



Measuring the Gambling-Related Financial Harms Experienced by Whānau and Affected Others and Identifying Mitigating Practices

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Key Terminologies and Definitions

Whānau

In the Māori language (te reo Māori), whānau is a word that describes immediate and extended family, as well as others with whom a person shares a close connection physically, spiritually, emotionally, or through shared responsibilities.

Affected others

Affected others are people experiencing harms as a result of someone else's gambling. Affected others include, but are not limited to, family members, partners, friends, colleagues, whānau, and others within the social orbit of someone experiencing gambling-related harms (see Dowling et al., 2014; Hing et al., 2022; Lind et al., 2022; Marko et al., 2023; Tulloch et al., 2023a).

Financial harms

In the context of this project, financial harms is used as a shorthand for gambling-related financial harms, which refer to the negative impact on affected others' financial well-being due to someone else's gambling. It encompasses a broad range of financial consequences, including but not limited to, direct monetary loss, diminished financial stability, loss of assets, or the inability to meet basic financial needs (e.g., food, healthcare, utilities).

Economic control

In the context of this project, economic control, also referred to as economic abuse, is a specific form of financial harm where one person systematically undermines the financial independence and resources of another. It often involves controlling access to money, limiting financial freedom, or sabotaging the ability of the affected individual to earn or manage their own finances (O'Mullan et al., 2022; Peled & Krigel, 2016).

Cultural harms

In the context of this project, cultural harms refer to the negative impact on affected others' cultural identity, roles, or relationships due to someone else's gambling. Examples include feeling less connected to, shamed, or outcast from their family, community, or religious group.

Financial products or services

Financial products or services are those provided by financial institutions that help individuals manage or access funds. These can include credit cards, payday loans, and 'buy now, pay later' services that allow consumers to purchase goods and pay for them in instalments with added interest.

Informal financial harm-reduction strategies

Informal financial harm-reduction strategies are personal, non-professional approaches that affected others may use to mitigate, prevent, or address the financial impacts resulting from another person's gambling. These strategies are typically self-initiated and do not involve formal institutions or services.

Formal financial harm-reduction strategies

Formal financial harm-reduction strategies are structured, professional, and institutional approaches designed to prevent, reduce, or address the financial impacts caused by another person's gambling. These strategies often involve seeking external support from recognised services or organisations that help manage financial difficulties.

Key Findings Summary

The objective of this study was to deepen our understanding of the gambling-related financial harms experienced by affected others in Aotearoa New Zealand, including the extent of these harms, the differences across gender and ethnicity, and the role of financial products and related policies.

This study involved four components: (1) a review of literature on gambling-related financial harms, (2) a jurisdictional scan of policies, regulations, and programmes that may influence these harms, (3) an online survey of people negatively affected by someone else's gambling, and (4) in-depth qualitative interviews with affected others. These components were guided by an Advisory Group that included Māori, Pacific, and Asian people with lived experience as affected others.

Below, the key findings of the study are organised by the five research questions that guided this project, followed by a summary of the study's implications.

1. What are the gambling-related financial harms experienced by affected others in Aotearoa New Zealand?

- Three in four (75.9%) surveyed affected others reported experiencing at least one type of financial harm due to someone else's gambling. The most common financial harms included reduced available spending money (36.8%), less spending on recreational expenses (30.9%), diminished savings (26.2%), and late payments on bills (22.0%).
- Three in five (61.0%) surveyed affected others experienced at least one issue related to economic control. The most common issues were concern over missing money (21.4%), pressure to take on debt (19.3%), and financial information being withheld (18.3%).
- Affected others who were interviewed described having money stolen by the person who gambled, loans taken out in their name without their knowledge, erosion of their savings, taking on responsibility for the debts of the person that gambled, and damage to their own financial credibility.
- Interviewed affected others often experienced these financial harms in the context of broader challenges, such as the person gambling also facing issues like substance use, Post Traumatic Stress Disorder, or socioeconomic hardship.
- In the interviews, affected others reported that the financial impacts of gambling often extended beyond themselves, creating ripple effects through whānau and community networks, including emotional strain, embarrassment, and long-term or intergenerational consequences.

2. How does the type and severity of gambling-related financial harms experienced by affected others differ by gender and ethnicity?

Differences by gender

- The types of financial harms experienced differed by gender. Among surveyed affected others, women were more likely than men to report being late on their bill payments due to someone else's gambling (26.1% vs. 16.5%) and having less to spend on beneficial expenses (21.3% vs. 14.7%). Men were more likely than women to report taking on additional employment (11.7% vs. 6.5%) and experiencing bankruptcy (4.8% vs. 1.9%).
- The forms of economic control experienced also differed by gender. Among surveyed affected others, women were more likely than men to report that financial information or important financial decisions were kept from them (21.3% vs. 14.7%). Men were more likely than women to report that funds had been redrawn from their mortgage without their consent (7.0% vs. 2.4%).
- In interviews, female affected others more often stated that they were affected by a family member, while male affected others more often stated being affected by a partner. In addition, female affected others tended to describe emotional impacts in intimate relationships, whereas male affected others tended to describe financial impacts.

Differences by ethnicity

- The survey found that the experience of financial harm among affected others differed by ethnicity.
 - Māori were more likely than non-Māori to report gambling while accompanying the other person during their gambling (24.7% vs. 12.2%), having late payments on bills (28.8% vs. 20.1%), and less spending on essential expenses (27.4% vs. 19.3%).
 - Pacific people were more likely than non-Pacific people (excluding Māori) to report a loss of supply of utilities (18.6% vs. 6.8%) and less spending on essential expenses (30.5% vs. 17.8%).
 - Asian people did not differ significantly from European/Other ethnicities in the types of financial harms experienced.
- The survey also found that the experience of economic control among affected others differed by ethnicity.
 - Māori were more likely than non-Māori to report that the person negatively affecting them the most refused to contribute to the family income (15.4% vs. 9.0%), withheld financial information or made important financial decisions without them (24.7% vs. 16.5%), and took money directly from their purse or wallet without permission (17.8% vs. 11.4%).
 - Pacific people were more likely than non-Pacific people (excluding Māori) to report that the person negatively affecting them the most refused to

contribute to the family income (18.6% vs. 7.7%) and to report experiencing physical, psychological, or emotional pressure to take on additional debt and/or fund gambling (28.8% vs. 16.2%). Pacific people were also found to experience more issues related to economic control compared to non-Pacific people.

- There were no differences in the economic control-related issues experienced by Asian people versus European/Other ethnicities.
- The interviews echoed the differences by ethnicity, with Māori and Pacific participants highlighting how cultural inter-familial obligations could intensify emotional and financial interdependence and, therefore, harms for affected others.

3. What financial products or services are implicated in these harms and in what ways?

- Half (51.7%) of surveyed affected others reported that at least one financial product or service has played a role in the financial harms that they experienced. The most cited products were 'buy now, pay later' services (28.3%) and followed by forms of borrowing (e.g., payday lenders, high-interest fees from financial institutions related to gambling purchases, title loans; 25.6%).
- Use of certain financial products or services – specifically 'buy now, pay later' services, pawn shops, financial institution fees for gambling purchases, fines related to gambling and bankruptcy, consumer lease providers, payday lenders, and fines for breaching self-exclusion – was associated with increased odds of experiencing a greater number of financial harms or economic control-related issues in the survey.
- Interviewed affected others consistently described the practices of banks and private lenders as contributing to harm. Some noted that these financial institutions approved loans or credit cards without adequately assessing the borrower's financial situation, which left them with unexpected debts after a partner or family member took out credit in their name.

4. What can be done to prevent or reduce the gambling-related financial harms experienced by affected others?

- Most affected others have used at least one informal strategy (77.0%) and half have used at least one formal strategy (50.5%) to help prevent, reduce, or address the financial impacts they experienced because of someone else's gambling.
 - The most frequently reported informal strategies were constantly seeking ways to save money (28.9%), budgeting to meet household expenses (25.9%), and reducing day-to-day expenses (23.9%).
 - The most common formal approaches were seeking help from mental health professionals or crisis counselling including the gambling helpline (15.4%), seeking aid through general practitioners or other medical services

(13.8%), government financial assistance (11.8%), and welfare organisations such as food banks or shelters (11.2%).

- Use of certain informal approaches – regularly seeking ways to save money, cutting day-to-day expenses, increasing account security, opening separate bank accounts, and seeking assistance from whānau or family – and formal approaches – seeking support from general practitioners, government financial assistance, welfare organisations, and using credit card gambling blocks – was associated with increased odds of experiencing a greater number of financial harms or economic control-related issues in the survey. This implies that these approaches are more likely to be used by people experiencing greater harm.
- Interviewed affected others most often discussed directly intervening to control the finances of the person whose gambling affected them, closing bank accounts, cancelling credit cards, and diverting wages into own accounts. Controlling finances, however, was only reported by male participants in intimate relationships with the person whose gambling was impacting them.
- Interviewed affected others also reported implementing personal techniques to reduce the impacts of the harms they experienced, like self-care. Occasionally, interview participants noted seeking support from formal treatment services. However, many participants were unaware that services for affected others existed, reflecting a gap in service awareness.

5. How do New Zealand policies, regulations, and programmes contribute to/reduce financial harms among affected others and how do they compare to other countries?

- In Aotearoa New Zealand, gambling harm reduction services are funded through a levy on gambling operators. Levy funding is derived from gambling expenditure (i.e., gambling losses), which means it originates from people's participation in gambling activities. Harm reduction services funded from this levy include helplines, specialised support for Māori, Pacific, and Asian communities, and access to financial planning and counselling.
- Some harm-reduction tools such as voluntary gambling blocks for credit cards, gambling venue exclusions, and hardship support exist, but uptake was low among surveyed affected others.
- Surveyed affected others reported that high fees for payday lending, fines for exclusion breaches, and criminal penalties for gambling while bankrupt contribute to financial harms.
- Interviewees felt that aspects of the gambling and financial sectors contribute to financial harms, including the level of accessibility and advertising of gambling, the framing of gambling harms in terms of personal responsibility, and permissive lending practices and the lack of financial safeguards.
- Internationally, countries like the UK, Australia, and Nordic nations offer strong consumer protections for limiting financial gambling-related harms, including

mandatory monetary gambling limits, credit card bans, financial vulnerability checks, and interest rate caps. Some countries also allow gambling-related debts to be addressed in bankruptcy proceedings, which can provide people with unmanageable debts a financial reset.

- International approaches may offer useful policy models, although robust evaluations of their effectiveness remain limited.

Study implications

- Focus attention on structural change, including changes to the legislation and regulation of the gambling and financial sectors to provide greater protection against gambling-related financial harms.
- Implement harm mitigation measures for financial products, such as interest rate caps on credit-related services, and strengthen financial safeguards related to gambling, such as gambling transaction blocking or credit card restrictions.
- Develop appropriate interventions and supports that address the specific types of financial harms, including those experienced by different genders and ethnic groups.
- Integrate gambling-related harm support into existing services that help with financial hardship, debt, economic control, and partner violence.
- Conduct longitudinal research to assess the long-term effectiveness of harm reduction strategies and the impact of financial products on financial harms.

Executive Summary

Background

Gambling affects not only the person who gambles but also those around them. People who gamble may pass on approximately half of the harms they experience to others, with financial harms being among the most commonly reported and longest lasting (Browne et al., 2017; Castrén et al., 2021; Hing et al., 2022; Rockloff et al., 2022). This project aimed to deepen our understanding of the gambling-related financial harms, including economic control, experienced by affected others – those affected by other people's gambling – in Aotearoa New Zealand. This project examined the extent of these harms, the differences across gender and ethnicity, and explored the role of financial products (e.g., 'buy now, pay later' services, lending services) and related policies, regulations, and programmes (e.g., high interest rates, self-exclusion violation fines).

The project involved four components: (1) a literature review on financial harms, (2) a jurisdictional scan of policies, regulations, and programmes that may influence these harms, (3) an online survey of people negatively affected by someone else's gambling, and (4) in-depth qualitative interviews with affected others. These components were guided by an Advisory Group that included Māori, Pacific, and Asian people with lived experience as affected others.

Literature review

The rapid literature review examined existing research to identify the financial harms experienced by individuals affected by someone else's gambling, both in Aotearoa New Zealand and internationally. The review also explored whether these financial harms were experienced disproportionately based on gender and ethnicity, and assessed the measures taken by affected others to prevent or mitigate them. A total of 33 articles was included in the literature review.

Beyond direct financial costs, such as debt accumulation and loss of savings, previous research found that financial harms experienced by affected others disrupt family life, impact physical and emotional well-being, and require coping strategies to manage financial stress. Partners who share financial responsibilities with the person gambling report the highest levels of harm.

Gender differences are also evident, with women more likely to be affected by a family member's gambling and men more often impacted by a friend's gambling. Both problem gambling and intimate partner violence differ across genders, with men more likely to experience problem gambling and be the perpetrators of intimate partner violence.

Ethnic disparities are also significant, with Indigenous communities facing disproportionately higher rates of gambling-related harm compared to people from non-Indigenous communities. In Aotearoa New Zealand, Māori and Pacific people are more likely to experience harm from someone else's gambling than other ethnic groups, though more research is needed on the gambling-related financial harms experienced by people within these communities.

The role of financial products in financial harms remains underexplored, despite evidence that financial tools and services may contribute to harm or aid in mitigation. Affected others often take measures to protect household finances, such as setting up direct debits, limiting cash access, and maintaining separate bank accounts. These strategies place the responsibility of financial stability on those harmed by gambling. Financial harm also has an emotional toll, with affected others experiencing hypervigilance, ongoing anxiety, and fear of creditors as they attempt to manage and mitigate financial risks.

Jurisdictional scan

A jurisdictional scan – a review of policies and regulations across Aotearoa New Zealand and other countries including Australia, Canada, the United Kingdom (UK), Denmark, Finland, Sweden, and Norway – was conducted to understand how these policies and regulations contribute to or reduce gambling-related financial harms among affected others. While there are diverse policies, regulations, and programmes that target those who gamble, this jurisdictional scan focuses on those intended for affected others. The scope of the review is a jurisdictional scan based on publicly available information (see Jurisdictional Scan objective and search strategy) and is not a comprehensive review of jurisdictional practices. Internal policies, programme details, or regulatory frameworks not accessible to the public may be excluded. Although we aimed to include evaluations of effectiveness where available, few were found, limiting our ability to assess performance.

In Aotearoa New Zealand, several policies, regulations, and programmes are in place that aim to prevent or reduce gambling-related financial harms among affected others. Many of these are guided by a commitment to a strategy that is anchored in public health and intended to prevent and minimise gambling harm. A levy on all New Zealand-based gambling operators funds gambling treatment services, including a national helpline and specialised services for Māori, Pacific, and Asian communities. These services provide social support, financial planning, and clinical interventions. Concerned individuals can also request venue exclusions for those close to them. Financial institutions offer harm-minimisation tools such as optional gambling blocks on credit cards, Automated Teller Machine (ATM) withdrawal restrictions, and financial hardship programmes. Broader protections, such as family violence laws covering financial abuse and financial assistance for those in crisis, also provide indirect support. Some of these measures, such as the specialised services for minority communities, are unique to Aotearoa New Zealand and reflect the commitment to preventing and minimising harms from gambling (Ministry of Health, 2022). However, some policies may inadvertently contribute to financial harm, including fines for exclusion violations, criminal penalties for gambling while bankrupt, and high fees on cash advances used for gambling. Additionally, the lack of payday lending regulation may contribute to financial strain.

Several international jurisdictions have introduced policies, regulations, or programmes to help prevent or reduce gambling-related financial harms among affected others. Similar to Aotearoa New Zealand, Canada, Australia, and the United Kingdom (UK) offer free financial counselling and social support for those experiencing financial and other forms of gambling-related harms. Some additional measures adopted elsewhere have not yet been implemented in Aotearoa New Zealand. For example, while some banks in Aotearoa

New Zealand offer optional credit card blocks, both the UK and Australia have enacted credit card gambling bans. Other measures include mandatory loss or deposit limits such as in Finland, Sweden, and Norway, and financial vulnerability checks triggered after certain monthly losses in the UK. Broader financial protections have also been introduced in some jurisdictions. For instance, the UK, Canada, and Sweden cap interest rates on high-cost loans to reduce financial exploitation, the UK and Norway have reformed bankruptcy policies to mitigate the impact of gambling debt, while Sweden allows lost gambling funds to be reclaimed in bankruptcy cases. These international measures may offer insights for potential policy considerations in Aotearoa New Zealand.

Online survey

People negatively affected by someone else's gambling, aged 18 years and older and residing in Aotearoa New Zealand, were recruited through five online panels of people who have agreed to complete surveys managed by Horizon Research Limited. Recruitment through these panels allowed for the intentional oversampling of Māori, Pacific, and Asian people to enhance representation and support meaningful analyses by ethnic groups.

Six hundred and forty-four people reported being negatively affected by someone else's gambling and undertook the survey. Participants were asked about their experiences of harm from someone else's gambling, including financial harms, economic control, cultural harms, and other gambling-related harms. The survey also included questions on their use of financial products and whether any formal or informal steps were taken to prevent or reduce the financial impacts that they were experiencing.

Source and level of harm

Of a list of potential harms listed in the survey, participants reported being most negatively affected by their current partner or spouse (28.0%), followed by a close friend (14.9%), a former partner or spouse (9.6%), or their parent (9.6%). Almost all ($n = 580$, 90.1%) affected others reported experiencing at least one of the following types of harms: financial harms, economic control, cultural harms, or other gambling-related harms. Notably, 20.2% experienced three types of harms, while 42.5% experienced all four.

Financial harms

Financial harms refer to the negative impact on affected others' financial well-being due to someone else's gambling. Three out of four (75.9%) affected others experienced at least one type of financial harm due to someone else's gambling, with 33.7% reporting one to two types, 29.8% reporting three to five types, and 12.4% reporting six or more. The most frequently reported financial harms included:

- A reduction of available spending money (36.8%).
- Less spending on recreational expenses (e.g., eating out, going to the movies, other entertainment; 30.9%).

- Reduction of savings (26.2%).
- Late payments on bills (e.g., utilities, rates; 22.0%).
- Less spending on essential expenses (e.g., medications, healthcare, food; 21.1%).

In assessing how the types and severity (as measured by the number of harms experienced) of financial harms differ by gender:

- Women were more likely than men to report being late on their bill payments due to someone else's gambling (26.1% vs. 16.5%) and having less to spend on beneficial expenses (e.g., insurance, education, car and/or home maintenance; 21.3% vs. 14.7%).
- Men were more likely than women to report taking on additional employment (11.7% vs. 6.5%) and experiencing bankruptcy (4.8% vs. 1.9%).
- No significant association was found between gender and severity.

In examining how the type and severity of financial harms differ by ethnicity:

- Māori were more likely than non-Māori to report gambling while accompanying the other person during their gambling (24.7% vs. 12.2%), late payments on bills (28.8% vs. 20.1%), and reduced spending on essential expenses (27.4% vs. 19.3%).
- Pacific people were more likely than non-Pacific people (excluding Māori) to report a loss of utility services (18.6% vs. 6.8%) and reduced spending on essential expenses (30.5% vs. 17.8%).
- Asian people did not report significant differences from European/Other ethnicities in the types of financial harms experienced.
- No significant differences in the severity of financial harms were found between Māori and non-Māori, Pacific and non-Pacific people, or Asian people and European/Other ethnicities.

Economic control

Economic control refers to actions intended to control or limit someone's access to money, resources, or financial independence. Among affected others, three-in-five (61.0%) experienced at least one issue related to economic control due to someone else's gambling, with 43.5% reportedly experiencing one to two issues, 14.9% experiencing three to five issues, and 2.6% experiencing six or more. Affected others most commonly reported the following issues related to economic control:

- Concern over missing money, valuables, or property (21.4%).
- Physical, psychological, or emotional pressure from family or whānau to take on debt or fund gambling (19.3%).
- Having financial information kept from them and/or important financial decisions made without them (18.3%).

In assessing how the forms and severity of economic control differ by gender:

- Women were more likely than men to report that financial information or important financial decisions were kept from them (21.3% vs. 14.7%).
- Men were more likely than women to report that funds had been redrawn from their mortgage without their consent (7.0% vs. 2.4%).
- No significant association was found between gender and severity.

In assessing how the forms and severity of economic control differ by ethnicity:

- Māori were more likely than non-Māori to report that the person negatively affecting them the most refused to contribute to the family income (15.4% vs. 9.0%), withheld financial information or made important financial decisions without them (24.7% vs. 16.5%), and took money directly from their purse or wallet without permission (17.8% vs. 11.4%).
- Pacific people were more likely than non-Pacific people (excluding Māori) to report that the person negatively affecting them the most refused to contribute to the family income (18.6% vs. 7.7%) and to report experiencing physical, psychological, or emotional pressure to take on additional debt and/or fund gambling (28.8% vs. 16.2%).
- Asian people did not differ significantly from European/Other ethnicities in the economic control-related issues experienced.
- Pacific people reported experiencing more issues related to economic control than non-Pacific people (excluding Māori).
- No differences in the severity of economic control were found between Māori versus non-Māori, or between Asian people versus European/Other ethnicities.

Financial products

About 51.7% of affected others reported that at least one financial product or service played a role in the financial impacts they had experienced. The most commonly cited products were 'buy now, pay later' services (28.3%), followed by forms of borrowing (e.g., payday lenders, high-interest fees from financial institutions related to gambling purchases, and title loans; 25.6%), pawn shops (14.0%), and short-term, high-interest products (12.7%).

