



Problem gambling and intimate partner violence:

Key findings and future directions

ANROWS

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ANROWS Research to policy and practice papers are concise papers that summarise key findings of research on violence against women and their children, including research produced under ANROWS's research program, and provide advice on the implications for policy and practice.

This is an edited summary of key findings from ANROWS research "The relationship between gambling and domestic violence against women". Please consult the ANROWS website for more information on this project and the full project report: Hing, N., O'Mullan, C., Nuske, E., Breen, H., Mainey, L., Taylor, A., ... Rawat, V. (2020). *The relationship between gambling and intimate partner violence against women* (Research report, 21/2020). Sydney: ANROWS.

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ANROWS research contributes to the six National Outcomes of the *National Plan to Reduce Violence against Women and their Children 2010-2022*. This research addresses National Plan Outcome 4—Services meet the needs of women and their children experiencing violence.

Acknowledgement of Country

ANROWS acknowledges the Traditional Owners of the land across Australia on which we work and live. We pay our respects to Aboriginal and Torres Strait Islander Elders past, present, and future, and we value Aboriginal and Torres Strait Islander histories, cultures, and knowledge. We are committed to standing and working with Aboriginal and Torres Strait Islander peoples, honouring the truths set out in the [Warawarni-gu Guma Statement](#).

Acknowledgement of lived experiences of violence

ANROWS acknowledges the lives and experiences of the women and children affected by domestic, family and sexual violence who are represented in this report. We recognise the individual stories of courage, hope and resilience that form the basis of ANROWS research.

Caution: Some people may find parts of this content confronting or distressing. Recommended support services include 1800 RESPECT—1800 737 732 and Lifeline—13 11 14.

Suggested citation

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Problem gambling and intimate partner violence

BACKGROUND

- Gambling is normalised in Australia, with nearly two in three adults engaging in gambling in any given year.
- Problem gambling can cause serious harms.
- Previous research into problem gambling has examined its connection with intimate partner violence, however, this research generally defined violence in terms of physical assault. There has been little examination of gambling and its connection with coercive control or economic abuse.

KEY FINDINGS

- Gambling does not directly cause intimate partner violence but can intersect with it in a range of different ways.
- Economic abuse is highly prevalent among women experiencing gambling-related intimate partner violence.
- The community lacks awareness about the impact of problem gambling and its link to intimate partner violence.
- Some service providers also lack awareness about the link between gambling and intimate partner violence.
- Screening for gambling problems and intimate partner violence is limited, as are integrated service responses.
- Gambling venues serve as safe spaces for women, and in many areas there are few alternatives.
- Gambling-related harm (including economic abuse) is enabled by current protocols of gambling operators and financial institutions.

KEY RECOMMENDATIONS

- Improve public awareness of the link between gambling and intimate partner violence, and where to seek help.
- Improve professional awareness of the link between gambling and intimate partner violence, and how to respond.
- Develop and implement screening and assessment tools that address gambling behaviours and intimate partner violence.
- Integrate services to enhance coordination of referrals and case management.
- Create alternative safe recreational spaces for women.
- Tighten regulation of the gambling industry to prevent gambling-related harm.
- Implement protocols within financial institutions to prevent gambling-related economic abuse.

Gambling in Australia

Gambling is normalised in Australia, with nearly two in three adults engaging in gambling in any given year (Gainsbury et al., 2014). Commonly available forms of gambling include electronic gaming machines (“pokies”), race betting, sports betting, casino games, poker, keno, bingo and lotteries.

While many people gamble at non-harmful levels, a significant proportion of people experience harm from their gambling; some will meet the criteria for a diagnosis of “[gambling disorder](#)” according to the DSM-5.¹ In Australia, problem gambling is twice as common among men as it is among women (Hing, Russell, Tolchard, & Nower, 2016).

Problem gambling affects the individual, with consequences spanning the financial, emotional, vocational and health spheres. Problem gambling also affects relationships, eroding trust and increasing tension and conflict. A person’s compulsion to continue gambling may outweigh all other concerns, leading them to neglect their families and placing enormous strain on family functioning.

