambling. Women also described more emotional impacts, while men tended to describe financial impacts.

***Differences by ethnicity*:** In the survey, Māori were more likely than non-Māori to report late payments on bills (29% vs. 20%) and less spending on essential expenses (27% vs. 19%). Regarding economic control, Māori were more likely to indicate that the person whose gambling affected them did not contribute to family income (15% vs. 9%) or made financial decisions without them (25% vs. 17%). Pacific people were more likely than non-Pacific people (excluding Māori) to experience loss of utilities (17% vs. 7%) and less spending on essential expenses (31% vs. 18%). Pacific people were also more likely to indicate that the person whose gambling affected them refused to contribute to family income (18% vs. 7%) and to feel pressure to take on debt (29% vs. 16%). Asian people did not differ from people of European and other ethnic backgrounds in the types of harm they experienced.

In the interviews, Māori and Pacific participants highlighted how inter-familial obligations intensified emotional and financial interdependence (and therefore harm).

Financial products/services: About half (52%) of survey respondents reported that at least one financial product/service played a role in the financial harms they experienced. Certain financial products/services (e.g., buy now, pay later services; pawn shops; high-interest fees from financial institutions) were linked to a greater likelihood of experiencing financial harms and/or economic control-related issues. In the interviews, AOs described certain practices of banks and private lenders as contributing to financial harms. They noted that banks often approve loans or credit cards without adequately checking the borrower's financial situation.

Strategies to prevent or reduce financial harms: Most surveyed AOs used at least one informal strategy (77%) and around half (51%) used at least one formal strategy. The most common informal strategies were finding ways to save money (29%), budgeting to meet household expenses (26%), and reducing day-to-day expenses (24%). The most common formal strategies were seeking help from mental health professionals/crisis counsellors (15%) and seeking help from doctors/medical services (14%). Both formal and informal strategies were more likely to be used by AOs who experienced a greater number of harms.

In the interviews, AOs mentioned intervening to control the finances of the person who gambles, closing bank accounts, and cancelling credit cards. They also mentioned other techniques used to reduce the negative impacts (e.g., self-care). However, many participants did not know about formal services for AOs.

Environmental influence: Regulatory features of gambling and financial services influence the experience of gambling harms. Despite the fact that harm reduction tools are available (e.g., voluntary gambling blocks for credit cards), uptake is low.

In the interviews, AOs described how the gambling and financial sectors contribute to gambling-related harms. They noted that online gambling is too easily accessible and gambling advertising is widespread. They also noted that it is too easy to take out loans from banks and private lenders. Participants described how the framing of gambling-related harms as personal responsibility can contribute to financial harms. This framing also draws attention away from structural and commercial influences.

How you can use this research

This report suggests several areas for future research and program and policy development, including:

- Focus on structural changes, including regulatory changes to the gambling and financial sectors.
- Introduce harm reduction measures for financial products (e.g., interest rate caps) and strengthen financial safeguards (e.g., blocking gambling transactions on credit cards).
- Develop and tailor interventions and supports to the financial harms experienced by different genders and ethnic groups.
- Integrate support for gambling-related harms into services that help with financial hardship, debt, economic control, and partner violence.
- Conduct research to assess how effective gambling harm reduction measures are in the long term.

About the researchers

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About Greo Evidence Insights

Greo Evidence Insights is an independent, non-profit organization specializing in research, knowledge mobilization, and evaluation in the health and well-being sectors. Greo transforms research and insights into actionable strategies to prevent and reduce harm related to gambling, gaming, technology use, and substance use. To learn more about funding for Research Snapshots visit our website.