Use of certain financial products or services was associated with increased odds of experiencing a greater number of financial harms or economic control-related issues. Specifically:

- 'Buy now, pay later' services ($OR = 1.79$), pawn shops ($OR = 1.70$), and high-interest fees from financial institutions for gambling-related purchases ($OR = 1.49$) were significantly linked to a greater number of financial harms.
- Pawn shops ($OR = 2.09$), extra fees and high interest rates from financial institutions related to gambling purchases ($OR = 1.89$), fines related to gambling and bankruptcy proceedings ($OR = 1.70$), consumer lease providers ($OR = 1.66$), 'buy now, pay later' services ($OR = 1.63$), payday lenders ($OR = 1.62$), and fines for

breaching gambling self-exclusion ($OR = 1.61$) were significantly associated with a greater number economic control-related issues.

Informal approaches

About three-in-four (77.0%) affected others have used at least one informal strategy to help prevent, reduce, or address the financial impacts they experienced because of someone else's gambling.

Experiencing more financial harms was associated with the use of certain informal harm-reduction strategies, such as regularly seeking ways to save money or cutting day-to-day expenses (e.g., petrol, home maintenance, healthcare).

Similarly, experiencing more issues related to economic control was associated with using informal strategies such as increasing account security (e.g., changing passwords), opening separate bank accounts, reducing daily expenses, and seeking assistance from whānau or family.

Formal approaches

Half (50.5%) of affected others have used at least one formal strategy to help prevent, reduce, or address the financial impacts they experienced because of someone else's gambling.

Experiencing greater financial harm was associated with the use of formal harm-reduction strategies such as speaking to general practitioners, accessing government financial assistance, or seeking support from welfare organisations (e.g., food banks, shelters, emergency bill payments).

Similarly, experiencing more issues related to economic control was associated with use of certain formal strategies including accessing government assistance, engaging welfare services, consulting general practitioners, and using credit card gambling blocks.

Qualitative interviews

To provide in-depth insight into the gambling-related harms experienced by affected others, 29 interviews were conducted with participants of diverse backgrounds, including European, Māori, Pacific, and one participant each of Asian, African, and Latin American ethnicity, who reported being negatively impacted by someone else's gambling. Overall, participants described significant financial, emotional, and relational impacts that extended well beyond themselves, often affecting multiple generations, wider whānau, and their broader social networks.

Although participants were asked about the harms they had experienced within the context of someone else's gambling, participants found it difficult to isolate gambling as the sole cause. Instead, they framed their experiences as deeply entangled with other personal as well as structural challenges, including poverty, housing insecurity, cultural obligations, and limited access to support. The latter framing was reinforced by a lack of

awareness or access to gambling-specific support services, particularly those designed for affected others.

Some participants felt personally responsible for managing and helping to carry the burden of harms experienced by the person gambling, through financial support, managing household debt, or attempting to mitigate emotional impacts, even when doing so came at significant personal cost. This concept of self-responsibility featured most often in accounts from Māori and Pacific participants, who noted how inter-familial obligations can intensify emotional and financial interdependence, and therefore harms.

Participants also highlighted environmental and structural determinants that enable gambling harm. The widespread availability of gambling, especially online, and the role of financial institutions in facilitating access to credit or loans, often without adequate safeguards, were described as key contributors to ongoing harm. Some participants were left with debts incurred by others or found themselves entangled in financial arrangements they had little control over. Although some banks in Aotearoa New Zealand now offer automatic gambling blocks, participants viewed these efforts as limited and insufficient.

Conclusion

The objective of this project was to improve our understanding of the gambling-related financial harms experienced by affected others in Aotearoa New Zealand, specifically the extent of these harms, the differences across gender and ethnicity, and the role of financial products and related policies.

The study reveals that financial harms are widespread among affected others in Aotearoa New Zealand. Although the number of financial harms did not differ by gender or ethnicity, the types of harms experienced varied in some cases. Women reported experiencing different types of harms than men, more frequently in connection with family members, whereas men were more likely to be affected by non-family members (e.g., partners, close friends). Similarly, Māori reported certain types of harms that differed from those experienced by non-Māori, and Pacific people identified specific harms that were distinct from those reported by non-Pacific people (excluding Māori). Findings also show that the financial harms experienced by affected others are enabled by financial products and the gambling and financial services environment and are being addressed through both formal and informal harm reduction approaches.

Implications

The results of this project suggest the following areas of future research and opportunities for programme development and policy change to prevent and reduce gambling-related financial harm among affected others in Aotearoa New Zealand:

- Focus attention on structural change, including changes to the legislation and regulation of the gambling and financial sectors.

- Implement harm mitigation measures for financial products, such as interest rate caps on credit-related services, and strengthen financial safeguards related to gambling, such as gambling transaction blocking or credit card restrictions.
- Develop appropriate interventions and supports that address the specific types of financial harms experienced by different genders and ethnic groups.
- Integrate gambling-related harm support into existing services that help with financial hardship, debt, economic control, and partner violence.
- Conduct longitudinal research to assess the long-term effectiveness of harm reduction strategies and the impact of financial products on financial harms.

Project Background

Although research on gambling-related harms has typically focused on the person who gambles, it is increasingly recognised that these harms extend to family members and friends (Banks & Waters, 2023; Browne et al., 2017; Dowling et al., 2021; McCarthy et al., 2023; Riley et al., 2021). Evidence suggests that people negatively affected by someone else's gambling – commonly referred to as affected others – experience around half of the harms experienced by the person who gambles, including impacts on relationships, health, and wellbeing (Browne et al., 2017; Langham et al., 2016). However, financial harms consistently emerge as the most commonly experienced among affected others, with overall financial harms persisting even after high-risk gambling behaviours have ended (Castrén et al., 2021; Hing et al., 2022; Rockloff et al., 2022). These financial harms may include debt accumulation, the depletion of savings, or the selling of assets, disrupting economic stability within households.

Despite the prevalence of financial harms among affected others, there remains limited understanding of how these harms intersect with gender and ethnicity, or how the use and availability of financial products (e.g., credit cards, payday loans, 'buy now, pay later' services) contribute to these harms.

Objective

In line with the strategic priorities of the *Strategy to Prevent and Minimise Gambling Harm 2022/23 to 2024/25* (Ministry of Health, 2022), this project aims to improve our understanding of the gambling-related financial harms experienced by affected others in Aotearoa New Zealand, including differences across gender and ethnicity, and how financial products and related policies may increase or reduce these harms.

The key research questions for this project are:

1. What are the gambling-related financial harms experienced by affected others in Aotearoa New Zealand?
2. How does the type and severity of gambling-related financial harms experienced by affected others differ by gender and ethnicity?
3. What financial products or services are implicated in these harms and in what ways?
4. What can be done to prevent or reduce the gambling-related financial harms experienced by affected others?
5. How do New Zealand policies, regulations, and programmes contribute to/reduce financial harms among affected others and how do they compare to other countries?

This project, including the present report and future knowledge mobilisation activities, is designed to add knowledge and have impact in the following areas:

- Increased understanding and awareness among practitioners, decision makers, and researchers of the gambling-related financial harms experienced by affected

others, and the factors that are associated with differences in them (including gender, ethnicity, and financial products).

- Increased evidence and resources: 1) to educate practitioners like financial advisors and treatment providers on financial harms and the role of financial products to enable them to support affected others, and 2) to inform approaches by decision makers to reduce financial harms for affected others through policies and practices, particularly around financial products.
- Decreased gambling-related financial harms experienced by affected others, particularly related to financial products.

Overview of research methods

This project takes a multi-pronged approach to address the research questions, including the following components:

- Reviewing academic and grey literature on financial harms for affected others
- Conducting a jurisdictional scan of financial policies and regulations in Aotearoa New Zealand and internationally (Australia, Nordic Countries, UK, Canada) that may impact gambling-related financial harms
- Conducting and analysing an online survey of 644 affected others
- Recruiting and conducting in-depth interviews with 29 affected others from across Aotearoa New Zealand

Ethical approval and protocols

Ethical approval was granted for both the online survey and the interview components of this research by the Auckland University of Technology Ethics Committee (AUTEC) on 15 October 2024, Reference 24/264. Before taking part in the research, potential participants were provided with a study information sheet which outlined the purpose of the study and their prospective role within it. This was provided at the beginning of the online survey, and by email to potential interview participants. Those who wished to take part in the research then provided consent. Survey participants did this via clicking a consent button and interview participants provided oral consent prior to the interview taking place.

Consultation

To ensure cultural safety and the appropriateness of research protocols, an Advisory Group was established comprising seven Māori, Pacific, Asian, and European people with lived experience as an affected other. This diversity was critical given one of the study's foci was on how the severity and types of financial harms experienced by affected others differs by ethnicity. Members were consulted on four occasions during the research process to ensure that the study produced findings which could be useful to priority population groups, guiding data collection, interpretation, and dissemination of findings. The meetings were:

- 1) At the start of the study prior to data collection,
- 2) After survey data collection to discuss preliminary findings,
- 3) After interview data collection to discuss preliminary findings, and
- 4) Towards the end of the study to have input on the knowledge mobilisation plan and dissemination products.

Overview of report

The report sections below outline the approach and results for each of the research methods. These sections are followed by a summary of how the collective findings across these methods address the study research questions. The report concludes with a discussion of project limitations, recommendations for future research and implementation of the findings, and a description of the project knowledge mobilisation activities.

Literature Review on Gambling-Related Financial Harms Among Whānau and Affected Others

Objective

A rapid literature review was conducted to explore the gambling-related financial harms experienced by affected others and the harm-reduction strategies aimed at preventing and mitigating these harms.

Search strategy

Web of Science, Scopus and PsycInfo were searched using combinations of keywords and Boolean operators such as ‘gambling’ AND (“financial harm” OR debt OR borrowing OR “economic control”) AND (“affected other*” OR “concerned significant other*” OR partner).

The search was limited to articles published from 2004 onwards and available in English. The initial search returned 221 articles after excluding duplicates. An additional 16 articles were sourced from the reference lists of included studies and handsearching. Studies that reported on the findings of surveys or qualitative interviews with affected others and that included discussion of financial gambling-related harms were retained. A total of 33 articles was included in the literature review.

Below, the results of this review are summarised into the financial harms experienced by affected others; prevalence of financial harms among affected others; types of financial harms experienced by affected others; the severity and temporality of financial harms among affected others; type of relationship, gender, and financial harms; economic control of affected others; and ethnicity and financial harms among affected others; and the financial harm-reduction strategies.

Results

Financial harms experienced by affected others

Financial harms experienced by affected family members include the erosion of savings, accumulation of debt, selling and pawning of items, and the sale of family assets (Banks & Waters, 2023; Hing et al., 2022; Jeffrey et al., 2019; Mathews & Volberg, 2013). As a consequence of these financial harms, spouses may have to assume new roles, such as taking control of the household finances, and families experiencing significant financial loss might be unable to afford daily living expenses and risk losing their homes (Jeffrey et al., 2019; Mathews & Volberg, 2013). Gambling-related financial harm can cause profound disruptions to a family’s lifestyle, with the loss of joint savings and assets potentially resulting in a downgrading of activities, sale of the family home, and the need for additional employment by the partner (Holdsworth et al., 2013).

A systematic review of gambling-related harm reported by affected others indicates that gambling-related debts are a common source of financial stress, resulting in people returning to work or taking on additional hours of employment to help with the

repayments (Riley et al., 2021). A recent survey of financial counsellors in Australia found the gambling-related harms experienced by affected family members to be severe, including relationship breakdown, debt accrued by the affected family members, loss of savings, risk to assets, and intimate partner family violence (Financial Counselling Australia, 2022).

Financial harm is also experienced in combination with – or is the catalyst for – other harms, such as emotional or psychological distress, stress and conflict within relationships, domestic and family violence, relationship breakdown, and reduced general wellbeing (Langham et al., 2016; Tulloch et al., 2023a). While the present review largely focuses on direct financial harm, it is important to note that gambling-related financial harms can't be ringfenced and are intractably linked with other dimensions of life, including emotional wellbeing and family dynamics (Banks & Waters, 2023; Browne et al., 2017; Castrén et al., 2021; Jeffrey et al., 2019; Langham et al., 2016; Mathews & Volberg, 2013).

Financial harms thus manifest in two ways: first, as a financial stressor, where financial interdependence with the person who gambles increases the number and intensity of negative financial impacts among affected others, such as erosion of savings and accumulation of debt; and second, as the outcome of financial harm, such as reduced wellbeing, deprivation, emotional distress, and economic exploitation. Direct financial harm often triggers a cascade of financial conflicts, erodes trust, and exacerbates tensions within relationships and impacts the affected partner's psychological and physical health (Ferland et al., 2022; Mathews & Volberg, 2013).

These financial harms are common themes in qualitative studies exploring affected others' experiences of gambling-related financial harm (Banks & Waters, 2023; Jeffrey et al., 2019; Marko et al., 2023; Mathews & Volberg, 2013; McCarthy et al., 2023). For example, Mathews and Volberg (2013) found that in interviews with 50 Singaporean families, 33 of 50 reported that gambling-related debt led affected family members to borrow money, deplete savings, sell valuables or property, or make lifestyle adjustments such as finding work. In Aotearoa New Zealand, Browne et al. (2017) found through interviews and focus groups that pawning items was a frequent strategy used to generate income, often becoming cyclical in nature and causing repeated harm to affected others. In Australia, McCarthy et al. (2023) reported that one-in-three (33%) of 136 Australian women affected by another person's gambling commonly experienced severe financial losses resulting in not having enough money to buy food and other essentials or to pay bills; needing to take out a loan to repay gambling debt; and financial stress associated with being asked to lend money to the person who was gambling or directly paying their rent and other bills. Marko et al. (2023) further highlighted other approaches used by affected others in Australia, as reported in in-depth interviews, including using their wages to pay bills, forgoing non-essential purchases, and accruing debt to finance daily expenses – including borrowing money from friends and family, payday loans, credit cards, personal loans, and refinancing their mortgage.

Prevalence of financial harms among affected others

Population-based prevalence studies indicate that a significant proportion of the adult population is close to someone experiencing problem gambling, irrespective of whether

they experience harms themselves or not (Hing et al., 2022). As reflected in Table 1, lifetime prevalence surveys show that between 19.3% to 21.2% of adults in Finland have had a close relationship with someone experiencing problem gambling (Lind et al., 2022; Salonen et al., 2016). The same survey also found that 59.5% to 65.3% of Finnish adults with a close relationship to someone experiencing problem gambling, also report experiencing gambling-related harm. Estimates of past-year prevalence are lower in Finland at 12.9% (Castrén et al., 2021).

Rather than measuring the proportion of the population with a close relationship to someone experiencing problem gambling, some prevalence studies estimate the proportion of people who report experiencing harm from another person's gambling (Hing et al., 2022). According to these studies, past-year prevalence of harm ranges from 6.0% to 8.1% in Australia (Hing et al., 2022; Rockloff et al., 2020; Stevens et al., 2019). In the New Zealand National Gambling Study, a population representative survey of adults aged 18 years and older, 33% of participants indicated that they knew at least one person who was or is experiencing problem gambling (Abbott et al., 2014). Of this group, 23% reported experiencing at least one harm.

Table 1. Surveys of the general population reporting prevalence of affected others or prevalence of harmed affected others

| Citation and country | Indicator | Data collection year | Prevalence of affected others | Prevalence of affected others who report harm |
|---|-----------|----------------------|-------------------------------|--|
| Castrén et al. (2021) Finland | Past-year | 2016 | 12.9% | 41.7% reported experiencing at least one type of harm and 8.4% reported experiencing any financial harm (increasing to 10.3% for family members) |
| Stevens et al. (2019) Northern Territory, Australia | Past year | 2018 | N/A | 8.1% (2.9% ran out of money for rent/mortgage, 2.8% ran out of money for bills, and 2.1% ran out of money for food) |
| Rockloff et al. (2020) Victoria, Australia | Past-year | 2018/2019 | N/A | 6.1% (of these, 46.2% reported experiencing a reduction in available spending money) |
| Hing et al. (2022) Australia | Past-year | 2019 | N/A | 6.0% (of these, 50.9% reported experiencing any financial harm) |
| Abbott et al. (2014) New Zealand | Lifetime | 2012 | 33% | 23% reported experiencing at least one type of harm and 21.3% reported experiencing any financial harm |

| Citation and country | Indicator | Data collection year | Prevalence of affected others | Prevalence of affected others who report harm |
|----------------------------------|-----------|----------------------|-------------------------------|--|
| Salonen et al. (2016) Finland | Lifetime | 2015 | 19.3% | 59.5% reported experiencing at least one type of harm and 9.5% reported experiencing any financial harm (increasing to 13% for family members) |
| Lind et al. (2022) Finland | Lifetime | 2019 | 21.2% | 65.3% reported experiencing at least one type of harm and 9.7% reported experiencing any financial harm (increasing to 16.1% for family members) |

Population surveys indicate that emotional, relationship, and financial harms are the most common and widespread gambling-related harms reported by affected others (Castrén et al., 2021; Hing et al., 2022; Langham et al., 2016; Lind et al., 2022).

A population-based survey in Australia found that 50.9% of affected others experienced financial harm, including a reduction in available spending money (39.2%), a reduction in savings (31.5%), late payment of bills (18.0%), less spending on essential expenses such as food (17.8%), and having money or items taken without permission (15.3%) (Hing et al., 2022). These results are comparable to financial harms reported in Victoria, Australia, where 46.2% of affected others reported a reduction in available spending money and 38.7% reported a reduction in savings (Rockloff et al., 2020).

In the New Zealand National Gambling Study, 21.3% of affected others reported financial harms due to another person's gambling (Abbott et al., 2014). Furthermore, the study found that experience of financial harms was inequitably distributed among affected others with a higher prevalence reported by Māori and Pacific people (29.9% and 32.2%, respectively) compared with European/People of other backgrounds and Asian participants (19% and 22.6%, respectively).

The differences in prevalence observed across Table 1 are likely due to variations in the measures of harm. For example, some studies report lifetime prevalence (e.g., Abbott et al., 2014), while others focus on past-year harm (e.g., Stevens et al., 2019). Additionally, the studies differ in whether they report on the prevalence of affected others (with a large proportion not reporting harm) or the prevalence of affected others experiencing harm. Another relevant factor is how harm is reported – either as an aggregate measure (where respondents experience at least one harm) or through individual indicators such as reduced spending.

The temporality and severity of financial harms among affected others

The gambling harm framework developed by Langham et al. (2016) identifies a range of harms – to both the person who gambles and affected others – including, financial harm; relationship conflict, disruption, or breakdown; emotional or psychological distress; negative impact on health; reduced work or study performance; and criminal activity (Langham et al., 2016). Table 2 replicates the catalogue of financial harm reported by affected others (Langham et al., 2016).

Table 2. Langham et al.'s (2016) taxonomy of gambling-related financial harms experienced by affected others

| Category | Financial harm |
|----------|---|
| General | <ul style="list-style-type: none"> • Reduction or loss of capacity to purchase luxury items (e.g., holidays, electronics) • Reduction or loss of discretionary spending such as non-gambling related entertainment or other family members' activities (i.e. children's sports) • Erosion of savings • Activities to manage short-term cash-flow issues: <ul style="list-style-type: none"> ◦ Additional employment or other forms of income generation ◦ Accessing more credit ◦ Use of credit cards ◦ Selling or pawning items ◦ Pay day loans ◦ Non-payment or juggling of large bills such as utilities or rates • Cost of replacing items sold or pawned as part of short-term cash strategies <ul style="list-style-type: none"> ◦ Reduction or loss of non-immediate consequence expenditure: ◦ Insurance (health, home, car, income protection, business) ◦ Repairs or maintenance costs (home, car, business) ◦ Health promotion activities (checkups, long-term medications, allied health support) ◦ Household items • Reduction or loss of expenditure on items of immediate consequence: <ul style="list-style-type: none"> ◦ Children's expenses (education) ◦ Medication or health care ◦ Clothing ◦ Food (including use of food parcel) ◦ Housing or accommodation |

| Category | Financial harm |
|----------|---|
| | <ul style="list-style-type: none"> ○ Needing assistance with bill payments from welfare organisations or inability to pay bills (e.g. utilities) ○ Transport costs (petrol, fares) |
| Crisis | <ul style="list-style-type: none"> ● Loss of sources of additional funds (i.e., no further credit available) ● Loss of capacity to meet essential needs (e.g. food) ● Loss of normal accommodation – requiring temporary accommodation or resulting in homelessness ● Loss of major assets (e.g. car, home, business) ● Bankruptcy |
| Legacy | <ul style="list-style-type: none"> ● Reliant on welfare ● Restrictions [on access to credit] due to bankruptcy or credit rating ● Ongoing financial hardship ● “Forced” cohabitation or involvement in unhealthy relationship due to financial constraint ● Further financial harm from attempts to manage debt (e.g. non-reputable finance providers for debt consolidation) ● Ongoing issues relating to financial security, poverty, or financial disadvantage ● Higher costs associated with poor credit rating including premium cost of pay-as-you-go services |

Source: Langham et al. (2016)

The taxonomy distinguishes between three temporal categories of harm: general harms, which can occur from any initial engagement with gambling; crisis harms, which capture harms significant enough to prompt help-seeking or behaviour change (such as leaving a relationship); and legacy harms, which persist or emerge even after high-risk gambling behaviour has ceased (Browne et al., 2017; Browne et al., 2016; Langham et al., 2016).