Evidence shows that problem gambling is associated with both the perpetration of intimate partner violence (IPV) and the experience of it (Dowling et al., 2014; Dowling et al., 2019).

¹ The Diagnostic and Statistical Manual of Mental Disorders (DSM-5; American Psychiatric Association, 2013) provides internationally recognised definitions and classifications of mental disorders. Gambling disorder is included in the DSM-5 within the category of behavioural addictions.

Gambling and intimate partner violence

Most research conducted in the area of gambling and IPV has used quantitative methods; there has been little qualitative exploration of the connection between the issues. Moreover, most studies conducted on gambling and IPV have defined violence in terms of physical incidents only; coercive control and economic abuse have not been considered. While there have been studies examining the financial impacts of gambling on partners, these have not framed financial impacts as economic abuse or as IPV.

Research that has examined the connection between gambling and IPV has tended to examine individual and relationship factors, without consideration of broader societal and institutional factors, such as the gendered drivers of violence against women. A broader understanding of the ways in which gambling and IPV intersect is necessary to ensure that interventions implemented in policy and practice do not have unintended negative consequences. For example, strategies recommended to assist women dealing with a partner's gambling problem, such as assuming control of family finances and resources, may in fact increase the risk that she will experience IPV.

“The relationship between gambling and intimate partner violence against women”

by Nerilee Hing, Catherine O’Mullan, Elaine Nuske, Helen Breen, Lydia Mainey, Annabel Taylor, Andrew Frost, Nancy Greer, Rebecca Jenkinson, Uma Jatkar, Julie Deblaquiere, Angela Rintoul, Anna Thomas, Erika Langham, Alun Jackson, Jamie Lee and Vijay Rawat

This project investigated the relationship between gambling and intimate partner violence by men against their female partners. The project involved interviews with participants from metropolitan and regional areas from across all jurisdictions in Australia. Participants were:

- 48 women who had lived experience of IPV that was linked to their male partner’s gambling, 18 of whom focused their interview mainly on economic abuse
- 24 women who had lived experience of violence by a male partner that was linked to their own gambling and who used gambling venues as safe spaces to escape IPV
- 5 men who had used gambling-related IPV against a female partner
- 39 service providers from domestic and family violence services, gambling help, financial counselling and other relevant allied services.

Quotes appearing in this paper come from the interviews that were carried out as part of the study, and also appear in the full report.

See anrows.org.au for the full report.

Key findings

Gambling does not directly cause intimate partner violence but can intersect with it in a range of ways

Gambling does not directly or solely cause IPV. This is evidenced by the fact that the majority of men affected by a gambling problem (be it their own or their partner's) do not perpetrate violence against their female partner. Instead, gambling is one element of the context within which men choose to use violence against women.

Gender inequality provides the fundamental context for violence against women. In the abusive relationships described in this study, gender inequality was evident through rigid gender roles, men's control of decision-making, limits placed on women's independence, and condoning of violence towards women.

Within this context, problem gambling exacerbates violence against women due to the severe stresses it places on individuals and relationships. Problem gambling and gendered drivers of violence against women each contribute to gambling-related IPV to a greater or lesser extent. The differing extent of each of these influences results in different situations:

- By far the most common experience among women who participated in this research was having a male partner who was already abusive, and where problem gambling (either by the man or by the woman) then greatly increased the frequency and severity of his violent behaviour. That is, problem gambling was a *strong reinforcing factor* for violence in a context where there were already *strong gendered drivers* of violence.
- Less commonly seen in this research was the scenario where an abusive male had a co-occurring gambling problem, or his female partner had a gambling problem. Yet his violence was more likely to be escalated by other factors, such as alcohol use, than by gambling. In these situations, problem gambling was a *weak reinforcing factor* for violence in a context where there were already *strong gendered drivers* of violence.
- A small minority of women reported having a previously non-abusive male partner who began to perpetrate financial abuse as he sought ways to fund his worsening gambling problem. A few women also reported that IPV did not start until after they had developed a gambling problem themselves, which was then met with anger and derision from their male partners. In these situations, problem gambling was a *strong reinforcing factor* for violence in a context of *weaker gendered drivers* of violence.
- Situations of gambling-related violence where gendered drivers were absent were not observed in this research.