Consistent with the temporality of the catalogue of harms listed in Table 2, financial harms follow a trajectory of *increasing severity* (Browne et al., 2017; Langham et al., 2016):

- The loss of discretionary income and surplus financial resources, such as the inability to buy luxury or discretionary items and the depletion of savings; efforts to manage short-term cash flow, including fund generation (selling and pawning possessions or finding additional employment) and debt generation (borrowing money)
- An inability to meet expenditure of non-immediate consequence, such as insurance and preventative healthcare, which increases future financial and health risks, and

- An inability to meet expenditure that has immediate consequences, such as food, housing, transport costs, essential medication, and utilities

In Australia, Li et al. (2017) examined the harms reported by people who gamble and affected others. Illustrating how financial harms follow a pattern of increasing severity, the most prevalent financial harms reported by affected others included a reduction in available spending money (discretionary income; 40.6% of affected others reported this harm), less spending on recreational expenses (entertainment, restaurants; 37.5%), reduced savings (34.2%), late bill payments (28.4%), less spending on beneficial expenses (insurance, home, and car maintenance; 23.8%), less spending on essential expenditures (food, medication, healthcare; 23%), increased credit card debt (18.5%), and selling personal items (17.1%).

Financial harms can be more severe at certain points in the trajectory of problem gambling. Financial harm escalates over time as the person experiencing problem gambling tends to fund their gambling initially from personal savings, then by increased debt, and finally from joint bank accounts and home loans (Hing et al., 2022). Tulloch et al. (2023b) used longitudinal data from Australia to examine the 18-year trajectories of general, financial, health, and social wellbeing of affected others living in the same household with a person experiencing problem gambling. The study found that both the financial and social wellbeing of affected others showed a temporal effect, with the negative impacts on social and financial wellbeing being more pronounced during periods when the affected other was living with someone experiencing problem gambling. The authors noted that the findings suggest a causal link between decreased financial and social wellbeing and living in a household with a person experiencing problem gambling.

Financial harms have a lasting impact, causing long-term effects such as poor credit ratings, financial vulnerability, and poverty, often leading to higher costs for credit and increased financial instability (Langham et al., 2016). The harms experienced by both those who gamble and affected others can last for many years, including after high-risk gambling behaviours have ceased (Marko et al., 2023; Rockloff et al., 2022).

Rockloff et al. (2022) explored whether gambling-related harms persist 12 months or more after the at-risk or problem gambling has ceased using an online survey in Aotearoa New Zealand with people who gamble (past and current) and affected others. A majority of respondents (both people who gamble and affected others) reported the persistence of gambling harm years after most gambling had ceased. Financial harms were the most persistent of all gambling-related harms, having the longest half-life of five years when compared to other harms (the “half-life” refers to the time when it is 50% likely that the harm is no longer being experienced). The authors noted that treatment strategies, including financial counselling, must address these long-term financial problems rather than solely focusing on immediate financial crises caused by problem gambling.

Type of relationship, gender, and financial harms

Gambling-related harm varies based on the type of relationship with the person who gambles and the level of closeness of that relationship (Tulloch et al., 2023a). Those who

live with the person experiencing problem gambling (e.g., partners and children) experience greater levels of gambling-related harm due to the financial interdependence (sharing of finances and responsibilities) and close emotional relationships (Browne et al., 2017; Lind et al., 2022; Tulloch et al., 2023b).

Tulloch et al. (2023a) administered a survey to Australian adults who identified as being close to someone experiencing problem gambling. The study found that affected others whose relationships were characterised by shared finances and day-to-day responsibilities were more likely to experience harm, with partners (ex and current) reporting the highest levels of harm. Emotional closeness was not found to be associated with harm. The results suggest that financial interdependence is a key driver of harm. The results of previous population-based surveys support this claim, which show that when compared to other relationship groups, those reporting harm from a partner or ex-partner's gambling are more likely to report nearly all types of gambling-related harm (Hing et al., 2022; Salonen et al., 2016).

There is a gendered dimension to the type of relationship affected others have with the person who gambles: women are more likely to experience gambling-related harm from a family member, while men are more likely to experience harm from non-family members (such as a close friend) (Dowling et al., 2021). For example, in the Australian prevalence study, 31.1% of women were harmed by the gambling of a partner, as compared to 11% of men. In contrast, 57.9% of men reported harm from a non-family member, as compared to 22.9% of women (Hing et al., 2022). Finnish population surveys between 2015 and 2019 found that men had a close friend experiencing problem gambling more often than women, while women had a family member or a partner experiencing problem gambling more often than men (Castrén et al., 2021; Dowling et al., 2021; Lind et al., 2022; Salonen et al., 2016).

Table 3. Financial harms experienced by relationship with the person who gambles

| Financial harm | Partner | Family | Non-family | Total |
|--|---------|--------|------------|-------|
| At least one financial harm | 80.5% | 45.1% | 40.4% | 50.9% |
| Reduction of your available spending money | 67.1% | 32.6% | 30.4% | 39.2% |
| Reduction of your savings | 51.7% | 28.5% | 23.3% | 31.5% |
| Late payment of bills (e.g., utilities, rates) | 31.5% | 12.4% | 16.0% | 18.0% |
| Less spending on essential expenses such as medication, healthcare, food | 34.2% | 12.0% | 14.4% | 17.8% |
| Petty theft, including taking money or items from friends or family without asking first | 20.8% | 16.1% | 11.5% | 15.3% |

Source: Hing et al. (2022)

Some research finds that financial harm specifically is more frequently reported in relation to a partner's gambling compared to other types of relationships. Table 3, replicating the findings from the Australian prevalence study conducted by Hing et al. (2022), illustrates that the differential in experience of harm by relationship type also applies to financial harm. For example, of affected partners, 80.5% reported at least one financial harm as compared to 40.4% of affected non-family members.

Further, a Finnish population-based survey found that the odds of experiencing financial harms were significantly increased for affected partners and ex-partners compared to other affected family members ($OR = 3.91$) (Castrén et al., 2021). Another population study based in Finland found that 32.5% of affected partners reported financial harms, compared to 13.0% of affected family members and 7.8% of affected close friends (Salonen et al., 2016).

Qualitative studies provide in-depth insight into the financial and other harms of affected partners specifically. Ferland et al. (2022) found that partners experienced a greater number and intensity of harms compared to close family members. Set in Canada, the authors interviewed 46 affected family members (partners, adult children, parents, and siblings). While all groups reported gambling-related harm, partners experienced the most severe and widespread effects across multiple life areas, including financial, emotional, relational, and health domains. Partners experienced more severe financial harms, such as financing the family's expenses, covering the personal expenses of the person who gambles, and repaying gambling debt. The authors note that financial and emotional involvement with the person who gambles is the predominant driver of harm, with joint financial commitment "almost systematically" causing significant financial harm for the affected partner. While partners often share in the households' financial responsibilities, close family members who maintain financial independence from the person who gambles experience fewer financial consequences. The authors argue that future research should distinguish respondents by their relationship with the person who gambles.

Exploring the impact of problem gambling on partners, Holdsworth et al. (2013) conducted in-depth interviews with affected partners and ex-partners across Australia. The gambling-related harms most commonly reported by partners were financial losses; emotional distress; loss of trust and sense of betrayal from dishonesty and concealment of gambling activities; and impacts to mental and physical health (stress anxiety and depression). Affected partners reported substantial financial impacts, including debt, loss of savings and assets, and significant disruptions to established lifestyles. Some partners reported needing to take up extra employment to pay off gambling-related debts and/or cover household expenses. Partners mentioned being unaware of the financial losses associated with their partner's gambling until the situation reached financial crisis. The authors note that financial losses were interwoven with many of the non-financial harms experienced by the affected partners.

Economic control of affected others

Economic control, also referred to as economic abuse, is characterised as a pattern of control, exploitation, or sabotage of financial resources and is a less visible dimension of

intimate partner violence (O'Mullan et al., 2022; Peled & Krigel, 2016). Problem gambling is strongly associated with the perpetration of intimate partner violence, including economic control (O'Mullan et al., 2022; Suomi et al., 2023). A systematic review indicates that over one-third of people experiencing problem gambling have been perpetrators of physical intimate partner violence (Dowling et al., 2014). Both intimate partner violence and problem gambling are significantly gendered: problem gambling is twice as prevalent among men as among women, and men are predominantly the perpetrators of intimate partner violence (O'Mullan et al., 2022).

Limited research has described the association between problem gambling and economic control (Dowling et al., 2014; Hing et al., 2021). Studies document various instances of economic exploitation, describing how perpetrators have accessed a partner's salary and bank account without permission, remortgaged the family home, taken out credit cards or loans in the partner's name, or coerced the partner into taking out additional credit cards and loans (Banks & Waters, 2023; Hing et al., 2021).

Hing et al. (2021) conducted in-depth interviews with 18 women living in Australia with experience of economic control due to a male partner experiencing problem gambling. Economic exploitation – often operationalised through the fraudulent use of banking products – was a central theme. This included linking credit cards to the respondents' accounts, withdrawing money from their accounts without permission, unauthorised redraws on the mortgage, selling family property, and using income, household money, and family savings for gambling.

Economic control was also a recurring theme, where men exercised control over financial decision making and household finances (Hing et al., 2021). Male partners were found to resort to physical and psychological abuse, such as anger, derision, intimidation, and physical assault to coerce female partners into funding gambling and taking on additional debt. Economic control caused significant financial hardship as the women incurred substantial debt, lost income and assets, and were deprived of necessities; all of which undermined their ability to leave the relationship, extending their victimisation.

In depth-interviews conducted with 26 affected female partners in the United Kingdom indicated how partners were coerced into taking loans or opening credit cards to finance additional gambling or pay for household expenses, exacerbating their financial burden (Banks & Waters, 2023). Affected partners were subjected to coercive, manipulative, and intimidating behaviours as the partner experiencing problem gambling attempted to gain access to or retain control of family finances. This manipulation extended to demeaning spouses' financial decision-making abilities, undermining their self-worth and confidence. Such dynamics were not just limited to emotional abuse but occasionally escalated to physical intimidation and violence to extract money for gambling.

While economic control is most often perpetrated by a partner, it can also be at the hands of other family members. An exploratory New Zealand study of family violence and gambling, involving a survey of 42 affected others and 164 people that gamble, identified that 45.2% of affected others were concerned about their money, valuables, or property going missing; 28.6% had money taken from their wallet or purse by a family or whānau member, without permission; and 26.2% had money taken from their bank account by a family or whānau member, without permission (Bellringer et al., 2016).

Ethnicity and financial harms among affected others

Prevalence studies indicate that certain ethnic groups disproportionately experience gambling-related harm (Abbott et al., 2014; Browne et al., 2017). Data from the 2018 Australian Northern Territory prevalence survey indicated that Indigenous people are more likely to experience problem gambling, with one-in-twenty (5.3%) Indigenous respondents who gambled being classified as experiencing problem gambling, compared with 0.9% of non-Indigenous people who gambled (Browne et al., 2017; Stevens et al., 2019). Findings from the 2020 New Zealand Health and Lifestyle Survey showed that Māori and Pacific people are at higher risk of experiencing gambling harm (Ministry of Health, 2022). Specifically, Māori and Pacific people were 3.13 times and 2.56 times more likely to experience moderate-risk or problem gambling than non-Māori and non-Pacific people, respectively (Ministry of Health, 2022).

People from certain ethnic groups are also more at risk of experiencing harm from someone else's gambling. In particular, 23.5% of people of Aboriginal or Torres Strait Islander descent report being adversely affected by someone else's gambling, as compared to 5.9% of non-Indigenous people in Victoria, Australia (Rockloff et al., 2020). In addition, 16.5% of Indigenous respondents from the 2018 Australian Northern Territory prevalence survey reported being negatively affected by someone else's gambling in the 12 months preceding the survey, as compared to 5.3% of non-Indigenous respondents (Stevens et al., 2019). In the New Zealand 2012 National Gambling Study, when asked how they had been affected by someone else's gambling, Pacific and Māori people reported (lifetime) adverse financial harms more often than Asian respondents or those of European or other ethnicity (Pacific people: 32.2%; Māori people: 29.9%; Asian: 22.6%; European/Other: 19.0%) (Abbott et al., 2014).

Financial harm-reduction strategies

In addition to considering the financial harms experienced by affected others, studies have examined the strategies aimed at preventing and mitigating these harms. Riley et al. (2021) finds that a common experience reported by affected partners is hypervigilance, or sustained anxiety attributed to fear that the partner might be gambling. The authors note that this led to affected partners constantly looking for evidence of gambling, such as searching clothing for betting slips or checking bank statements. Hypervigilance was also related to affected others receiving and fearing contact from creditors (Mathews & Volberg, 2013; Riley et al., 2021). Mathews and Volberg (2013) note how respondents spoke about this fear: "every day we live in fear that loan sharks would come to harass [us]" (Mathews & Volberg, 2013, p. 132).

A scoping review mapping the literature on gambling harms experienced by affected others summarises the strategies used by affected others to provide financial protection and limit financial losses (Dowling et al., 2021). Such strategies include organising direct debits for household bills and mortgage repayments, budgeting to meet household expenses, limiting access to funds, giving spending money to the person who gambles, closing joint accounts or taking action to better protect accounts, setting up separate bank accounts, monitoring cash withdrawals, paying household bills before the money is

used to fund gambling activities, and assuming control of some or all of the household finances (Dowling et al., 2021). Table 4 summarises strategies from this scoping review as well as those emerging from qualitative studies.

In-depth interviews with affected partners in Norway provided insight into how they managed gambling-related financial harms, highlighting their strategies to gain control of household finances and economise spending (Klevan et al., 2019). Affected partners took steps to regain control over the family finances by taking control of loans, credit cards, and mortgages. Amid a loss in trust, they took precautions to prevent access to household finances, such as changing credit card and account passwords. Participants constantly thought about ways to save money and prioritised meeting their children's needs over their own.

Hing et al. (2013) explored the help-seeking strategies of affected others through interviews with 48 people who called an Australian gambling helpline. The majority of interviewed affected others were women (75%) and 38% called the helpline about their partner's gambling, 25% about their son's gambling, and 13% about their mother's gambling. Around one-third of affected others tried arranging direct debits for the mortgage and household bills, budgeting and allocating spending money to family members, and protecting joint accounts. Nine respondents reported taking control of some or all of the finances of the person experiencing problem gambling, such as taking their credit and/or debit cards.

Table 4. Strategies used by affected others to prevent or mitigate gambling-related financial harm

| Type of financial strategies | Examples of financial harm-reduction strategies |
|------------------------------------|--|
| Control of finances | <ul style="list-style-type: none"> Control of bank loans, credit cards, and mortgages Protecting or closing joint accounts Opening separate bank accounts Providing spending money to the person who gambles |
| Financial precautions | <ul style="list-style-type: none"> Increasing security on accounts, such as changing credit card and account passwords Limiting partner's access to funds Monitoring cash withdrawals |
| Economising and prioritising needs | <ul style="list-style-type: none"> Direct debits for mortgage repayments and household expenses Budgeting to meet household expenses Paying household expenses promptly Prioritising children's needs Constantly seeking ways to save money |
| Seeking professional help | <ul style="list-style-type: none"> Accessing financial, gambling, and relationship counsellors |

- Consulting general practitioners, mental health professionals, and family/domestic violence support services

Source: *Dowling et al. (2021), Hing et al. (2013), Klevan et al. (2019), O'Mullan et al. (2022)*

O'Mullan et al. (2022) examined the service experiences of women impacted by gambling-related intimate partner violence, including economic control, in Australia. Nearly all affected partners described economic control, and all had accessed multiple services, including counsellors (financial, gambling, and relationship), general practitioners, mental health professionals, and family domestic violence support services. The results highlight that economic control linked to gambling caused significant financial hardship, with affected partners working with gambling help and financial support services to both identify and implement strategies to safeguard finances and manage debt, including opening new bank accounts, increasing security measures on their accounts, redirecting their income to new accounts, and limiting their partner's access to funds.

Summary of literature review findings

This literature review provides an overview of the financial harms experienced by affected others of people experiencing problem gambling. In addition to significant financial costs, such as the erosion of savings and accumulation of debt, these financial harms are associated with severe disruptions in family life and poor physical and emotional wellbeing. This review highlights that affected partners, who share financial interdependence and day-to-day responsibilities with the person experiencing gambling harm, report the highest levels of harm. This review also finds that financial harms from gambling can persist for years, leading to long-term issues like poor credit ratings, financial vulnerability, and poverty. These harms often continue even after high-risk gambling behaviours have stopped. Economic control, another form of financial harm, may also be experienced by affected others, although research on this and its association with harm from others' gambling is limited.

This review also outlines the gendered dimension of the type of relationship affected others have with the person who gambles; women are more likely to experience harm from a family member's gambling, whereas men are more likely to be affected by the gambling of non-family members, such as close friends. Further, both intimate partner violence and problem gambling are significantly gendered, with men more likely to experience problem gambling and be the perpetrators of intimate partner violence.

Ethnic disparities in the experience of financial harms were also evident. This review found that Indigenous communities, in particular, face disproportionately higher rates of gambling-related harms. Indigenous people also report experiencing harm from someone else's gambling more often than other ethnic groups. Data on the scale and nature of financial harms experienced by Indigenous affected others is limited, in particular among Māori and Pacific people in Aotearoa New Zealand, as well as the coping strategies used to minimise and mitigate these harms.

The role of financial products in the financial harms experienced by affected others has not been a significant area of inquiry to date. Several products are noted in the types of financial harms experienced by affected others and the coping strategies used; however, the contributing role of the nature of these products is not explored.

The coping strategies employed by affected others to mitigate financial harms are varied, often involving steps to take control of household finances and constrain access to joint accounts. Strategies such as organising direct debits for household bills, limiting access to cash, and setting up separate bank accounts are common among affected partners. These measures highlight the burden on affected others to safeguard their family's financial stability. Qualitative studies provide insight into the lived experiences of affected others. Hypervigilance, sustained anxiety, and fear of creditors reflect the constant need to manage and mitigate financial risks.

The review provides some information specific to Aotearoa New Zealand. The National Gambling Study highlights the prevalence of gambling-related financial harms experienced by affected others. Approximately 33% of survey respondents reported knowing someone experiencing problem gambling, with 21% of affected others reporting financial harm due to another person's gambling (Abbott et al., 2014). These harms are particularly pronounced among Māori and Pacific people, with 29.9% and 32.2%, respectively reporting such harms. Moreover, Māori and Pacific people are generally at a higher risk of experiencing gambling harm compared to other ethnic groups, being over three times more likely to experience moderate-risk or problem gambling than non-Māori and non-Pacific people (Ministry of Health, 2022). The financial impacts experienced by affected others include the loss of savings, accumulation of debt, and financial strain that disrupt family life, often leading to emotional and psychological consequences.

Jurisdictional Scan of Policies, Regulations, and Programmes to Minimise Financial Harm Among Whānau and Affected Others

Objective

The primary objective of the jurisdictional scan was to identify New Zealand's policies and regulations that may contribute to or help reduce financial harms experienced by affected others, and how these approaches compared internationally. This included a comparative analysis of relevant policies, regulations, and programmes both within New Zealand and in other countries to inform policy recommendations aimed at strengthening protections and support for affected others.

While there are diverse policies, regulations, and programmes that target those who gamble, this jurisdictional scan focuses on those intended for affected others. It is also important to note that this jurisdictional scan is not intended to be a complete policy review, but rather a review of publicly available information. As a result, internal policies, programme details, or regulatory frameworks that are not published or accessible through public channels may have been excluded. Furthermore, although we did aim to include evaluations of effectiveness where available, very few were found, limiting our ability to comment on their effectiveness or performance.

Search strategy

Focus was placed on Aotearoa New Zealand, all eight states and internal territories of Australia, the UK, all ten Canadian provinces, and Nordic countries including Denmark, Finland, Sweden, and Norway. Policies and regulations that focus on reducing financial harm to the person experiencing gambling harm (e.g., self-exclusion from gambling venues or platforms, voluntary limit setting features) were excluded. Support services and programmes not focused on providing financial support or assistance for affected others were also excluded. Information on the search strategy, including search terms and online sources searched, can be found in Appendix A. The full results of the jurisdictional scan can be found in Appendix B, with the policies and regulations that may contribute to harm captured in Appendix C.

Results

Aotearoa New Zealand

In Aotearoa New Zealand, several government measures are in place that can help prevent or reduce gambling-related financial harm among affected others. In gambling-specific regulation, a levy is imposed upon the four main gambling operators: Class 4 operators (i.e., non-casino electronic gaming machine venues such as pubs and clubs), Lotto NZ, TAB NZ, and casinos operating in Aotearoa New Zealand, with most of the funds being allocated to gambling treatment services. This currently includes a national

gambling helpline, a nationwide mainstream treatment service, services specific to Pacific people, an Asian specific service, and several regional Māori specific services. These services provide social support, financial planning, and mental health and clinical interventions for families and affected others. The services have been accessed by thousands of affected others to date; in the 2022/2023 financial year 968 affected others received counselling from one of the treatment services (Ministry of Health, 2024). These specialised services for minority communities are unique to Aotearoa New Zealand and reflect the commitment to preventing and minimising harms from gambling (Ministry of Health, 2022).

New Zealand financial institutions also offer programmes that may support minimising harm among affected others. Several banks offer optional credit card gambling blocks, that can be used to block gambling transactions by primary as well as secondary card holders on joint credit card accounts. As of June 2023, 895 Kiwibank customers (out of 6,758 surveyed) have chosen to block gambling transactions. Several financial institutions also impose varying restrictions on ATM and EFTPOS transactions, with some institutions additionally limiting the maximum amount that can be withdrawn from ATMs for cash advances (which includes gambling transactions). Some also have financial hardship programmes, that offer arrangements to those struggling to make payments for various reasons, including 'problems with gambling'.

Legislation is in place to protect victims of family violence, which includes financial and economic control, through protection orders. Financial assistance is also available to people who have low incomes, are undergoing relationship breakdown, or have unexpected financial burdens. While these programmes are not gambling specific, they can provide support for affected others for the gambling-related harms they experience.

Some New Zealand policies may also contribute to financial harm for affected others. For instance, people who violate exclusion orders (whether it is self-imposed or venue-imposed) may be fined \$500, and for those who are undergoing bankruptcy, gambling is considered a criminal offence which is subject to imprisonment and/or fines of up to \$10,000. Further, within financial institutions, cash substitutes including gambling chips purchased using credit cards are considered cash advances, which are subject to extra fees and higher interest rates. Finally, there is no regulation of payday lending in Aotearoa New Zealand, potentially negatively impacting the financial situation of people who use this type of financial assistance and affected others. Taken together, these measures may inadvertently increase the financial burden for the person experiencing gambling-related harm and those close to them.

Jurisdictions outside of Aotearoa New Zealand

Jurisdictions outside of Aotearoa New Zealand also have varying policies, regulations, and programmes that directly or indirectly prevent or reduce gambling-related financial harms among affected others, which may be of interest for consideration in the New Zealand context.

Across all jurisdictions examined, there are varying levels of gambling-focused support for those experiencing harms from gambling. Similar to Aotearoa New Zealand, countries

such as Canada, Australia, and the UK offer free financial counselling and social support to people, including affected others, experiencing gambling-related harm. Victoria, Australia offers a unique programme through Gambler's Help, where up to A\$3,500 a year in financial assistance is available for affected others through the Recovery Assistance Program. Although not strictly gambling-related, Australia also has helplines that provide financial counselling and support for financial abuse as well as an Escaping Violence Payment that provides up to A\$5,000 in financial assistance to those who have experienced partner violence. In the UK, MoneyHelper is a service that provides free financial advice to anyone who is experiencing debt, including from gambling.

Regarding monetary gambling restrictions, several jurisdictions have introduced stronger preventative tools. Although credit card gambling blocks have been implemented by some financial institutions in Aotearoa New Zealand, in the UK and Australia, gambling transactions on credit cards are also entirely banned. In Australia, the Australia and New Zealand Bank (ANZ) additionally automatically declines gambling-related transactions that would exceed 85% of a person's credit limit. Many jurisdictions also require operators to provide options for setting loss or deposit limits. For instance, Finland, Sweden, and Norway have made setting loss limits and/or deposit limits compulsory. The UK has implemented financial vulnerability checks and enhanced spending checks, which are triggered if a person loses above certain monetary thresholds.

To address issues related to financial products, the UK, Canada, and Sweden have imposed nationwide restrictions on high-cost short-term credit (e.g., payday loans). In the UK, there is an interest cap at 0.8% per day and the default fees are capped at £15. As a result, the maximum that a person would have to pay, assuming on time payments, is £24 per £100 borrowed over a 30-day period. In Canada, interest on all forms of lending or credit must not exceed an annual percentage rate of 48%, and legislation has passed which will further reduce this rate to 35%. Although payday lenders are currently excluded from this if interest rates are provincially regulated, a nationwide cap of CAN\$14 per CAN\$100 lent has been proposed. In Sweden, the amount of interest charged per day cannot exceed 0.01% of the amount credited.

Other measures have also been implemented in other jurisdictions to potentially address the policies that may contribute to harms. For instance, the UK has also changed policies that made gambling in relation to bankruptcy subject to imprisonment or fine. In Norway, gambling debt accrued by gambling on illegal sites is unenforceable. Norway also offers budgeting assistance and financial counselling, including to help tackle gambling debt. In Sweden, people can recover lost funds from gambling operators through bankruptcy proceedings.

Key considerations

Based on the findings of this jurisdictional scan, Aotearoa New Zealand may consider adopting the following regulations, policies, and programmes to further minimise gambling-related financial harms among affected others. These recommendations are drawn from international examples identified in the scan and reflect approaches that may be relevant and applicable to the New Zealand context. (Note: These are not currently in place in Aotearoa New Zealand unless otherwise indicated.)

- **Offer financial assistance programmes that provide financial support to affected others experiencing gambling-related harms.** Creating new or extending existing financial hardship or assistance programmes to affected others who are experiencing debt, housing insecurity, economic control, partner violence, or poverty due to someone else's gambling can help mitigate the financial harms being experienced.
- **Implement mandatory loss and deposit limits for gambling accounts.** These limits can provide a structural safeguard that can help prevent spending more than intended by the person gambling, reducing financial harms for affected others.
- **Mandate compulsory or optional gambling transaction blocking options across all financial institutions.** Providing people with the ability to turn on blocks for gambling-related transactions on their accounts allows affected others to better protect household finances from unintentional or coerced gambling spending. While some financial institutions in New Zealand, such as Kiwibank, have already adopted this feature, it could be standardised and extended across all institutions.
- **Restrict the use of credit cards for land-based and online gambling.** Restricting or banning credit card use helps prevent people from gambling with money they do not have, reducing the risk of accumulating high-interest debt for themselves and their families. One possible approach is to decline gambling transactions when a person has used, or would exceed, a certain proportion of their credit limit (e.g., 85%).
- **Introduce an interest rate cap on high-cost and short-term credit.** Placing a cap on interest rates reduces the risk of worsening debt for households who use payday loans or other high-cost borrowing to navigate gambling-related financial harms.
- **Repeal bankruptcy offences related to gambling.** Repealing bankruptcy offences can prevent magnification of the financial harms experienced by those who gamble and affected others and can serve as an acknowledgment that gambling-related harm often stems from broader structural determinants, rather than being solely a matter of personal responsibility.

Online Survey of Whānau and Affected Others Experiencing Gambling-Related Financial Harms

Objective

The main purpose of this survey is to provide insight on the following four main research questions:

1. What are the gambling-related financial harms experienced by affected others in Aotearoa New Zealand?
2. How does the type and severity of gambling-related financial harms experienced by affected others differ by gender and ethnicity?
3. What financial products or services are implicated in these harms and in what ways?
4. What can be done to prevent or reduce the gambling-related financial harms experienced by affected others?

Methods

A summary of the online survey and analysis methods follows; full details are in Appendix D.

Data collection

People negatively affected by someone else's gambling, aged 18 years and older and residing in Aotearoa New Zealand, were recruited through online panels managed by Horizon Research Limited. As research has shown that Māori and Pacific people are disproportionately more likely to experience gambling harm (Ministry of Health, 2022), participants were recruited through five online panels in an effort to oversample people from these ethnic groups. Asian people were also oversampled to improve representation and support meaningful analyses involving this group.

Survey development

The survey was developed in collaboration between members of the research team from Greo Evidence Insights and Auckland University of Technology. Survey topics included participant characteristics, the impact of someone else's gambling in the past year, and approaches for reducing the financial impacts of someone else's gambling. The impact of someone else's gambling was measured through participants' experiences of financial harms (Browne et al. 2017), issues related to economic control (adapted from the Economic Abuse Screening Tool; Mayer et al., 2023), cultural harms (Browne et al. 2017), and other gambling-related harms (20-item Gambling Harms Scale for Affected Others; Browne et al. 2023).

Analytical strategy

Descriptive statistics were reported to better understand the surveyed affected others, including participant characteristics, types of financial harms, financial products involved, and strategies for reducing financial harm caused by the gambling of others. Inferential statistics were used to examine gender and ethnicity differences in the type and number of financial harms and economic control-related issues, and the impact of financial products and mitigating effects of harm-reduction strategies on the types and number of harms experienced.

Results

Participant characteristics

Sample demographics

Among the 3,551 panel members contacted for the survey, 644 (18.1%) indicated that they were personally affected in a negative way by another person's gambling and were included in the present analyses. A detailed summary of demographic characteristics is presented in Table 5. A breakdown of gender by ethnicity is provided in Figure 1.

Among participants, 57.6% identified as women and 42.4% as men. In terms of ethnicity, 22.7% identified as Māori, 16.3% as Asian, 9.2% as Pacific, and 51.9% as European or other ethnicities. The largest age group was 35 to 44 years (27.6%) and 40.1% of participants lived in Auckland.¹

Most participants were employed full-time (62.9%) and held one job (66.0%). Annual personal incomes were most reported in the ranges of \$50,001 to \$70,000 (21.7%) and \$70,001 to \$100,000 (20.5%). Nearly one-third (29.3%) had completed an undergraduate degree. In terms of household composition, most participants lived with one partner either with no children (28.9%) or with one to two children (27.0%).

Table 5. Demographic characteristics of affected others

| | | <i>n</i> | % |
|-------------|----------|----------|------|
| Gender | Men | 273 | 42.4 |
| | Women | 371 | 57.6 |
| Age (years) | 18 to 24 | 46 | 7.1 |
| | 25 to 34 | 139 | 21.6 |
| | 35 to 44 | 178 | 27.6 |

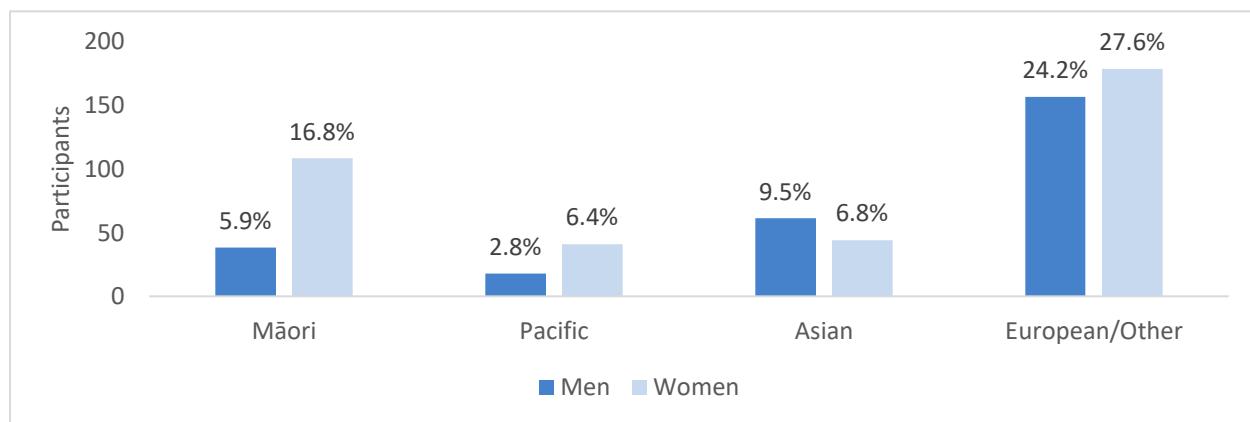
¹ Minority populations were oversampled to increase representation in the present study; therefore, the distributions obtained may not be reflective of the adult population in Aotearoa New Zealand.

| | | <i>n</i> | % |
|------------------------|--------------------------------|----------|------|
| | 45 to 54 | 122 | 18.9 |
| | 55 to 64 | 99 | 15.4 |
| | 65 to 74 | 60 | 9.3 |
| Ethnicity | Māori | 146 | 22.7 |
| | Pacific | 59 | 9.2 |
| | Asian | 105 | 16.3 |
| | European/Other | 334 | 51.9 |
| Local authority area | Auckland Council | 258 | 40.1 |
| | Christchurch City | 60 | 9.3 |
| | Wellington City | 28 | 4.3 |
| | Rest of New Zealand | 298 | 46.3 |
| Employment status | Full-time | 405 | 62.9 |
| | Part-time | 92 | 14.3 |
| | Not employed | 130 | 20.2 |
| | Prefer not to say | 17 | 2.6 |
| Number of jobs | Not employed | 130 | 20.2 |
| | One | 425 | 66.0 |
| | Two | 56 | 8.7 |
| | Three or more | 13 | 2.0 |
| | Prefer not to say | 20 | 3.1 |
| Personal yearly income | Under \$20,000 | 48 | 7.5 |
| | \$20,000 to \$30,000 | 65 | 10.1 |
| | \$30,001 to \$50,000 | 108 | 16.8 |
| | \$50,001 to \$70,000 | 140 | 21.7 |
| | \$70,001 to \$100,000 | 132 | 20.5 |
| | \$100,001 to \$150,000 | 75 | 11.6 |
| | \$150,001 to \$200,000 | 23 | 3.6 |
| | \$200,001 or more | 7 | 1.1 |
| | Don't know / prefer not to say | 46 | 7.1 |

| | | <i>n</i> | % |
|-----------------------------------|--|----------|------|
| Highest educational qualification | Postgraduate degree | 103 | 16.0 |
| | Undergraduate degree | 189 | 29.3 |
| | Vocational qualification | 120 | 18.6 |
| | School level qualification | 172 | 26.7 |
| | No formal school qualification | 47 | 7.3 |
| | Prefer not to say | 13 | 2.0 |
| Household type | Single person household | 90 | 14.0 |
| | Couple with no children | 186 | 28.9 |
| | Couple with 1 or 2 children | 174 | 27.0 |
| | Couple with 3 or more children | 50 | 7.8 |
| | Single parent with 1 or 2 children | 46 | 7.1 |
| | Single parent with 3 or more children | 9 | 1.4 |
| | Flatting or boarding – not a family home | 46 | 7.1 |
| | Extended family | 32 | 5.0 |
| | Prefer not to say | 11 | 1.7 |

Note. *N* = 644.

Figure 1. Participant distribution by gender and ethnicity



Note. The percentage represents the proportion of participants relative to the total sample.

Life context

To gain a greater understanding of the surveyed affected others, participants were asked additional questions about various aspects of their daily circumstances and responsibilities. A detailed summary of life context aspects is presented in Table 6.

Most respondents paid either rent (47.0%) or a mortgage (31.7%). Just over a third (35.2%) felt financially comfortable with their basic needs met and 32.5% rated their mental health as 'good'. Nearly all (92.5%) spent at least one hour per day on home maintenance, while 50.5% cared for children and 43.0% supported adults in their households. In the past year, 73.4% of affected others had gambled, with 30.0% gambling at least once a week.

Table 6. Daily circumstances and responsibilities of affected others

| | | <i>n</i> | % |
|-------------------------------------|---|----------|------|
| Home ownership status | Live rent-free in a home I don't own | 66 | 10.2 |
| | Pay rent on current home | 303 | 47.0 |
| | Pay mortgage on current home | 204 | 31.7 |
| | Own or paid off current home | 54 | 8.4 |
| | Other | 6 | 1.2 |
| | Don't know / prefer not to say | 11 | 1.7 |
| ^a Unpaid domestic labour | Looking after children in household | 325 | 50.5 |
| | Looking after children outside of household | 237 | 36.8 |
| | Doing housework, garden work, or other home maintenance | 596 | 92.5 |
| | Providing care or assistance to adults in household | 277 | 43.0 |
| | Providing care or assistance to adults outside of household | 261 | 40.5 |
| Financial situation | Very comfortable – all needs met | 58 | 9.0 |
| | Comfortable – most needs met | 137 | 21.3 |
| | Comfortable – basic needs met | 227 | 35.2 |
| | Uncomfortable – not enough money for basic needs | 150 | 23.3 |
| | Most uncomfortable – struggling financially to meet basic needs | 67 | 10.4 |

| | | <i>n</i> | % |
|------------------------------|-------------------------------|----------|------|
| | Prefer not to say | 5 | 0.8 |
| Mental health | Excellent | 55 | 8.5 |
| | Very good | 162 | 25.2 |
| | Good | 209 | 32.5 |
| | Fair | 166 | 25.8 |
| | Poor | 52 | 8.1 |
| Past year gambling frequency | Have not gambled in past year | 171 | 26.6 |
| | Less than once a month | 94 | 14.6 |
| | Once a month | 90 | 14.0 |
| | Two or three times a month | 94 | 14.6 |
| | Once a week | 106 | 16.5 |
| | Several times a week | 87 | 13.5 |
| | Don't know | 2 | 0.3 |

Note. *N* = 644.

^a Percentage indicates of the number of participants who reported spending at least one hour a day in a typical week on the type of domestic labour.

Harms experienced by affected others

Origin of harm

Affected others were asked to indicate the number of individuals whose gambling had negatively affected them, identify the person who had the most significant impact, and report whether they had lived in the same household as that person (see Table 7). Most participants (69.4%) reported being negatively affected by one person in the past 12 months, while 18.2% were affected by two people, and 12.5% by three or more. Participants most often reported being most negatively affected by their current partner or spouse (28.0%), followed by a close friend (14.9%), a former partner or spouse (9.6%), or their parent (9.6%). A quarter of respondents (25.8%) had lived with the person whose gambling they reported having been most negatively affected by in the past 12 months.

Table 7. Relationships of affected others with those who negatively affected them through gambling in the past 12 months

| | | <i>n</i> | % |
|---|---|----------|------|
| How many people have you been personally affected by from their gambling? | One | 447 | 69.4 |
| | Two | 117 | 18.2 |
| | Three | 41 | 6.4 |
| | Four | 20 | 3.1 |
| | Five or more | 19 | 3.0 |
| What is your relationship with the person whose gambling you've been most negatively affected by? | Current partner/spouse | 180 | 28.0 |
| | Close friend | 96 | 14.9 |
| | Former partner/spouse | 62 | 9.6 |
| | Parent | 62 | 9.6 |
| | Sibling | 49 | 7.6 |
| | Child | 41 | 6.4 |
| | Other whanau or family member | 32 | 5.0 |
| | Cousin | 27 | 4.2 |
| | Work colleague | 25 | 3.9 |
| | Mother or father-in-law | 22 | 3.4 |
| | Housemate | 16 | 2.5 |
| | Aunt/Uncle | 10 | 1.6 |
| | Grandparent | 9 | 1.4 |
| | Other | 13 | 2.0 |
| Have you lived in the same home as the person whose gambling you've been most negatively affected by? | Yes, in the last 12 months but not at present | 118 | 18.3 |
| | Yes, but only recently | 69 | 10.7 |
| | Yes, all of the last 12 months | 166 | 25.8 |
| | Yes, but not in the last 12 months | 90 | 14.0 |
| | No | 201 | 31.2 |

Note. *N* = 644.

Experience of harms

To better understand how gambling negatively impacts affected others, participants were asked whether they had experienced financial harms, economic control, cultural harms, or other gambling-related harms because of someone else's gambling. Nearly all ($n = 580$, 90.1%) respondents reported experiencing one of these four types of harm. The remaining 9.9% either did not experience these harms or provided an open-ended response that did not align with the types of harm assessed.

Over two-in-five (42.5%) respondents reported having experienced all four types of harms assessed in the survey. Overlap between different types of harms experienced by affected others are presented in Table 8, with specific harms being explored in subsequent sections.

Table 8. Types of harm experienced by affected others

| | <i>n</i> | % |
|---|----------|------|
| Financial harms | 489 | 75.9 |
| Economic control | 393 | 61.0 |
| Cultural harms | 346 | 53.7 |
| Other harms | 545 | 84.6 |
| Financial harms + economic control | 368 | 57.1 |
| Financial harms + cultural harms | 316 | 49.1 |
| Financial harms + other harms | 459 | 71.3 |
| Economic control + cultural harms | 300 | 46.6 |
| Economic control + other harms | 372 | 57.8 |
| Cultural harms + other harms | 330 | 51.2 |
| Financial harms + economic control + cultural harms | 288 | 44.7 |
| Financial harms + economic control + other harms | 351 | 54.5 |
| Financial harms + cultural harms + other harms | 302 | 46.9 |
| Economic control + cultural harms + other harms | 285 | 44.3 |
| Financial harms + economic control + cultural harms + other harms | 274 | 42.5 |

Note. N = 644.

Financial harms

While thinking of the person whose gambling has most negatively affected them, participants were asked to consider whether they had experienced any financial harms.

These include, but are not limited to, direct monetary loss, diminished financial stability, increased debt, loss of assets, or the inability to meet basic financial needs. Full results are presented in Table 9.

Three out of four (75.9%) respondents reported at least one type of financial harm due to someone else's gambling. The most common financial harm was reduced spending money (36.8%), followed by decreased recreational spending (30.9%), reduced savings (26.2%), late bill payments (22.0%), and less spending on essential expenses (21.1%).

Among those most negatively affected by a current partner or spouse, 27.8% indicated that financial impacts were part of the reason they haven't left the relationship. Of those affected by a former partner or spouse, 32.3% reported that financial impacts made leaving the relationship difficult.

Table 9. Types of financial harm experienced by affected others

| "Have you experienced any of the following financial impacts as a result of the other person's gambling in the past 12 months?" | <i>n</i> | <i>%</i> |
|--|-----------------|-----------------|
| Reduction of available spending money | 237 | 36.8 |
| Less spending on recreational expenses (e.g., eating out, going to the movies, other entertainment) | 199 | 30.9 |
| Reduction of savings | 169 | 26.2 |
| Late payments on bills (e.g., utilities, rates) | 142 | 22.0 |
| Less spending on essential expenses (e.g., medications, healthcare, food) | 136 | 21.1 |
| Sold personal items | 123 | 19.1 |
| Less spending on beneficial expenses (e.g., insurance, education, car and home maintenance) | 119 | 18.5 |
| Increased credit card debt | 118 | 18.3 |
| Accompanying the other person during their gambling and also gambling yourself | 97 | 15.1 |
| Impacted own credit rating / reduced ability to obtain own credit | 69 | 10.7 |
| Took on additional employment | 56 | 8.7 |
| Loss of supply of utilities (e.g., electricity, gas, etc.) | 54 | 8.4 |
| Loss of significant assets (e.g., car, home, business, superannuation, etc.) | 45 | 7.0 |
| Moved to cheaper accommodation | 44 | 6.8 |
| Needed emergency or temporary accommodation | 36 | 5.6 |

| “Have you experienced any of the following financial impacts as a result of the other person’s gambling in the past 12 months?” | <i>n</i> | % |
|--|-----------------|----------|
| Bankruptcy | 20 | 3.1 |

Note. *N* = 644.