Economic abuse is highly prevalent among women experiencing gambling-related intimate partner violence

Nearly all of the women in this study whose partner had a gambling problem described being subjected to severe economic abuse, including economic control and economic exploitation.

Economic control by male partners included:

- controlling family decision-making so that the woman could not access money
- controlling the woman's ability to earn money
- sabotaging the woman's efforts to gain or keep employment.

He would manipulate the situation to me withholding money from him in a sense of he feels hard done by. I'm being mean, I'm being horrible because I want to save \$50 to go to Woolies later on. (Woman experiencing economic abuse linked to her male partner's gambling, #17)

He would offer to take me to the train station, and then he purposely wouldn't, so I'd miss my train ... ended up losing my job, because I just couldn't get there. I was making mistakes, I couldn't think straight. I was coming to work with black eyes and bruises all over me. (Woman experiencing IPV linked to her male partner's gambling, #23)

Economic exploitation by male partners included:

- forging the woman's signature to open a credit card account in her name
- fraudulently linking his own credit card to the woman's bank account
- redrawing all available funds from joint mortgages
- stealing the woman's bank cards or jewellery, stealing children's pocket money
- coercing the woman into signing loan documents or false statements
- gambling his entire income, leaving the woman to pay all the household expenses
- lying and manipulating to trick the woman into lending him money.

I had no clue whatsoever during the [14-year] marriage. I had a feeling he set up another bank account ... I saw statements afterwards as part of the split-up—the gambling was so substantial, I nearly fell over. It was like, “Oh, my gosh, he's spending \$100, \$200 every second day”. (Woman experiencing economic abuse linked to her male partner's gambling, #23)

He lied to get me to lend him \$30,000 to establish a gym ... which I gave him because I thought he'd top himself if he didn't have something meaningful to do. (Woman experiencing economic abuse linked to her male partner's gambling, #11)

The community lacks awareness about the impact of problem gambling and its link to intimate partner violence

Because their partners often hid their gambling, many women interviewed in this study were unaware of the extent of it. Women often did not connect their partner's gambling with the abusive behaviour they were experiencing or their family's financial distress, and they were ill-equipped to take action to protect themselves and their family's finances. Family members and friends also reportedly had little understanding of how destructive gambling could be, limiting the likelihood that they would assist the man to seek help.

The stigma of a gambling problem led many women to keep their own or their partner's gambling problem hidden for a long time, even from those closest to them. This resulted in social and emotional isolation, along with the psychological burden of maintaining secrecy and the fear of potentially being exposed and judged by others.

I wish that I could talk to more people about it but ... there's a lot of shame in it ... I felt betrayed and I felt as though he'd chosen gambling over us ... I felt really inadequate, that I couldn't be better than a pokie machine, that a person would choose a pokie machine over me ... and that if I talk about this to people, maybe they're going to think that ... there's something wrong with me. (Woman experiencing IPV linked to her male partner's gambling, #41)

Some service providers also lack awareness about the link between gambling and intimate partner violence

Services (including police and the justice system, social services, and some gambling and domestic and family violence services) often did not recognise gambling as a contributor to IPV. Women reported that some of these organisations, particularly non-gambling-specific services, downplayed the male partner's gambling problem or considered it irrelevant to the situation.

Economic abuse often went unrecognised, particularly by non-gambling-specific services. Slow and ineffective responses from the justice system and financial institutions could enable the economic abuse to continue, often for many years.