Economic control

Participants were also asked whether they had experienced economic control-related issues due to the gambling of the person who had most negatively affected them.

Economic control, also referred to as economic abuse, is a specific form of financial harm where one person systematically undermines the financial independence and resources of another (O’Mullan et al., 2022; Peled & Krigel, 2016). See Table 10 for a complete list of the economic control-related issues assessed.

Three-in-five (61.0%) respondents experienced at least one issue related to economic control due to someone else’s gambling, including concern over missing money, valuables, or property (21.4%); physical, psychological, or emotional pressure from family or whānau to take on debt or fund gambling (19.3%); or being excluded from financial information or key financial decisions. Among participants, 43.5% experienced one to two issues related to economic control, 14.9% experienced three to five issues, and 2.6% experienced six or more.

Table 10. Economic control-related issues experienced by affected others

| “Have you experienced any of the following issues as a result of the other person’s gambling in the past 12 months?” | <i>n</i> | % |
|--|-----------------|----------|
| Concern about money, valuables, or property going missing | 138 | 21.4 |
| Physical, psychological, or emotional pressure to take on additional debt and/or fund gambling | 124 | 19.3 |
| Had financial information kept from you and/or important financial decisions made without you | 118 | 18.3 |
| Had money taken from your wallet or purse by a family or whānau member who gambles, without permission | 83 | 12.9 |
| Had money taken from your bank account by a family or whānau member who gambles, without permission | 76 | 11.8 |
| Had a family or whānau member who gambles refuse to contribute to the family income | 68 | 10.6 |
| Been prevented from having access to or control of money of your own or to your bank accounts | 57 | 8.9 |
| Had access restricted to essential resources (e.g., food, clothing, transportation) by a family or whānau member who gambles | 51 | 7.9 |

| “Have you experienced any of the following issues as a result of the other person’s gambling in the past 12 months?” | <i>n</i> | % |
|---|-----------------|----------|
| Been coerced to take out additional credit cards or loans | 44 | 6.8 |
| Been prevented from getting a job or going to your job by a family or whānau member who gambles | 36 | 5.6 |
| Had credit cards or loans taken out in your name, without permission | 35 | 5.4 |
| Had unauthorised redraws on your mortgage | 28 | 4.3 |

Note. *N* = 644.

Cultural harms

Cultural harms refer to the negative impact on whānau or family members' cultural identity, roles, or relationships due to someone else's gambling. Participants were asked whether they had experienced any such harms in connection with the person whose gambling had most negatively affected them.

Over half (53.7%) of respondents experienced at least one form of cultural harm due to someone else's gambling, including feeling less connected to whānau or extended family (19.9%), reduced contribution to whānau or extended family (14.8%), and feeling disconnected from their local community (14.3%). Full results are presented in Table 11.

Table 11. Cultural harms experienced by affected others

| “Have you experienced any of the following impacts with extended family or whānau, church or religious group, or local community, as a result of the other person’s gambling in the past 12 months?” | <i>n</i> | % |
|---|-----------------|----------|
| Felt less connected to my extended family or whānau | 128 | 19.9 |
| Reduced my contribution to my extended family or whānau obligations | 95 | 14.8 |
| Felt less connected to my local community | 92 | 14.3 |
| Felt that my family name was shamed within my extended family or whānau | 77 | 12.0 |
| Outcast from my extended family or whānau due to other person’s involvement with gambling | 60 | 9.3 |
| Reduced my contribution to local community obligations | 58 | 9.0 |
| Felt less connected to my church or religious group | 48 | 7.5 |
| Felt that my family name was shamed within my local community | 43 | 6.7 |
| Reduced my contribution to church or religious group obligations | 42 | 6.5 |

| “Have you experienced any of the following impacts with extended family or whānau, church or religious group, or local community, as a result of the other person’s gambling in the past 12 months?” | n | % |
|---|----------|----------|
| Felt that my family name was shamed within my church or religious group | 38 | 5.9 |
| Outcast from local community due to other persons involvement with gambling | 33 | 5.1 |
| Outcast from church or religious group due to other persons involvement with gambling | 31 | 4.8 |

Note. N = 644.

Other harms

In addition to the harms already presented, participants were asked if they had experienced any other gambling-related harms due to someone else’s gambling. These include mental and physical problems, family disharmony, and other issues unrelated to financial concerns.

Over eight-in-ten (84.6%) respondents experienced at least one form of gambling-related harm due to someone else’s gambling outside of those presented above. The most common other form of gambling-related harm experienced was feeling distressed (37.4%), followed by feeling angry (30.4%), loss of sleep due to stress or worry (27.3%), experiencing greater tension in their relationships (27.0%), and feelings of hopelessness (26.1%). Full results are presented in Table 12.

Table 12. Other gambling-related harms experienced by affected others

| “Have you experienced any of the following issues as a result of the other person’s gambling in the past 12 months?” | n | % |
|---|----------|----------|
| Felt distressed about other person’s gambling | 241 | 37.4 |
| Felt angry about other person not controlling their gambling | 196 | 30.4 |
| Loss of sleep due to stress or worry about other person’s gambling or gambling-related problems | 176 | 27.3 |
| Experienced greater tension in my relationships (e.g., suspicion, lying, resentment, etc.) | 174 | 27.0 |
| Feelings of hopelessness about other person’s gambling | 168 | 26.1 |
| Experienced greater conflict in my relationships (e.g., arguing, fighting, ultimatums) | 153 | 23.8 |
| Got less enjoyment from time spent with people I care about | 151 | 23.4 |
| Increased experience of depression | 133 | 20.7 |

| “Have you experienced any of the following issues as a result of the other person’s gambling in the past 12 months?” | <i>n</i> | % |
|---|-----------------|----------|
| Stress-related health problems (e.g., high blood pressure, headaches) | 130 | 20.2 |
| Reduced performance at work or study (e.g., due to tiredness or distraction) | 102 | 15.8 |
| Felt belittled in my relationships | 97 | 15.1 |
| Threat of separation or ending a relationship/s | 97 | 15.1 |
| Thoughts of running away or escape | 91 | 14.1 |
| Didn't fully attend to the needs of children | 73 | 11.3 |
| I took money or items from friends or family without asking first | 71 | 11.0 |
| Had experiences with violence (including family and/or domestic violence) | 54 | 8.4 |
| Used work or study time to attend to issues caused by other person's gambling | 48 | 7.5 |

Note. *N* = 644.

How the type and severity of gambling-related financial harms differs by gender

How financial harms differ by gender

Pearson's chi-squared tests were used to assess the relationship between gender and the types of financial harms experienced by affected others due to someone else's gambling. The analysis revealed a weak association between gender and some types of financial harms (see Table 13). Women were more likely than men to report being late on their bill payments due to someone else's gambling (26.1% vs. 16.5%) and having less to spend on beneficial expenses (21.3% vs. 14.7%). Men were more likely than women to report taking on additional employment (11.7% vs. 6.5%) and experiencing bankruptcy (4.8% vs. 1.9%). No significant gender differences were found for the other types of financial harms.

A generalized linear model (GLM) was used to examine the relationship between gender and the severity of financial harms, as measured by the number of financial harms experienced by affected others due to someone else's gambling. The GLM found that gender is not associated with the number of financial harms experienced by participants ($\chi^2 (1) = 0.27$, $p = .605$).

Table 13. Pearson's chi-square tests assessing gender differences in the type of financial harms experienced by affected others

| Financial harms | Men | | Women | | $\chi^2 (1)$ | p | φ_c |
|---|------------------|----------|------------------|----------|--------------|-------------|-------------|
| | (N = 273) | n | (N = 371) | n | | | |
| Late payments on bills (e.g., utilities, rates) | 45 | 16.5 | 97 | 26.1 | 8.54 | .003 | .12 |
| Took on additional employment | 32 | 11.7 | 24 | 6.5 | 5.47 | .019 | .09 |
| Less spending on beneficial expenses (e.g., insurance, education, car and home maintenance) | 40 | 14.7 | 79 | 21.3 | 4.61 | .032 | .09 |
| Bankruptcy | 13 | 4.8 | 7 | 1.9 | 4.32 | .038 | .08 |
| Loss of significant assets (e.g., car, home, business, superannuation, etc.) | 13 | 4.8 | 32 | 8.6 | 3.61 | .057 | .08 |
| Impacted own credit rating / reduced ability to obtain own credit | 22 | 8.1 | 47 | 12.7 | 3.49 | .062 | .07 |
| Less spending on recreational expenses (e.g., eating out, going to the movies, other entertainment) | 74 | 27.1 | 125 | 33.7 | 3.20 | .074 | .07 |
| Sold personal items | 45 | 16.5 | 78 | 21.0 | 2.10 | .147 | .06 |
| Reduction of available spending money | 92 | 33.7 | 145 | 39.1 | 1.96 | .162 | .06 |
| Reduction of savings | 64 | 23.4 | 105 | 28.3 | 1.92 | .166 | .06 |
| Less spending on essential expenses (e.g., medications, healthcare, food) | 52 | 19.0 | 84 | 22.6 | 1.22 | .269 | .04 |
| Loss of supply of utilities (e.g., electricity, gas, etc.) | 21 | 7.7 | 33 | 8.9 | 0.30 | .586 | .02 |
| Moved to cheaper accommodation | 20 | 7.3 | 24 | 6.5 | 0.18 | .670 | .02 |
| Needed emergency or temporary accommodation | 16 | 5.9 | 20 | 5.4 | 0.07 | .798 | .01 |

| Financial harms | Men | | Women | | $\chi^2 (1)$ | p | φ_c |
|--|-----------|------|-----------|------|--------------|----------|-------------|
| | (N = 273) | n | (N = 371) | n | | | |
| Increased credit card debt | 49 | 17.9 | 69 | 18.6 | 0.04 | .833 | .01 |
| Accompanying the other person during their gambling and also gambling yourself | 42 | 15.4 | 55 | 14.8 | 0.04 | .844 | .01 |

Note. Bolded *p* values denote significant differences ($p \leq .050$) between genders.

How economic control differs by gender

Pearson's chi-squared tests were used to assess the relationship between gender and the economic control-related issues experienced by affected others due to someone else's gambling. The analysis revealed a weak association between gender and some issues related to economic control (see Table 14).

Women were more likely than men to report that financial information or important financial decisions were kept from them (21.3% vs. 14.7%). Men were more likely than women to report that funds had been redrawn from their mortgage without their consent (7.0% vs. 2.4%). No significant gender differences were found for the other economic control-related issues.

A GLM was used to examine the relationship between gender and the severity of economic control, as measured by the number of economic control-related issues experienced by affected others due to someone else's gambling. The GLM found that gender is not associated with the number of economic control-related issues experienced by participants ($\chi^2 (1) = < 0.01$, $p = .951$).

Table 14. Pearson's chi-square tests assessing gender differences in the economic control-related issues experienced by affected others

| Economic control | Men | | Women | | $\chi^2 (1)$ | p | φ_c |
|---|-----------|------|-----------|------|--------------|-------------|-------------|
| | (N = 273) | n | (N = 371) | n | | | |
| Had unauthorised redraws on your mortgage | 19 | 7.0 | 9 | 2.4 | 7.77 | .005 | .11 |
| Had financial information kept from you and/or important financial decisions made without you | 39 | 14.3 | 79 | 21.3 | 5.16 | .023 | .09 |

| Economic control | Men | | Women | | $\chi^2 (1)$ | <i>p</i> | φ_c |
|--|-----------|------|-----------|------|--------------|----------|-------------|
| | (N = 273) | | (N = 371) | | | | |
| | <i>n</i> | % | <i>n</i> | % | | | |
| Had a family or whānau member who gambles refuse to contribute to the family income | 22 | 8.1 | 46 | 12.4 | 3.14 | .077 | .07 |
| Been prevented from getting a job or going to your job by a family or whānau member who gambles | 20 | 7.3 | 16 | 4.3 | 2.71 | .100 | .07 |
| Had money taken from your wallet or purse by a family or whānau member who gambles, without permission | 30 | 11.0 | 53 | 14.3 | 1.52 | .217 | .05 |
| Had credit cards or loans taken out in your name, without permission | 18 | 6.6 | 17 | 4.6 | 1.24 | .266 | .04 |
| Concern about money, valuables, or property going missing | 53 | 19.4 | 85 | 22.9 | 1.14 | .285 | .04 |
| Had access restricted to essential resources (e.g., food, clothing, transportation) by a family or whānau member who gambles | 18 | 6.6 | 33 | 8.9 | 1.14 | .285 | .04 |
| Had money taken from your bank account by a family or whānau member who gambles, without permission | 28 | 10.3 | 48 | 12.9 | 1.09 | .297 | .04 |
| Physical, psychological, or emotional pressure to take on additional debt and/or fund gambling | 48 | 17.6 | 76 | 20.5 | 0.85 | .356 | .04 |
| Been prevented from having access to or control of money of your own or to your bank accounts | 27 | 9.9 | 30 | 8.1 | 0.63 | .426 | .03 |

| Economic control | Men | | Women | | $\chi^2 (1)$ | <i>p</i> | φ_c |
|---|-------------------|-----|-------------------|-----|--------------|----------|-------------|
| | (<i>N</i> = 273) | | (<i>N</i> = 371) | | | | |
| | <i>n</i> | % | <i>n</i> | % | | | |
| Been coerced to take out additional credit cards or loans | 20 | 7.3 | 24 | 6.5 | 0.18 | .670 | .02 |

Note. Bolded *p* values denote significant differences ($p \leq .050$) between genders.

How the type and severity of financial harms differ by ethnicity

To explore whether affected others from certain ethnic groups are more likely to experience gambling-related financial harms, comparisons between the following ethnic groups were conducted:

- Māori vs. non-Māori.
- Pacific vs. non-Pacific (excluding Māori).
- Asian vs. European/Other ethnicities.

How financial harms differ by ethnicity

Pearson's chi-squared tests were used to assess the association between ethnicity and the types of financial harms experienced by affected others due to someone else's gambling. The analysis revealed a weak association between ethnicity and the types of financial harms experienced, wherein some types of financial harm experienced differed based on ethnicity. According to the analysis:

- Māori were more likely than non-Māori to report gambling while accompanying the other person during their gambling (24.7% vs. 12.2%), having late payments on bills (28.8% vs. 20.1%), and less spending on essential expenses (27.4% vs. 19.3%; see Table 15).
- Pacific people were more likely than non-Pacific people (excluding Māori) to report a loss of supply of utilities (18.6% vs. 6.8%) and less spending on essential expenses (30.5% vs. 17.8%; see Table 16).
- There were no differences in the experience of financial harms between Asian people and European/Other ethnicities (see Table 17).

A GLM was used to examine the relationship between ethnicity and the severity of financial harms, as measured by the number financial harms experienced by affected others due to someone else's gambling. The analysis found that ethnicity is associated with the number of financial harms experienced by participants, $\chi^2 (3) = 8.82$, $p = .032$. However, no significant differences were found within the planned ethnic group comparisons, as outlined above.

Table 15. Pearson's chi-square tests assessing how the type of financial harms experienced by affected others differs by ethnicity – Māori vs. non-Māori

| Financial harms | Māori | | Non-Māori | | $\chi^2 (1)$ | <i>p</i> | φ_c |
|---|-------------------|-------------------|-----------|------|--------------|------------------|-------------|
| | (<i>N</i> = 146) | (<i>N</i> = 498) | <i>n</i> | % | | | |
| Accompanying the other person during their gambling and also gambling yourself | 36 | 24.7 | 61 | 12.2 | 13.59 | < .001 | .15 |
| Increased credit card debt | 17 | 11.6 | 101 | 20.3 | 5.63 | .018 | .09 |
| Late payments on bills (e.g., utilities, rates) | 42 | 28.8 | 100 | 20.1 | 4.96 | .026 | .09 |
| Less spending on essential expenses (e.g., medications, healthcare, food) | 40 | 27.4 | 96 | 19.3 | 4.47 | .035 | .08 |
| Impacted own credit rating / reduced ability to obtain own credit | 22 | 15.1 | 47 | 9.4 | 3.74 | .053 | .08 |
| Reduction of available spending money | 62 | 42.5 | 175 | 35.1 | 2.61 | .107 | .06 |
| Took on additional employment | 9 | 6.2 | 47 | 9.4 | 1.52 | .217 | .05 |
| Sold personal items | 33 | 22.6 | 90 | 18.1 | 1.50 | .221 | .05 |
| Reduction of savings | 44 | 30.1 | 125 | 25.1 | 1.48 | .224 | .05 |
| Less spending on recreational expenses (e.g., eating out, going to the movies, other entertainment) | 51 | 34.9 | 148 | 29.7 | 1.44 | .231 | .05 |
| Moved to cheaper accommodation | 12 | 8.2 | 32 | 6.4 | 0.57 | .450 | .03 |
| Needed emergency or temporary accommodation | 10 | 6.8 | 26 | 5.2 | 0.57 | .451 | .03 |
| Less spending on beneficial expenses (e.g., insurance, education, car and home maintenance) | 30 | 20.5 | 89 | 17.9 | 0.54 | .464 | .03 |

| Financial harms | Māori | | Non-Māori | | $\chi^2 (1)$ | p | φ_c |
|---|-----------|-----|-----------|-----|--------------|----------|-------------|
| | (N = 146) | | (N = 498) | | | | |
| | <i>n</i> | % | <i>n</i> | % | | | |
| Loss of significant assets (e.g. car, home, business, superannuation, etc.) | 11 | 7.5 | 34 | 6.8 | 0.09 | .768 | .01 |
| Loss of supply of utilities (e.g., electricity, gas, etc.) | 13 | 8.9 | 41 | 8.2 | 0.07 | .797 | .01 |
| Bankruptcy | 5 | 3.4 | 15 | 3.0 | 0.06 | .800 | .01 |

Note. Bolded *p* values denote significant differences (*p* ≤ .050) between ethnicities.

Table 16. Pearson's chi-square tests assessing how the type of financial harms experienced by affected others differs by ethnicity – Pacific vs. non-Pacific (excluding Māori)

| Financial harms | Pacific | | Non-Pacific (excl. Māori; N = 439) | | $\chi^2 (1)$ | p | φ_c |
|---|----------|------|------------------------------------|------|--------------|------------------|-------------|
| | <i>n</i> | % | <i>n</i> | % | | | |
| Bankruptcy [‡] | 6 | 10.2 | 9 | 2.1 | 11.74 | < .001 | .13 |
| Loss of supply of utilities (e.g., electricity, gas, etc.) | 11 | 18.6 | 30 | 6.8 | 9.60 | .002 | .12 |
| Needed emergency or temporary accommodation [‡] | 8 | 13.6 | 18 | 4.1 | 9.40 | .002 | .12 |
| Less spending on essential expenses (e.g., medications, healthcare, food) | 18 | 30.5 | 78 | 17.8 | 5.43 | .020 | .12 |
| Moved to cheaper accommodation | 7 | 11.9 | 25 | 5.7 | 3.29 | .070 | .08 |
| Late payments on bills (e.g., utilities, rates) | 17 | 28.8 | 83 | 18.9 | 3.18 | .075 | .11 |
| Loss of significant assets (e.g. car, home, business, superannuation, etc.) | 7 | 11.9 | 27 | 6.2 | 2.67 | .102 | .07 |
| Less spending on beneficial expenses (e.g., insurance, education, car and home maintenance) | 15 | 25.4 | 74 | 16.9 | 2.60 | .107 | .07 |

| Financial harms | Pacific (N = 59) | | Non-Pacific (excl. Māori; N = 439) | | $\chi^2 (1)$ | p | φ_c |
|---|---------------------|------|--|------|--------------|------|-------------|
| | n | % | n | % | | | |
| Sold personal items | 15 | 25.4 | 75 | 17.1 | 2.44 | .118 | .08 |
| Impacted own credit rating / reduced ability to obtain own credit | 8 | 13.6 | 39 | 8.9 | 1.33 | .249 | .09 |
| Increased credit card debt | 15 | 25.4 | 86 | 19.6 | 1.10 | .295 | .10 |
| Reduction of savings | 18 | 30.5 | 107 | 24.4 | 1.04 | .308 | .06 |
| Took on additional employment | 7 | 11.9 | 40 | 9.1 | 0.46 | .497 | .07 |
| Less spending on recreational expenses (e.g., eating out, going to the movies, other entertainment) | 19 | 32.2 | 129 | 29.4 | 0.20 | .657 | .05 |
| Reduction of available spending money | 22 | 37.3 | 153 | 34.9 | 0.14 | .713 | .07 |
| Accompanying the other person during their gambling and also gambling yourself | 8 | 13.6 | 53 | 12.1 | 0.11 | .744 | .15 |

Note. Bolded p values denote significant differences ($p \leq .050$) between ethnicities.

[‡] These significant findings were not emphasised due to small cell sizes, and any interpretations involving these results should be approached with caution.