Screening for gambling problems and intimate partner violence is limited, as are integrated service responses

Service providers noted that gambling was not on the radar of some organisations, meaning that screening and referrals to appropriate financial, legal or counselling support were limited. Some women attending gambling help services found that the IPV they experienced was ignored, even though it was the underlying reason for their gambling. Women also noted the difficulties of being referred between services, and the benefits of integrated services that could provide support for IPV and economic abuse together with support for gambling, mental health and substance use problems.

So the mental health services, domestic violence services, even the local community service and health workers, they're not funded to ask anything around gambling. So they're not screening and therefore we're missing this huge opportunity to help people that are often vulnerable or often at risk and it's just been just dismissed and it's an issue that's not currently being addressed as effectively as it should be. (Service provider [gambling help], #40)

Another thing that would help is more education to the professionals, because ... you go [to counselling] and they don't have much knowledge, because like gambling is like a specialised thing. There's much more knowledge about drinking ... gambling

is not as well-known ... It was [service] that I went through with that program, and they don't realise the gambling problem ... [and] that it's [financial abuse] domestic violence and that I really need to be in the domestic violence [program]. (Woman experiencing economic abuse linked to her male partner's gambling, #16)

Gambling venues serve as safe spaces for women, and in many areas there are few alternatives

Women experiencing violence reported using gambling venues as safe spaces to physically and emotionally escape from the violence. However, this increased their risk of developing a gambling problem, and gambling losses often resulted in further violence from their partner.

Gambling venues were attractive to women because they were highly accessible and open late at night, and had an inviting atmosphere, security, and free food and child-minding facilities. The social connection in these venues, particularly the superficial but frequent interactions with staff, was also attractive as it helped women to reduce their social isolation while allowing them to maintain privacy about the violence they were experiencing at home.

At the time, it wasn't gambling, it was just an excuse to spend time in this lovely environment, which was so welcoming, and unlike anything else I had to go to ... Girls would come over to wipe your table, and they'd say, "How's your day going?" ... Otherwise nobody would have talked to you all day ... Just loved it. And I really felt that you had to be either drinking or playing the pokies to be there. (Woman experiencing IPV linked to her own gambling, #19)

Gambling-related harm (including economic abuse) is enabled by current protocols of gambling operators and financial institutions

Numerous participants criticised the practices and products of gambling venues for exacerbating problem gambling, which in turn increased the frequency and severity of IPV that was perpetrated against women by violent and controlling male partners. Participants considered that the proliferation of gambling advertising in Australia increases problem gambling by normalising gambling, triggering temptations to gamble, and offering bonuses and rewards that gamblers find difficult to resist.

I drove past the local pub, and it had a big flashing sign out, "Pokies, pokies", and I just could not help myself, because it was on my mind, because I'd been there talking about it at Gamblers Anonymous, and even though I was hating it, talking about the fact and how much it sucked, I was wanting to play; the urge was just eating me ... I went to Gamblers Anonymous and stopped at the pokies on the way home. (Woman experiencing IPV linked to her own gambling, #31)

Many women and service providers criticised gambling venues for largely ignoring problem gambling behaviours. The women gave examples of clear indicators of problem gambling that venues ignored, such as when they or their partners spent all their wages, gambled away a lump sum payout, gambled every day of the week or, in one case, made seven withdrawals from a venue ATM in a single gambling session.

You've got people spending their whole wages ... Then, they're going home to abuse their partner because they've spent all that money ... With the pubs and clubs ... if they see someone is spending ... hundreds and hundreds of dollars, they need to put a stop [to it]. (Woman experiencing IPV linked to her male partner's gambling, #25)

Even visits to the venue by angry partners did not prompt an intervention with the person's gambling, nor attempts to ask about a woman's safety. Venue personnel were said to be passive bystanders to abuse.

Financial institutions provided little protection against economic abuse. Perpetrators were reportedly able to forge their partner's signature on mortgage redraws, loan applications and asset sales documents, and spend this money on gambling. Service providers noted that women could be left destitute, in debt and with their credit rating destroyed due to their partner's gambling.