Table 17. Pearson's chi-square tests assessing how the type of financial harms experienced by affected others differs by ethnicity – Asian vs. European/Other

| Financial harms | Asian (N = 105) | | European/Other (N = 334) | | $\chi^2 (1)$ | p | φ_c |
|--|--------------------|-----|-----------------------------|------|--------------|-------------|-------------|
| | n | % | n | % | | | |
| Loss of supply of utilities (e.g., electricity, gas, etc.) [‡] | 2 | 1.9 | 28 | 8.4 | 5.26 | .022 | .12 |
| Accompanying the other person during their gambling and also gambling yourself | 7 | 6.7 | 46 | 13.8 | 3.80 | .051 | .14 |

| Financial harms | Asian | | European/Other | | $\chi^2 (1)$ | <i>p</i> | <i>φc</i> |
|---|-----------|------|----------------|------|--------------|----------|-----------|
| | (N = 105) | | (N = 334) | | | | |
| | <i>n</i> | % | <i>n</i> | % | | | |
| Took on additional employment | 14 | 13.3 | 26 | 7.8 | 2.97 | .085 | .07 |
| Less spending on beneficial expenses (e.g., insurance, education, car and home maintenance) | 12 | 11.4 | 62 | 18.6 | 2.90 | .089 | .09 |
| Bankruptcy | 4 | 3.8 | 5 | 1.5 | 2.13 | .145 | .10 |
| Less spending on essential expenses (e.g., medications, healthcare, food) | 14 | 13.3 | 64 | 19.2 | 1.86 | .173 | .13 |
| Reduction of available spending money | 31 | 29.5 | 122 | 36.5 | 1.73 | .189 | .08 |
| Late payments on bills (e.g., utilities, rates) | 16 | 15.2 | 67 | 20.1 | 1.21 | .271 | .12 |
| Increased credit card debt | 17 | 16.2 | 69 | 20.7 | 1.01 | .314 | .06 |
| Sold personal items | 21 | 20.0 | 54 | 16.2 | .83 | .363 | .08 |
| Needed emergency or temporary accommodation | 3 | 2.9 | 15 | 4.5 | 0.54 | .461 | .10 |
| Loss of significant assets (e.g. car, home, business, superannuation, etc.) | 5 | 4.8 | 22 | 6.6 | 0.46 | .497 | .05 |
| Impacted own credit rating / reduced ability to obtain own credit | 11 | 10.5 | 28 | 8.4 | 0.43 | .511 | .08 |
| Reduction of savings | 27 | 25.7 | 80 | 24.0 | 0.14 | .714 | .06 |
| Less spending on recreational expenses (e.g., eating out, going to the movies, other entertainment) | 30 | 28.6 | 99 | 29.6 | 0.04 | .834 | .05 |
| Moved to cheaper accommodation | 6 | 5.7 | 19 | 5.7 | < 0.01 | .992 | .07 |

Note. Bolded *p* values denote significant differences (*p* ≤ .050) between ethnicities.

[‡] These significant findings were not emphasised due to small cell sizes, and any interpretations involving these results should be approached with caution.

How economic control differs by ethnicity

Pearson's chi-squared tests were used to assess the relationship between ethnicity and the economic control-related issues experienced by affected others due to someone else's gambling. The analysis revealed a weak association between ethnicity and certain issues related to economic control, wherein the issues experienced differed based on ethnicity. According to the analysis:

- Māori were more likely than non-Māori to report that the person negatively affecting them the most refused to contribute to the family income (15.4% vs. 9.0%), withheld financial information or made important financial decisions without them (24.7% vs. 16.5%), and took money directly from their purse or wallet without permission (17.8% vs. 11.4%; see Table 18).
- Pacific people were more likely than non-Pacific people (excluding Māori) to report that the person negatively affecting them the most refused to contribute to the family income (18.6% vs. 7.7%) and to report experiencing physical, psychological, or emotional pressure to take on additional debt and/or fund gambling (28.8% vs. 16.2%; see Table 19).
- There were no differences in the economic control-related issues experienced by Asian people and European/Other ethnicities (see Table 20).

A GLM was used to examine the relationship between ethnicity and the severity of economic control, as measured by the number of economic control-related issues experienced by affected others due to someone else's gambling. The analysis found that ethnicity was associated with the number of economic control-related issues experienced by participants, $\chi^2 (3) = 12.89, p = .005$. In assessing differences within the planned ethnic group comparisons, it was revealed that:

- The number of economic control-related issues experienced by Māori did not differ significantly from non-Māori, $B = 0.37, p = .110$.
- Pacific people experienced more issues related to economic control compared to non-Pacific people, $B = 0.68, p = .039$.
- The number of economic control-related issues experienced by Asian people did not differ significantly from European/Other people, $B = -0.23, p = .170$.

Table 18. Pearson's chi-square tests assessing how economic control-related issues experienced by affected others differ by ethnicity – Māori vs. non-Māori

| Economic control | Māori | | Non-Māori | | $\chi^2 (1)$ | p | φ_c |
|--|------------------|------------------|------------------|----------|--------------|-------------|-------------|
| | (N = 146) | (N = 498) | n | % | | | |
| Had a family or whānau member who gambles refuse to contribute to the family income | 23 | 15.8 | 45 | 9.0 | 5.39 | .020 | .09 |
| Had financial information kept from you and/or important financial decisions made without you | 36 | 24.7 | 82 | 16.5 | 5.06 | .024 | .09 |
| Had money taken from your wallet or purse by a family or whānau member who gambles, without permission | 26 | 17.8 | 57 | 11.4 | 4.07 | .044 | .08 |
| Physical, psychological, or emotional pressure to take on additional debt and/or fund gambling | 36 | 24.7 | 88 | 17.7 | 3.54 | .060 | .07 |
| Been coerced to take out additional credit cards or loans | 15 | 10.3 | 29 | 5.8 | 3.51 | .061 | .07 |
| Had unauthorised redraws on your mortgage | 3 | 2.1 | 25 | 5.0 | 2.39 | .122 | .06 |
| Been prevented from having access to or control of money of your own or to your bank accounts | 17 | 11.6 | 40 | 8.0 | 1.83 | .177 | .05 |
| Concern about money, valuables, or property going missing | 36 | 24.7 | 102 | 20.5 | 1.17 | .280 | .04 |
| Been prevented from getting a job or going to your job by a family or whānau member who gambles | 10 | 6.8 | 26 | 5.2 | 0.57 | .451 | .03 |

| Economic control | Māori | | Non-Māori | | $\chi^2 (1)$ | <i>p</i> | φ_c |
|--|-----------|------|-----------|------|--------------|----------|-------------|
| | (N = 146) | | (N = 498) | | | | |
| | <i>n</i> | % | <i>n</i> | % | | | |
| Had credit cards or loans taken out in your name, without permission | 7 | 4.8 | 28 | 5.6 | 0.15 | .698 | .02 |
| Had access restricted to essential resources (e.g., food, clothing, transportation) by a family or whānau member who gambles | 11 | 7.5 | 40 | 8.0 | 0.04 | .845 | .01 |
| Had money taken from your bank account by a family or whānau member who gambles, without permission | 17 | 11.6 | 59 | 11.8 | < 0.01 | .947 | < .01 |

Note. Bolded *p* values denote significant differences (*p* ≤ .050) between ethnicities.

Table 19. Pearson's chi-square tests assessing how economic control-related issues experienced by affected others differ by ethnicity – Pacific vs. Non-Pacific (excluding Māori)

| Economic control | Pacific | | Non-Pacific (excl. Māori; N = 439) | | $\chi^2 (1)$ | <i>p</i> | φ_c |
|--|----------|------|------------------------------------|------|--------------|-------------|-------------|
| | (N = 59) | | <i>n</i> | % | | | |
| | <i>n</i> | % | <i>n</i> | % | | | |
| Had a family or whānau member who gambles refuse to contribute to the family income | 11 | 18.6 | 34 | 7.7 | 7.52 | .006 | .14 |
| Been coerced to take out additional credit cards or loans [‡] | 8 | 13.6 | 21 | 4.8 | 7.30 | .007 | .12 |
| Physical, psychological, or emotional pressure to take on additional debt and/or fund gambling | 17 | 28.8 | 71 | 16.2 | 5.71 | .017 | .12 |
| Had credit cards or loans taken out in your name, without permission [‡] | 7 | 11.9 | 21 | 4.8 | 4.91 | .027 | .09 |

| Economic control | Pacific (N = 59) | | Non-Pacific (excl. Māori; N = 439) | | $\chi^2 (1)$ | p | φ _c |
|--|---------------------|------|--|------|--------------|------|----------------|
| | n | % | n | % | | | |
| Had money taken from your wallet or purse by a family or whānau member who gambles, without permission | 11 | 18.6 | 46 | 10.5 | 3.42 | .064 | .11 |
| Had money taken from your bank account by a family or whānau member who gambles, without permission | 11 | 18.6 | 48 | 10.9 | 2.96 | .085 | .07 |
| Been prevented from having access to or control of money of your own or to your bank accounts | 8 | 13.6 | 32 | 7.3 | 2.77 | .096 | .08 |
| Had unauthorised redraws on your mortgage | 1 | 1.7 | 24 | 5.5 | 1.55 | .213 | .08 |
| Had access restricted to essential resources (e.g., food, clothing, transportation) by a family or whānau member who gambles | 7 | 11.9 | 33 | 7.5 | 1.33 | .249 | .05 |
| Concern about money, valuables, or property going missing | 14 | 23.7 | 88 | 20.0 | 0.43 | .510 | .05 |
| Had financial information kept from you and/or important financial decisions made without you | 11 | 18.6 | 71 | 16.2 | 0.23 | .631 | .09 |
| Been prevented from getting a job or going to your job by a family or whānau member who gambles | 3 | 5.1 | 23 | 5.2 | < 0.01 | .960 | .03 |

Note. Bolded p values denote significant differences ($p \leq .050$) between ethnicities.

[‡] These significant findings were not emphasised due to small cell sizes, and any interpretations involving these results should be approached with caution.

Table 20. Pearson's chi-square tests assessing how economic control-related issues experienced by affected others differ by ethnicity – Asian vs. European/Other

| Economic control | Asian | | European/Other | | $\chi^2 (1)$ | <i>p</i> | φ_c |
|--|-----------|------|----------------|------|--------------|----------|-------------|
| | (N = 105) | | (N = 334) | | | | |
| | <i>n</i> | % | <i>n</i> | % | | | |
| Had financial information kept from you and/or important financial decisions made without you | 11 | 10.5 | 60 | 18.0 | 3.30 | .069 | .11 |
| Had access restricted to essential resources (e.g., food, clothing, transportation) by a family or whānau member who gambles | 4 | 3.8 | 29 | 8.7 | 2.73 | .099 | .07 |
| Had money taken from your wallet or purse by a family or whānau member who gambles, without permission | 8 | 7.6 | 38 | 11.4 | 1.20 | .273 | .11 |
| Had unauthorised redraws on your mortgage | 4 | 3.8 | 20 | 6.0 | 0.73 | .392 | .08 |
| Been prevented from getting a job or going to your job by a family or whānau member who gambles | 7 | 6.7 | 16 | 4.8 | 0.57 | .452 | .04 |
| Been prevented from having access to or control of money of your own or to your bank accounts | 6 | 5.7 | 26 | 7.8 | 0.51 | .477 | .08 |
| Been coerced to take out additional credit cards or loans | 4 | 3.8 | 17 | 5.1 | 0.29 | .592 | .12 |
| Had money taken from your bank account by a family or whānau member who gambles, without permission | 10 | 9.5 | 38 | 11.4 | 0.28 | .596 | .04 |
| Had a family or whānau member who gambles refuse to contribute to the family income | 9 | 8.6 | 25 | 7.5 | 0.13 | .716 | .14 |

| Economic control | Asian (N = 105) | | European/Other (N = 334) | | χ^2 (1) | <i>p</i> | <i>φc</i> |
|--|--------------------|------|-----------------------------|------|--------------|----------|-----------|
| | <i>n</i> | % | <i>n</i> | % | | | |
| Concern about money, valuables, or property going missing | 20 | 19.0 | 68 | 20.4 | 0.09 | .770 | .05 |
| Physical, psychological, or emotional pressure to take on additional debt and/or fund gambling | 17 | 16.2 | 54 | 16.2 | < 0.01 | .996 | .11 |
| Had credit cards or loans taken out in your name, without permission | 5 | 4.8 | 16 | 4.8 | < 0.01 | .990 | .04 |

Role of financial products

Participants were asked to identify any financial products or services that contributed to the gambling-related financial harms they had faced over the past year due to someone else's gambling. Approximately half (51.7%) of participants indicated that at least one financial product or service has played a role in the financial harms that they experienced.

As shown in Table 21, 'buy now, pay later' services (28.3%) were the most common, followed by pawn shops (14.0%), and short-term, high-interest products (12.7%). Notably, payday lenders, high-interest fees from financial institutions for gambling-related purchases, and title loans – each a form of borrowing – account for 25.6% of the financial products or services reported.

A GLM was used to examine whether financial products and services were associated with the severity of financial harms, measured by the number of financial harms and economic control-related issues experienced by affected others (see Table 22). The analyses revealed a significant association between financial products or services and the number of financial harms or issues related to economic control.

Regarding the severity of financial harms, participants who indicated a contribution from 'buy now, pay later' services were 1.79 times more likely to experience a greater number of financial harms compared to those who did not ($OR = 1.79$). Similarly, pawn shops ($OR = 1.70$) and incurring extra fees or high interest rates from financial institutions on gambling-related purchases ($OR = 1.49$) were also associated with increased odds of experiencing a higher number of financial harms.

With respect to the severity of economic control, nearly all financial products and services examined were significantly associated with experiencing a greater number of issues related to economic control. These included pawn shops ($OR = 2.09$), extra fees and high interest rates from financial institutions related to gambling purchases ($OR = 1.89$), fines

related to gambling and bankruptcy proceedings ($OR = 1.70$), consumer lease providers ($OR = 1.66$), 'buy now, pay later' services ($OR = 1.63$), payday lenders ($OR = 1.62$), and fines for breaching gambling self-exclusion ($OR = 1.61$).

Table 21. Financial products implicated in the financial harms experienced by affected others

| "Did any of the following financial products play a role in the financial impacts you experienced as a result of someone else's gambling in the past 12 months?" | <i>n</i> | % |
|---|-----------------|----------|
| 'Buy now, pay later' services | 182 | 28.3 |
| Pawn shops (e.g., Cash Converters) | 90 | 14.0 |
| Short-term, high-interest products | 82 | 12.7 |
| Payday lenders (e.g., SMARTCASH) | 67 | 10.4 |
| Extra fees/high interest rates from financial institutions for gambling-related purchases | 67 | 10.4 |
| Gambling self-exclusion violation fine | 41 | 6.4 |
| Title loans | 31 | 4.8 |
| Fine for gambling in relation to bankruptcy proceedings | 25 | 3.9 |
| Consumer lease providers | 24 | 3.7 |

Note. N = 644.

Table 22. Generalized linear models assessing the associations between financial products and number of financial harms and economic control-related issues experienced by affected others

| Financial product | <i>B</i> | SE <i>B</i> | Wald | <i>p</i> | <i>OR</i> | 95% CI for <i>OR</i> | |
|--|----------|-------------|-------|----------|-----------|----------------------|-----------|
| | | | | | | <i>LL</i> | <i>UL</i> |
| Financial harms | | | | | | | |
| Buy now, pay later services | 0.58 | 0.11 | 30.39 | < .001 | 1.79 | 1.46 | 2.21 |
| Pawn shops (e.g. Cash Converters) | 0.53 | 0.13 | 15.86 | < .001 | 1.70 | 1.31 | 2.20 |
| Extra fees and high interest rates from financial institutions related to gambling purchases | 0.40 | 0.15 | 7.06 | .008 | 1.49 | 1.11 | 2.01 |
| Payday lenders (e.g. SMARTCASH) | 0.28 | 0.15 | 3.25 | .071 | 1.32 | 0.98 | 1.78 |
| Gambling self-exclusion violation fine | 0.32 | 0.19 | 2.82 | .093 | 1.38 | 0.95 | 2.02 |
| Fine for gambling in relation to bankruptcy proceedings | 0.33 | 0.24 | 1.81 | .178 | 1.39 | 0.86 | 2.24 |
| Short-term, high-interest products | 0.12 | 0.15 | 0.66 | .417 | 1.13 | 0.84 | 1.50 |
| Title loans | 0.13 | 0.22 | 0.32 | .569 | 1.14 | 0.73 | 1.76 |
| Consumer lease providers | 0.12 | 0.25 | 0.24 | .622 | 1.13 | 0.69 | 1.85 |
| Economic control | | | | | | | |
| Pawn shops (e.g. Cash Converters) | 0.74 | 0.15 | 25.76 | < .001 | 2.09 | 1.57 | 2.77 |

| Financial product | <i>B</i> | SE <i>B</i> | Wald | <i>p</i> | OR | 95% CI for OR | |
|--|----------|-------------|-------|----------|------|---------------|------|
| | | | | | | LL | UL |
| Extra fees and high interest rates from financial institutions related to gambling purchases | 0.63 | 0.16 | 15.60 | < .001 | 1.89 | 1.38 | 2.58 |
| Buy now, pay later services | 0.49 | 0.12 | 16.32 | < .001 | 1.63 | 1.29 | 2.08 |
| Payday lenders (e.g. SMARTCASH) | 0.48 | 0.17 | 8.50 | .004 | 1.62 | 1.17 | 2.24 |
| Gambling self-exclusion violation fine | 0.48 | 0.21 | 5.33 | .021 | 1.61 | 1.07 | 2.42 |
| Fine for gambling in relation to bankruptcy proceedings | 0.53 | 0.26 | 4.34 | .037 | 1.70 | 1.03 | 2.81 |
| Consumer lease providers | 0.51 | 0.26 | 3.83 | .050 | 1.66 | 1.00 | 2.77 |
| Title loans | 0.46 | 0.24 | 3.79 | .051 | 1.59 | 1.00 | 2.52 |
| Short-term, high-interest products | 0.22 | 0.16 | 1.82 | .177 | 1.24 | 0.91 | 1.71 |

Note. *N* = 644. OR = odds ratio, interpreted as the odds of an event occurring in one group when compared to another (e.g., those using pawn shops are 2.09 times more likely to be experiencing more issues related to economic control than those who do not); CI = confidence interval; LL = lower limit; UL = upper limit. Each financial product was coded as 0 = no role and 1 = played a role, with 'no role' serving as the reference category in the analysis. Bolded *p* values indicate significant association (*p* ≤ .050) between the financial product and the number of financial harms or issues related to economic control experienced.

Financial harm-reduction strategies

Informal approaches

Participants were asked to identify whether they had used any informal harm-reduction strategies to mitigate the financial harms they had faced over the past year. About three-in-four (77.0%) respondents have used at least one informal harm-reduction strategy to help prevent, reduce, or address the financial impacts they experienced because of someone else's gambling. As shown in Table 23, constantly seeking ways to save money (28.9%) was the most common approach, followed by budgeting to meet household expenses (25.9%), and reducing day-to-day expenses (23.9%).

A GLM was used to examine the association between the use of these informal measures and the severity of financial harms, measured by the number of financial harms and economic control-related issues experienced (see Table 24). The overall GLM models analysing the association between informal harm-reduction strategies and financial harms or economic control found that some associations were significant.

Regarding the severity of financial harms, constantly seeking ways to save money ($OR = 1.58$) and reducing day-to-day expenses were also 1.41 times more likely to be experiencing more financial harms ($OR = 1.41$) were significantly associated with experiencing more forms of financial harms.

As for the severity of economic control, increasing account security (e.g., changing passwords; $OR = 1.70$), opening separate bank accounts ($OR = 1.45$), reducing day-to-day expenses ($OR = 1.42$), and seeking assistance from whānau or family ($OR = 1.38$) were significantly associated with experiencing more issues related to economic control.

Table 23. Informal financial harm-reduction strategies used by affected others

| "Have you used any of the following informal approaches for preventing, reducing, or addressing the financial impacts you've experienced as a result of the other person's gambling in the past 12 months?" | <i>n</i> | <i>%</i> |
|--|-----------------|-----------------|
| Constantly seeking ways to save money | 186 | 28.9 |
| Budgeting to meet household expenses | 167 | 25.9 |
| Reducing day-to-day expenses (e.g. petrol, house maintenance, healthcare) | 154 | 23.9 |
| Reducing discretionary spending (e.g. holidays, gifts) | 134 | 20.8 |
| Paying household expenses promptly | 129 | 20.0 |
| Monitoring cash withdrawals | 123 | 19.1 |
| Limiting the person who gambles access to funds | 114 | 17.7 |
| Seeking assistance from whānau or family | 114 | 17.7 |

| “Have you used any of the following informal approaches for preventing, reducing, or addressing the financial impacts you’ve experienced as a result of the other person’s gambling in the past 12 months?” | <i>n</i> | % |
|--|-----------------|----------|
| Providing limited spending money to the person who gambles | 103 | 16.0 |
| Prioritising children’s needs | 82 | 12.7 |
| Increasing security on accounts, such as changing credit card and account passwords | 75 | 11.6 |
| Opening separate bank accounts | 71 | 11.0 |
| Taking control of bank loans, credit cards, and mortgages | 66 | 10.2 |
| Seeking assistance from your community | 60 | 9.3 |
| Using direct debits for mortgage repayments and household expenses | 54 | 8.4 |
| Protecting or closing joint accounts | 53 | 8.2 |

Note. *N* = 644.

Table 24. Generalized linear models assessing the associations between informal financial harm-reduction strategies and number of financial harms and economic control-related issues experienced by affected others

| Informal financial harm-reduction strategies | <i>B</i> | SE <i>B</i> | Wald | <i>p</i> | <i>OR</i> | 95% CI for <i>OR</i> | |
|---|----------|-------------|-------|----------|-----------|----------------------|-----------|
| | | | | | | <i>LL</i> | <i>UL</i> |
| Financial harms | | | | | | | |
| Constantly seeking ways to save money | 0.46 | 0.11 | 15.95 | < .001 | 1.58 | 1.26 | 1.97 |
| Reducing day-to-day expenses (e.g. petrol, house maintenance, healthcare) | 0.34 | 0.12 | 8.16 | .004 | 1.41 | 1.11 | 1.78 |
| Reducing discretionary spending (e.g. holidays, gifts) | 0.24 | 0.12 | 3.71 | .054 | 1.27 | 1.00 | 1.62 |
| Providing limited spending money to the person who gambles | 0.25 | 0.13 | 3.53 | .060 | 1.29 | 0.99 | 1.68 |
| Opening separate bank accounts | 0.29 | 0.16 | 3.36 | .067 | 1.33 | 0.98 | 1.81 |
| Seeking assistance from your community | 0.27 | 0.16 | 2.82 | .093 | 1.31 | 0.96 | 1.80 |
| Seeking assistance from whānau or family | 0.15 | 0.13 | 1.36 | .244 | 1.16 | 0.90 | 1.48 |
| Limiting the person who gambles access to funds | 0.15 | 0.13 | 1.28 | .259 | 1.16 | 0.90 | 1.50 |
| Monitoring cash withdrawals | 0.14 | 0.13 | 1.28 | .259 | 1.15 | 0.90 | 1.48 |
| Increasing security on accounts, such as changing credit card and account passwords | 0.16 | 0.15 | 1.18 | .278 | 1.18 | 0.88 | 1.59 |

| Informal financial harm-reduction strategies | <i>B</i> | SE <i>B</i> | Wald | <i>p</i> | OR | 95% CI for OR | |
|---|----------|-------------|-------|------------------|------|---------------|-----------|
| | | | | | | <i>LL</i> | <i>UL</i> |
| Protecting or closing joint accounts | 0.19 | 0.18 | 1.13 | .288 | 1.21 | 0.85 | 1.73 |
| Paying household expenses promptly | 0.12 | 0.13 | 0.82 | .364 | 1.12 | 0.87 | 1.44 |
| Using direct debits for mortgage repayments and household expenses | 0.14 | 0.17 | 0.63 | .429 | 1.14 | 0.82 | 1.60 |
| Taking control of bank loans, credit cards, and mortgages | 0.12 | 0.16 | 0.59 | .444 | 1.13 | 0.83 | 1.55 |
| Budgeting to meet household expenses | 0.06 | 0.12 | 0.28 | .596 | 1.07 | 0.84 | 1.35 |
| Prioritising children's needs | 0.04 | 0.15 | 0.07 | .791 | 1.04 | 0.78 | 1.40 |
| Economic control | | | | | | | |
| Increasing security on accounts, such as changing credit card and account passwords | 0.53 | 0.16 | 10.90 | < .001 | 1.70 | 1.24 | 2.33 |
| Reducing day-to-day expenses (e.g. petrol, house maintenance, healthcare) | 0.35 | 0.13 | 6.84 | .009 | 1.42 | 1.09 | 1.85 |
| Seeking assistance from whānau or family | 0.32 | 0.14 | 5.30 | .021 | 1.38 | 1.05 | 1.81 |
| Opening separate bank accounts | 0.37 | 0.17 | 4.89 | .027 | 1.45 | 1.04 | 2.02 |
| Protecting or closing joint accounts | 0.37 | 0.19 | 3.70 | .054 | 1.45 | 0.99 | 2.11 |
| Prioritising children's needs | 0.30 | 0.16 | 3.24 | .072 | 1.34 | 0.97 | 1.86 |

| Informal financial harm-reduction strategies | <i>B</i> | SE <i>B</i> | Wald | <i>p</i> | OR | 95% CI for OR | |
|--|----------|-------------|------|----------|------|---------------|------|
| | | | | | | LL | UL |
| Constantly seeking ways to save money | 0.24 | 0.13 | 3.24 | .072 | 1.27 | 0.98 | 1.64 |
| Limiting the person who gambles access to funds | 0.24 | 0.15 | 2.75 | .097 | 1.27 | 0.96 | 1.70 |
| Seeking assistance from your community | 0.23 | 0.18 | 1.61 | .205 | 1.26 | 0.88 | 1.79 |
| Paying household expenses promptly | 0.17 | 0.15 | 1.29 | .256 | 1.18 | 0.89 | 1.57 |
| Providing limited spending money to the person who gambles | 0.17 | 0.15 | 1.20 | .274 | 1.18 | 0.88 | 1.59 |
| Taking control of bank loans, credit cards, and mortgages | 0.19 | 0.18 | 1.16 | .282 | 1.21 | 0.86 | 1.71 |
| Using direct debits for mortgage repayments and household expenses | 0.17 | 0.19 | 0.78 | .376 | 1.18 | 0.82 | 1.71 |
| Reducing discretionary spending (e.g. holidays, gifts) | 0.10 | 0.14 | 0.47 | .494 | 1.10 | 0.84 | 1.45 |
| Budgeting to meet household expenses | -0.05 | 0.14 | 0.11 | .739 | .95 | 0.73 | 1.25 |
| Monitoring cash withdrawals | -0.02 | 0.15 | 0.01 | .917 | .98 | 0.74 | 1.31 |

Note. *N* = 644. OR = odds ratio, interpreted as the odds of an event occurring in one group when compared to another (e.g., those increasing security on financial-related accounts are 1.70 times more likely to be experiencing more issues related to economic control than those who do not); CI = confidence interval; LL = lower limit; UL = upper limit. Each informal financial harm-reduction strategy was coded as 0 = not used and 1 = used, with 'not used' serving as the reference category in the analysis. Bolded *p* values indicate significant

association ($p \leq .050$) between the use of the informal harm reduction strategy and the number of financial harms or economic control-related issues experienced.

Formal approaches

Participants were asked to identify whether they had used any formal harm-reduction strategies to mitigate the financial harms they had faced over the past year. About half (50.5%) of respondents have used at least one formal harm-reduction strategy to help prevent, reduce, or address the financial impacts they experienced because of someone else's gambling. As shown in Table 25, the most common approach was seeking help from mental health professionals or crisis counselling including the gambling helpline (15.4%). This is followed by seeking aid through general practitioners or other medical services (13.8%), government financial assistance (11.8%), and welfare organisations such as food banks or shelters (11.2%).

A GLM was used to examine the association between the use of these formal measures and the severity of financial harms, measured by the number of financial harms and economic control-related issues experienced (see Table 26). The analyses revealed a significant association between some informal harm-reduction strategies and financial harms or economic control.

Regarding the severity of financial harms, use of general practitioners or other medical services ($OR = 1.51$), government financial assistance ($OR = 1.48$), and welfare organisations (e.g., food banks, shelters; $OR = 1.37$) were found to be significantly associated with greater experience of financial harms.

As for the severity of economic control, the previously mentioned harms alongside use of optional credit card gambling blocks ($OR = 1.63$) were also significantly associated with experiencing more issues related to economic control.

Table 25. Formal financial harm-reduction strategies used by affected others

| "Have you used any of the following formal approaches for preventing, reducing, or addressing the financial impacts you've experienced as a result of the other person's gambling in the past 12 months?" | <i>n</i> | <i>%</i> |
|--|-----------------|-----------------|
| Mental health professionals or crisis counselling, including helplines | 99 | 15.4 |
| General Practitioners (i.e., GP, local doctor) or other medical services | 89 | 13.8 |
| Government financial assistance, through Work and Income, for people who have low incomes, are undergoing relationship breakdown, or have unexpected financial burdens | 76 | 11.8 |
| Welfare organisations (e.g., food banks, shelters, or emergency bill payments) | 72 | 11.2 |
| Citizens Advice Bureau (CAB) | 65 | 10.1 |
| Gambling treatment services (e.g., Gambling Helpline, PGF Services, Māori gambling services, Mapu Maia, Asian Family Services) | 60 | 9.3 |

| “Have you used any of the following formal approaches for preventing, reducing, or addressing the financial impacts you’ve experienced as a result of the other person’s gambling in the past 12 months?” | <i>n</i> | % |
|--|-----------------|----------|
| Banks financial hardship programmes, that offer arrangements to those struggling to make payments for various reasons, including negative impacts of gambling | 51 | 7.9 |
| Financial capability services (e.g., Sorted), financial advisor or debt counsellor | 41 | 6.4 |
| Family/domestic violence support services | 40 | 6.2 |
| Optional credit card gambling blocks (including those offered by banks), that can be used to block gambling transactions as the primary or secondary card holders on joint credit card accounts | 38 | 5.9 |
| Third-party gambling venue exclusion (where you request for the person that is gambling to be barred from the gambling venue) | 33 | 5.1 |
| Utility company hardship programmes, that offer arrangements to those struggling to make payments for various reasons | 29 | 4.5 |
| Women-focused organisation (e.g., Good Shepherd) | 28 | 4.3 |
| Family violence protection order | 22 | 3.4 |

Note. *N* = 644.

Table 26. Generalized linear models assessing the associations between formal financial harm-reduction strategies and number of financial harms and economic control-related issues experienced by affected others

| Formal financial harm-reduction strategies | <i>B</i> | SE <i>B</i> | Wald | <i>p</i> | <i>OR</i> | 95% CI for <i>OR</i> | |
|---|----------|-------------|------|-------------|-----------|----------------------|-----------|
| | | | | | | <i>LL</i> | <i>UL</i> |
| Financial harms | | | | | | | |
| General Practitioners (i.e., GP, local doctor) or other medical services | 0.41 | 0.14 | 8.69 | .003 | 1.51 | 1.15 | 1.98 |
| Government financial assistance, through Work and Income, for people who have low incomes, are undergoing relationship breakdown, or have unexpected financial burdens | 0.39 | 0.15 | 7.05 | .008 | 1.48 | 1.11 | 1.97 |
| Welfare organisations (e.g., food banks, shelters, or emergency bill payments) | 0.32 | 0.16 | 4.12 | .042 | 1.37 | 1.01 | 1.86 |
| Family/domestic violence support services | 0.36 | 0.20 | 3.33 | .068 | 1.44 | 0.97 | 2.12 |
| Optional credit card gambling blocks (including those offered by banks), that can be used to block gambling transactions as the primary or secondary card holders on joint credit card accounts | 0.35 | 0.20 | 3.04 | .081 | 1.42 | 0.96 | 2.10 |
| Mental health professionals or crisis counselling, including helplines | 0.19 | 0.14 | 1.99 | .159 | 1.21 | 0.93 | 1.58 |
| Citizens Advice Bureau (CAB) | 0.21 | 0.16 | 1.78 | .182 | 1.23 | 0.91 | 1.67 |

| Formal financial harm-reduction strategies | B | SE B | Wald | p | OR | 95% CI for OR | |
|---|----------|-------------|-------------|----------|-----------|----------------------|-----------|
| | | | | | | LL | UL |
| Third party gambling venue exclusion (where you request for the person that is gambling to be barred from the gambling venue) | 0.20 | 0.22 | 0.85 | .356 | 1.22 | 0.80 | 1.86 |
| Financial capability services (e.g., Sorted), financial advisor or debt counsellor | 0.16 | 0.19 | 0.67 | .412 | 1.17 | 0.80 | 1.71 |
| Family violence protection order | 0.21 | 0.26 | 0.66 | .415 | 1.24 | 0.74 | 2.07 |
| Banks financial hardship programmes, that offer arrangements to those struggling to make payments for various reasons, including negative impacts of gambling | 0.08 | 0.18 | 0.20 | .656 | 1.08 | 0.76 | 1.53 |
| Women-focused organisation (e.g., Good Shepherd) | -0.10 | 0.24 | 0.16 | .687 | 0.91 | 0.57 | 1.45 |
| Gambling treatment services (e.g., Gambling Helpline, PGF Services, Māori gambling services, Mapu Maia, Asian Family Services) | 0.04 | 0.17 | 0.07 | .797 | 1.04 | 0.75 | 1.45 |
| Utility company hardship programmes, that offer arrangements to those struggling to make payments for various reasons | 0.02 | 0.23 | 0.01 | .915 | 1.03 | 0.65 | 1.61 |

| Formal financial harm-reduction strategies | <i>B</i> | SE <i>B</i> | Wald | <i>p</i> | OR | 95% CI for OR | |
|---|----------|-------------|------|----------|------|---------------|-----------|
| | | | | | | <i>LL</i> | <i>UL</i> |
| Economic control | | | | | | | |
| Government financial assistance, through Work and Income, for people who have low incomes, are undergoing relationship breakdown, or have unexpected financial burdens | 0.47 | 0.16 | 8.68 | .003 | 1.60 | 1.17 | 2.19 |
| Welfare organisations (e.g., food banks, shelters, or emergency bill payments) | 0.48 | 0.17 | 8.39 | .004 | 1.62 | 1.17 | 2.24 |
| General Practitioners (i.e., GP, local doctor) or other medical services | 0.43 | 0.15 | 7.71 | .005 | 1.53 | 1.13 | 2.08 |
| Optional credit card gambling blocks (including those offered by banks), that can be used to block gambling transactions as the primary or secondary card holders on joint credit card accounts | 0.49 | 0.21 | 5.22 | .022 | 1.63 | 1.07 | 2.48 |
| Family violence protection order | 0.49 | 0.28 | 3.16 | .076 | 1.63 | 0.95 | 2.80 |
| Family/domestic violence support services | 0.38 | 0.21 | 3.13 | .077 | 1.46 | 0.96 | 2.21 |
| Citizens Advice Bureau (CAB) | 0.30 | 0.17 | 3.10 | .078 | 1.35 | 0.97 | 1.88 |

| Formal financial harm-reduction strategies | B | SE B | Wald | p | OR | 95% CI for OR | |
|---|----------|-------------|-------------|----------|-----------|----------------------|-----------|
| | | | | | | LL | UL |
| Third party gambling venue exclusion (where you request for the person that is gambling to be barred from the gambling venue) | 0.37 | 0.23 | 2.55 | .111 | 1.45 | 0.92 | 2.30 |
| Banks financial hardship programmes, that offer arrangements to those struggling to make payments for various reasons, including negative impacts of gambling | 0.28 | 0.19 | 2.17 | .140 | 1.33 | 0.91 | 1.94 |
| Mental health professionals or crisis counselling, including helplines | 0.20 | 0.15 | 1.71 | .191 | 1.22 | 0.91 | 1.64 |
| Financial capability services (e.g., Sorted), financial advisor or debt counsellor | 0.23 | 0.21 | 1.16 | .282 | 1.25 | 0.83 | 1.89 |
| Utility company hardship programmes, that offer arrangements to those struggling to make payments for various reasons | 0.23 | 0.24 | 0.86 | .353 | 1.25 | 0.78 | 2.02 |
| Gambling treatment services (e.g., Gambling Helpline, PGF Services, Māori gambling services, Mapu Maia, Asian Family Services) | 0.16 | 0.18 | 0.77 | .379 | 1.17 | 0.82 | 1.67 |

| Formal financial harm-reduction strategies | B | SE B | Wald | p | OR | 95% CI for OR | |
|---|----------|-------------|-------------|----------|-----------|----------------------|-----------|
| | | | | | | LL | UL |
| Women-focused organisation (e.g., Good Shepherd) | 0.20 | 0.25 | 0.66 | .415 | 1.23 | 0.75 | 2.00 |

Note. $N = 644$. OR = odds ratio, interpreted as the odds of an event occurring in one group when compared to another (e.g., those using welfare organisations are 1.37 times more likely to be experiencing more forms of financial harms than those who do not); CI = confidence interval; LL = lower limit; UL = upper limit. Each formal financial harm-reduction strategy was coded as 0 = not used and 1 = used, with 'not used' serving as the reference category in the analysis. Bolded p values indicate significant association ($p \leq .050$) between the use of the formal harm reduction strategy and the number of financial harms or economic control-related issues experienced.

Summary of survey findings

Among those affected by someone else's gambling, 75.9% of survey respondents reported experiencing at least one financial harm, and 61.1% experienced at least one issue related to economic control. The most frequently reported types of financial harms centred around reductions in spending and late payments on bills, and the most frequently reported issues related to economic control were related to concern over missing money, pressure to take on debt, and financial information being withheld.

Financial harms, gender, and ethnicity

In assessing the association between gender and the types of financial harms experienced by affected others due to someone else's gambling, women were more likely than men to report being late on their bill payments due to someone else's gambling and having less to spend on beneficial expenses. Men were more likely than women to report taking on additional employment and experiencing bankruptcy. However, no association was found between gender and severity of financial harms.

In assessing how the types of financial harm experienced differ by ethnicity, the analysis found that financial harm varied across ethnic groups, with specific types of harm differing by ethnicity. According to the findings:

- Māori were more likely than non-Māori to report gambling while accompanying the other person during their gambling, having late payments on bills, and less spending on essential expenses.
- Pacific people were more likely than non-Pacific people (excluding Māori) to report a loss of supply of utilities and less spending on essential expenses.
- Asian people did not differ significantly from European/Other ethnicities in the types of financial harms experienced.

No significant differences in the severity of financial harms were observed between Māori and non-Māori, Pacific and non-Pacific people, or between Asian people and those of European/Other ethnicities.

Economic control, gender, and ethnicity

In examining the association between gender and the economic control-related issues experienced by affected others due to someone else's gambling, women were more likely than men to report that financial information or that important financial decisions were kept from them. Men were more likely than women to report that funds had been redrawn from their mortgage without their consent. However, no association was found between gender and severity of economic control.

In assessing how economic control differs by ethnicity, experience of issues related to economic control among affected others were found to vary across different ethnic groups. According to the online survey:

- Māori were more likely than non-Māori to report that the person negatively affecting them the most refused to contribute to the family income, withheld financial information or made important financial decisions without them, and took money directly from their purse or wallet without permission.
- Pacific people were more likely than non-Pacific people (excluding Māori) to report that the person negatively affecting them the most refused to contribute to the family and to have experienced physical, psychological, or emotional pressure to take on additional debt and/or fund gambling.
- Asian people did not differ significantly from European/Other ethnicities in the experience of issues related to economic control.

With respect to the severity of economic control, Pacific people reported experiencing more issues related to economic control than non-Pacific people (excluding Māori).

However, Māori did not significantly differ from non-Māori, and Asian people did not differ from European/Other ethnicities.

Financial Products

The online survey found that over half of affected others reported that at least one financial product or service has played a role in the financial impacts that they experienced. The most commonly cited products were 'buy now, pay later' services, followed by forms of borrowing (e.g., payday lenders, high-interest fees from financial institutions related to gambling purchases, and title loans), pawn shops, and short-term, high-interest products.

Use of certain financial products or services was associated with increased odds of experiencing a greater number of financial harms or economic control-related issues. Specifically:

- 'Buy now, pay later' services, pawn shops, and high-interest fees from financial institutions related to gambling were significantly linked to a greater number of financial harms.
- Pawn shops, extra fees and high interest rates from financial institutions related to gambling purchases, fines related to gambling and bankruptcy proceedings, consumer lease providers, 'buy now, pay later' services, payday lenders, and fines for breaching gambling self-exclusion were significantly associated with a greater number of economic control-related issues.

Informal Approaches

About three-in-four respondents have used at least one informal strategy to help prevent, reduce, or address the financial impacts they experienced because of someone else's gambling. Commonly used strategies included constantly seeking ways to save money, budgeting to meet household expenses, and reducing day-to-day expenses (e.g., petrol, home maintenance, healthcare).

Experiencing more financial harms was associated with the use of certain informal harm-reduction strategies, such as regularly seeking ways to save money or cutting day-to-day expenses.

Similarly, experiencing more issues related to economic control was associated with using informal strategies such as increasing account security (e.g., changing passwords), opening separate bank accounts, reducing daily expenses, and seeking assistance from whānau or family.

Formal Approaches

Half of respondents have used at least one formal strategy to help prevent, reduce, or address the financial impacts they experienced because of someone else's gambling. Common approaches included receiving support from mental health professionals or crisis counselling (e.g., gambling helpline), speaking to general practitioners, accessing government financial assistance, or receiving help from welfare organisations (e.g., food banks, shelters, emergency bill payments).

Experiencing greater financial harm was associated with the use of formal harm-reduction strategies such as speaking to general practitioners, accessing government financial assistance, or seeking support from welfare organisations.

Similarly, experiencing more issues related to economic control was associated with use of certain formal strategies including accessing government assistance, engaging welfare services, consulting general practitioners, and using credit card gambling blocks.

Qualitative Interviews with Whānau and Affected Others Experiencing Gambling-Related Financial Harms

Objective

Research has identified numerous harms commonly experienced by people affected by the gambling of others. However, in-depth studies are limited of the roles of financial products and services used by affected others or the person gambling (such as credit cards, or 'pay day loans'), affected others' approaches to coping with harms experienced, and the impacts of regulatory and gambling landscapes. Further, the relevance of gender and ethnicity are seldom explored. The qualitative component of the current study aimed to address these gaps by providing a deeper understanding of the harms participants experienced, and how gender, ethnicity, national regulations, and financial services were perceived to be associated with these.

Methods

The interview component of this study used a qualitative descriptive approach to explore affected others' experiences of being harmed by the gambling of someone close to them (Braun & Clarke, 2006; Vaismoradi, Turunen, & Bondas, 2013).

Data were collected via 29 semi-structured interviews using Zoom, Microsoft Teams, or by telephone. Thematic analysis was used to produce a simple, flexible description of an under-researched topic, with themes generated inductively to ensure that findings were grounded in affected others' accounts (Doyle et al., 2020; Sandelowski, 2000). This approach enabled an in-depth exploration of how financial and other gambling-related harms manifest in Aotearoa New Zealand's regulatory and social contexts, through the perspectives of those directly impacted.