One woman discovered that her partner had spent many of her mortgage payments on gambling, had stolen from her bank accounts, and had created \$15,000 of debt in her name immediately before leaving the country without her knowledge. When she explained this to the bank, which was pursuing her for mortgage default, she found:

They have very structured criteria, and I think that if you're still [technically] with the person, it's really difficult ... They [the bank] just said, "No ... you're not getting separated or divorced, it's not a relationship breakdown, we can't do anything for you". (Woman experiencing economic abuse linked to her male partner's gambling, #26)

However, some service providers noted that financial institutions were improving their practices, and described recent successes in advocating for their clients when they had approached institutions with evidence of harm.

Recommendations for policymakers and practitioners

Improve public awareness of the link between gambling and intimate partner violence, and where to seek help

It is recommended that:

- State and federal governments fund media and social media campaigns, pitched to the general public, on the link between gambling and IPV.
- Health and community services provide information to their clients on this topic.
- Universities and TAFEs provide information to their students and the campus community on this topic.
- Gambling venues provide information to their clients on this topic, including prominent signage and takeaway cards promoting domestic and family violence helplines as well as gambling helplines.
- Financial institutions display helpline numbers for problem gambling, financial counselling and domestic and family violence on ATMs and in their foyers, and have information available to customers on recognising and responding to these issues.

Improve professional awareness of the link between gambling and intimate partner violence, and how to respond

It is recommended that professional development on the link between gambling and IPV be delivered to a wide range of professionals, and tailored as follows:

- For all: include a focus on the gendered drivers of violence against women and the reinforcing role of gambling, as well as recognising economic abuse as a form of IPV.
- For health and community services, police and justice staff: include an awareness of the interaction of additional issues such as mental health and substance misuse.
- For gambling operators: include active bystander training, so that staff build skills and confidence to recognise and respond appropriately to threats to women's immediate and ongoing safety.
- For financial institutions: include recognising markers of problem gambling and of domestic violence (including coercive control and economic abuse), checking risks to women's safety, preventing fraud, and recognising and responding to those at risk of financial destitution.

Develop and implement screening and assessment tools that address gambling behaviours and intimate partner violence

It is recommended that:

- The domestic and family violence, gambling help and financial counselling sectors develop screening and assessment tools for both gambling behaviours and IPV.
- Workers in the domestic and family violence, gambling help and financial counselling sectors, and the broader health and social services sector, implement the use of these screening and assessment tools. With further resourcing and capacity-building, mental health and substance use disorders could also be included in these tools.
- With further resourcing and capacity-building, the police and justice system could also be proactive in screening for problem gambling and IPV.

Integrate services to enhance coordination of referrals and case management

It is recommended that:

- Domestic and family violence, gambling help and financial counselling services co-locate where possible.
- Domestic and family violence, gambling help and financial counselling services improve outreach and referral pathways.
- State and federal governments increase funding for crisis support services and for men's behaviour change programs.

Create alternative safe recreational spaces for women

It is recommended that:

- Local governments provide more alternative safe recreational spaces for women and consult with communities to ensure these spaces are appropriate and accessible.
- Local, state/territory and federal governments support community-led prevention and outreach activities within and beyond the safe spaces.

Tighten regulation of the gambling industry to prevent gambling-related harm

It is recommended that governments regulate for interventions that reduce gambling-related harm, including:

- changes to gambling products so that they are less addictive
- improved tools for customers to self-limit their gambling (e.g. pre-commitment systems)
- reduced accessibility and advertising of gambling, and
- active prevention of gambling by patrons who show signs of problem gambling and assistance for them to seek professional help.

Implement protocols within financial institutions to prevent gambling-related economic abuse

It is recommended that financial institutions:

- Disallow the use of credit for any form of gambling. At a minimum, merchant codes associated with land-based and online gambling operators should be blocked from credit card transactions.
- Implement responsible lending practices to ensure that loans are only extended to people who can afford to repay them.
- Implement stronger protocols to prevent fraudulent financial practices, taking into account the possibility that economic abuse might be being perpetrated.

Further reading and resources

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Please check the online version at www.anrows.org.au for any amendment.

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