Full methods are detailed in Appendix E.

Results

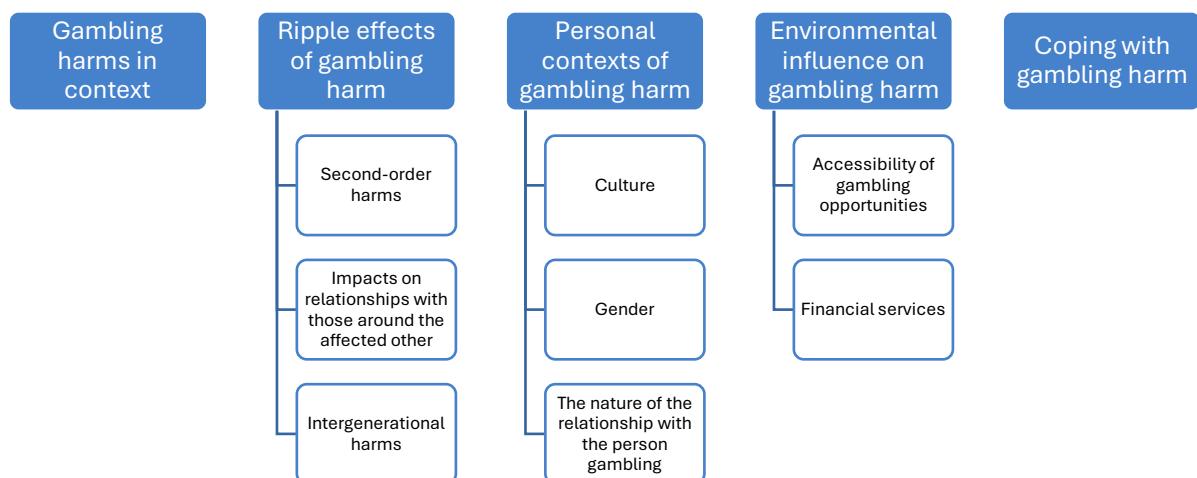
The gambling-related harms described by participants were complex and dynamic, shaped by personal, relational, and structural factors. Participants commonly described financial harms, but also reported emotional, physical, and social harms. These non-financial impacts were frequently noted and could be severe and are, therefore, also described in detail. Affected others were harmed by the gambling of someone close to them, but the gambling also shaped broader social and familial networks with intergenerational impacts. Participants' accounts also highlighted difficulties in establishing causation between the gambling of someone close to them and the harms that they experienced; affected others described the harms they experienced as not being only the product of individuals' gambling, but of other influences as well. Participants identified broad structural and regulatory circumstances which contributed

to the harms that they experienced, while also outlining how they thought these should be changed, and how they coped with harms in the meantime.

The interview findings are organised in the sections below around five themes with corresponding sub-themes (see Figure 2):

- 1) Gambling harms in context
- 2) Ripple effects of gambling harm
- 3) Personal contexts of gambling harm
- 4) Environmental influence on gambling harm
- 5) Coping with gambling harm

Figure 2. Affected others' experiences of gambling-related harms: Five themes and subthemes



Gambling harms in context

The gambling-related harms that participants reported experiencing matched both the financial and other harms noted in previous studies (Langham et al., 2016; Castrén et al., 2021; Hing et al., 2022). However, participants seldom reported these harms as being related solely to gambling; rather, gambling was framed as being contributory, as well as a symptom of other challenging circumstances for the person gambling and the affected other.

Almost all participants reported being financially affected by the gambling of someone else. Most commonly, affected others had money stolen from them by the person gambling and loans unknowingly taken out against their name. They experienced erosion of their savings, had to assume responsibility for the debts of the person gambling, and had their financial credibility damaged, which limited their future ability to take out loans and purchase property.

I don't know where it stopped... She [the person who gambled] [tried] any way she could figure out how to get money. She was very resourceful... She emptied my accounts, emptied my credit cards, got me into a lot of debt. She got a lot of loans

under my name. I don't know how... to this day that's still under investigation... It's affected everything, even at work... I've had [debt collectors] ringing asking for me... that's how far it went because she put my name under things. I ended up in day court... that's the worst that's happened probably. (Participant 12, Pacific, Male)

Participants also described implications of the financial harms (and of the gambling more generally) on their relationships with the person gambling, and on their own wellbeing. These included: losing weight and sleep due to associated stress, losing contact with friends due to not having money to "go out with them", and becoming distant from a parent who was often absent due to gambling when the participant was a child (Participant 9, Pacific, Male). Participants harmed in an intimate relationship often noted "manipulation" and "deception" by their partner, as the partner either denied the seriousness of their gambling, or attempted to engage in it covertly, which undermined trust (Participant 26, European, Male).

However, participants consistently struggled to separate gambling as the sole cause of any harms being described. According to one, "*I couldn't see the impact on their finances [of gambling]. I saw the impact... from a whole pile of other shit*" (Participant 10, Māori, Female). Financial harms were often the product of broader, challenging circumstances in which the person gambling (and the gambling itself) was located. For example, several participants noted that the person whose gambling affected them also used illicit substances or had become heavily engaged in gambling due to some other personal difficulty, such as "*PTSD [Post-traumatic Stress Disorder] and everything else [from their] childhood*" (Participant 28, Pacific, Female). These personal difficulties concurrently contributed to harms for the affected other but were also described by participants as sustaining the harmful gambling.

I really think that the gambling was a very tiny icing on the cake... People do reach for these things because they're in trouble in some ways. I'm sure you've got people who you know [that] had drug debts, or something like that, and then... if I win big, I can get rid of those. (Participant 2, European, Female)

Furthermore, a participant described gambling was how their father and grandfather "*dealt with other stressors and strains; the strains of being a parent, the strains of living, [and] the strains of trying to... make ends meet out of dollar*" (Participant 11, European, Male).

Given this framing, participants were unable to disentangle the causes of any harms they described. According to one, "*we like to say we have a very broken family... but it wasn't just the gambling, [it] was the alcoholism. But it all stemmed from the issues that were going on in the house*" (Participant 18, Māori, Female).

There's a lot of reasons why I had problems with schooling... My parents [who gambled] just wanted to keep me home so I could look after the siblings... And I did that for six-months before I got visited by truancy. I went to five high schools, and I think now it's just that they were moving around... They would often not pay the rent, and I don't know if that was through the gambling and then would have

to move and then move a new house, new school... I don't know how much of this is related to gambling, or if it was just our life. (Participant 20, European, Female)

Gambling was an accelerant, and also a symptom, of other structural and personal difficulties for the person gambling (and the affected other), rather than the isolatable cause of harm. However, despite some acknowledgement of the challenging contexts which may encourage harmful gambling, about half of the study participants located the responsibility for harms caused with the individual who gambled. These individuals were described as “*problem gamblers*” and “*addicted*”, with one participant commenting that “*people [who gamble] do need to be responsible for their own actions*” (Participant 1, Māori, Male).

I don't think I'd want us to turn into a nanny state where there should be a policy... I don't think that the onus is on the casino or the government, the onus is on the individual, to be fair. (Participant 1, Māori, Male)

Another participant, while acknowledging that their stepbrother was unhoused, said that they “*tried to get him help in order to address his gambling addiction*” but that “[he] *doesn't want to do it... [because] it's going to be too hard*” (Participant 5, Māori, Male). The onus of responsibility was placed on the stepbrother, despite a context of socioeconomic deprivation, which could be seen as a motivation for engaging in gambling.

The other half of the participants acknowledged the role of broader issues, with one noting that “*it's not necessarily the person that has the gambling issue*”, instead, describing “*gambling establishments*” as capitalising on economic desperation, while also suggesting that in the case of their siblings, they gambled harmfully “*because they're looking for peace*” from the difficult realities of their situations (Participant 28, Pacific, Female).

Ripple effects of gambling harm

Gambling harms extended beyond those in the immediate social circle of the person gambling. Some affected others described second-order harms – whereby they had been harmed indirectly through another person – like being pressured to support an affected other or feeling guilt when distancing themselves from them. Gambling strained relationships not only with the person gambling but also among whānau. Harms rippled across generations, with financial instability and learned (and potentially harmful) gambling behaviours shaping long-term whānau outcomes.

Second-order harms

Several participants had been harmed indirectly by the gambling of someone to whom they were connected through another person. Despite a degree of separation, participants either became financially affected as they felt pressured to support an affected other or felt guilt for not being able to do so; hence, experiencing ‘second-order’ harm. Participants described a predicament where they either provided ongoing support at their own expense, or withdrew to protect themselves, risking further harm to the affected other and damaging their relationship. As one participant explained, “*you start*

distancing yourself, because you don't want them to fall back on you all the time. But, at the same time, you don't want them to be more susceptible to forms of harm"
 (Participant 3, Indian, Male). Another participant described how her brother's gambling affected their mother, which in turn significantly affected her, stating:

I know straight away that she hasn't got any money to buy [anything]. If I ring up and say, what are you guys having for tea? Oh, we're just having a light tea, we're just going to have cheese on toast or something... And I know for a fact that there's nothing in the fridge. And I then feel guilty. So, then I will go out and buy [food for her]. (Participant 8, Pacific, Female)

Participants also described being exposed to aggressive behaviour from those who gambled, when asked to intervene by those who were being directly affected by the person gambling. Participants' efforts to intervene placed them in difficult and, at times, intimidating situations. Recounting an instance when a friend's family asked for support with confronting the friend who gambled, one participant said:

The family is coming to me now because it's affecting the family. And [the friend] does have a serious gambling problem... I try to give her some advice. I give her pamphlets, you know?... She'll throw it aside. And she said, I don't have a problem... She didn't want to listen... It can be quite scary... when you're talking to them about their habits... You have to be very delicate in a way. Some people take it angry, violent. It depends. (Participant 27, Latin American, Female)

Impacts on relationships with those around the affected other

For affected others, gambling has harmed relationships with those who gambled and caused tensions with others in their social networks. Participants described being caught in difficult situations, facing emotional distress, and experiencing divisions in their whānau due to the rippling effects of gambling harms.

[The participant's father, who gambled] would always tell us not to tell my mother things. And that would cause tension... And do I go against what I'm close to, or do I tell the truth and get in trouble? Because obviously, if I didn't tell the truth, I'd get a hiding. I was always put in the middle of a rock and a hard place, because I don't really know what to do. And then of course, he would get mad at me, and he'd give me the silent treatment. (Participant 20, European, Female)

Feelings of shame and embarrassment were also common, as participants struggled with the way gambling-related issues affected their standing among whānau. One explained how attempts to set personal boundaries between her and her mother (who gambled) were frequently undermined when her mother sought financial support elsewhere, leading to embarrassment and conflict with other whānau members:

If I say no, because I'm trying to put my boundaries in place, she'll happily go and ask somebody else and [that will] be embarrassing for me, because it doesn't usually end well. Especially if [there are] arguments and that sort of thing, which [creates] tension and difficulties in my relationship with those people too. (Participant 21, Māori, Female)

For some participants, this shame led to feelings of resentment towards the person gambling; according to one, “*it was the shame and embarrassment that I had in front of my family and friends around how it happened. But I think she knew that too. And I guess why I'm angry is because she took advantage of that fact that she knew that they were willing to help*” (Participant 12, Pacific, Male). Others described enduring harms to familial relationships, with sustained gambling causing permanent divisions in whānau; one participant noted that she no longer had “*a close connection with [her sisters], because of [her mother's gambling]*”, she added that “*it came to a head with [her] sister... and then, [her mother] told them whatever she told them, and there was a split*” (Participant 13, Māori, Female).

Intergenerational harms

Participants described gambling harms as having enduring consequences that rippled through both older and younger generations of their whānau. Several had been affected by the gambling of their adult children, including having money stolen from them and being implicated in their child's credit card debts and financial obligations to predatory lenders. Participants' exposure to others' gambling led to inherited financial burdens for their own children, which shaped intergenerational financial security while also informing various family members' behavioural patterns and attitudes pertaining to their own gambling. One participant reflected on the financial consequences of his wife's gambling as eroding generational wealth, with significant impacts on his children's future:

What happened to my kids' future? We're about to fight over a house that's worth \$1.3 million on a lifestyle block. That was my kids' inheritance. What inheritance are they going to get? They won't get anything from their mother. By going non-contact, she's written them off out of her life. (Participant 26, European, Male)

Beyond financial implications, potentially harmful gambling behaviours were described as being reproduced intergenerationally. According to one participant who now gambles, “[gambling is] a learnt behaviour. You watch things as you grow up, and then you do things as you are allowed to... I put it down to the fact that what I grew up with were parents who demonstrated addictive behaviours. And I'm really good at mimicking [those]” (Participant 10, Māori, Female). Another participant who had grown up affected by the gambling of her mother framed her own gambling as a calculated practice, despite having misconceptions regarding how to influence the odds of casino-based gambling machines, which may have been normalised through her upbringing:

I call it work to be honest. If I'm going in there [to a casino], I'm going in there to win, and then I will leave. For me, my thing is, I go there first thing in the morning because I want to hit the machines, because people would have lost the night before. You can usually tell, if that makes sense? (Participant 28, Pacific, Female)

However, for others, exposure to gambling-related harm through their parents dissuaded them (and their whānau) from engaging in gambling themselves, with one participant framing this as “*generational trauma*”. The affected other cited the impacts that their parents' gambling had on them as being acknowledged by subsequent generations of his whānau, preventing them from wanting to gamble:

It's the generational thing, because I don't gamble at all. Other than my one Lotto ticket a week... And that's also flowed onto my son. And I dare say, it's flowed onto his kids, because he would have had the conversation with his kids about my mother dragging him around [to gambling venues] and how boring it was. So, there's a real generational thing around that... Well, they say that there's generational trauma, don't they? (Participant 29, European, Female)

Personal contexts of gambling harm

The types and severity of harms described differed based on the affected other's culture, gender, and the nature of their relationship with the person gambling. Māori and Pacific participants highlighted how cultural inter-familial obligations could intensify emotional and financial harms for affected others. Gender could shape various relationship dynamics; for example, in intimate relationships, male participants generally described being affected financially by their partner, whereas female participants were more likely to describe being emotionally affected. Harms varied depending on whether affected others were exposed through an intimate or familial relationship, and the literal and figurative distance between the affected other and the person who gambled.

Cultural context

Māori and Pacific participants reported gambling-related harms being exacerbated by strong whānau obligations; emotional and financial interdependence between whānau members meant that the burden of harms was felt broadly. One Māori participant struggled with cultural dissonance (where her personal interests conflicted with her cultural values) while financially supporting her older sister who gambled. While trying to distance herself from her sister and the associated gambling harms, cultural obligations complicated this:

Culturally, it is right, and it is correct to assist family members. At times, [she has a] shortfall when things crop up, like car problems, or vet bills, or children's doctors... When I know about those, I cover those things. The gambling is part of the picture, but the rest of it is the fact that she expects and demands that others will clean up her problems and she puts [it] on her children. The way I've coped with that is... to be isolated... And that's the worst thing. At work... I teach te reo Māori [the Māori language] and tikanga [Māori customs and values], and it's all about whānau and stuff, and I think what a farce I am, because I've got this problem. (Participant 13, Māori, Female)

Another Māori participant described manaakitanga (care and hospitality) as being central to her upbringing, which meant she was obliged to support her mother who gambled (Participant 21, Māori, Female). This cultural obligation, which she noted was compounded by her position as the "younger daughter" (i.e., expected to be caregiving in the whānau), meant that she felt compelled to assist her mother, even though it affected her emotional and financial wellbeing (Participant 21, Māori, Female). Several participants described such intersections between cultural expectations and expectations based on gender. Describing her obligations to support her mother, a Pacific participant said:

I think that because I'm the oldest girl, I'm expected to make sure that mum [who gambles] is okay... Given the nature of mum... she's very Tongan. And so, it's just expected that I will make sure that she's okay. (Participant 8, Pacific, Female)

Gendered context

Harms experienced by affected others could differ based on an affected other's gender. Primarily, gender was relevant as it shaped whānau dynamics, as detailed in the previous section, and the dynamics of intimate relationships. Gender differences were also found in the types of relationships people were more impacted by. Generally, female participants described being affected by the gambling of a family member, whereas male participants were more often harmed by the gambling of a partner. Comparing how she had been burdened by her mother's gambling, compared to her brother, one participant said:

By being the daughter, I'm the one who picks up the pieces, and I'm the nurturing one. I'm the oldest as well, so I have had to step in and help my parents with things because nobody else was going to. It is my gender, but it's also my age... (Participant 2, European, Female)

Within the described intimate relationships (all of which were heterosexual), male participants more often reported being financially affected by their partner's gambling, whereas female participants generally reported less visible, but significant, emotional harms. One male participant noted wanting to (and being able to) support his partner who gambled, as he had a superior financial situation relative to her:

She was not in a place to financially be able to pay all that [gambling] debt off... She's in treatment as we speak, she's been up and down over the past few years, but I care about her that much that I wasn't willing to put her in any other position where she was going to be a lot worse than what she is now. So, I had made a conscious decision that I would help in whatever capacity I [could]. (Participant 12, Pacific, Male)

In contrast, female participants described how their male partner's gambling caused significant relationship strains, with responsibility placed on them to manage the emotional fallout. Though her partner largely managed the financial burden of his own gambling, one female participant commented that "*it annoys me that he'll come to me after he's [gambled]. Why didn't you notice that I was sitting there quiet, playing on my phone? It's like I'm supposed to stop him. He just defers responsibility to me*" (Participant 15, European, Female).

Participants' comments also highlighted gender differences in financial control. Generally, male participants reported directly controlling their partners' gambling-related spending, thus being able to influence the harms that they themselves experienced, whereas female participants did not. The subsequent two quotations are from a male and female participant respectively, and each described how they were able to support their partner to reduce their gambling, whether by directly restricting finances (in the case of the former), or encouraging them towards self-management (in the case of the latter). Though these quotations are from Māori participants, this gendered dynamic was noted in several participants' accounts regardless of ethnicity.

With her new part-time job, she's getting the wages deposited into one of my accounts. She doesn't actually get any money. We also cancelled her debit card. Now, she's just got a swipe EFTPOS card. There's no real ability for her to gamble [online]... She got rid of her smartphone. That was a condition for me. I said, "you've got to get rid of that", 'cause that's where the gambling was being done. She now just has a keypad phone, like old people have. So, yeah, quite a few things put in place to try and prevent any form of gambling. (Participant 25, Māori, Male)

I mean [he] has tried doing things; for example, I told him about this one [gambling cessation] tool. We tried doing that, and it was just around restricting his access to money [and] trying to keep him busy, because we found that was one of [his] big [triggers to gamble]... And if he had access to the money, that was the [problem]... because he has a job, and he gets it, so, it was just trying to put some things in place so that... he can't easily access it. (Participant 21, Māori, Female)

Influences of the nature of the relationship with the person who gambled

More broadly, harms experienced by affected others differed by the nature of their relationship with the person who gambled. Harms varied depending on whether participants were in an intimate relationship, part of the same whānau, or separated by one degree (as in the case of 'second-order harms' described previously).

Those in intimate relationships often reported feeling trapped by their mutual financial obligations; those who had shared assets with the person who gambled described this as making it difficult to leave the relationship, despite the emotional and financial harms caused by continued proximity to the gambling. Comparing being harmed by her partner's gambling, versus being harmed by her mother's gambling, one participant commented that while both relationships were challenging, the partner was receptive to being directed to gambling counselling services, and was willing to acknowledge the impacts of his gambling on their relationship. Conversely, her mother was not, leaving the affected other being harmed by her mother's gambling, but unable to mitigate it. Though existing literature has suggested that affected others are more likely to be harmed by a partner's gambling due to finances generally being shared (Tulloch et al., 2023a), this instance may be an exception, due to the participant living with both their partner and mother and being financially entangled with each.

She's not keen to listen to any conversation around... getting help or any... proper knowledge around the impacts... they're both hard, but that's quite difficult too, because... when you pretend it's not an issue, then that makes everything a lot more difficult. (Participant 21, Māori, Female)

Harms experienced by participants also varied over time (both in terms of intensity and type of harm), particularly as the relationship between the person who gambled and the affected other changed. One participant described that leaving the family home significantly reduced the impact of his father's gambling on his wellbeing. However, when describing the impacts of her mother's gambling, another noted that though she is now

less dependent on her than she was when growing up (and, therefore, her access to basic necessities was less affected by the gambling), she now feels increasingly obligated to care for her mother with whom she still lives. Because of this, her disposable income and emotional wellbeing have been affected, as the relationship has become “emotionally draining” due to her “trust” being damaged.

I suppose the difference would be, because I'm older, I can meet my own needs financially... I can make sure that I've got all of the stuff that I need. [But] not back then... I wasn't really in a position [to do so] because I was a child... [Now it] just means me having to pay for all of the shopping... bills and things. And, well, you don't see me spending 200 bucks a week, just putting it in a machine.

(Participant 21, Māori, Female)

Environmental influence on gambling harm

Gambling-related harms experienced by affected others were shaped by regulatory features of the gambling and financial services landscapes. While some participants located responsibility with those who gambled, others acknowledged that current financial regulations facilitated harms, and that high visibility and availability of gambling opportunities, whether in person or online, exacerbated them.

Accessibility of gambling opportunities

Online gambling was often described as being too easily accessible. Despite self-excluding from gambling venues, a participant detailed the ease with which his partner could still sign up for international, online gambling platforms, saying, “*there's so many online casinos now that she can just click on another one, sign up, deposit, and start again*”. He also mentioned that “*every time you look on social media, you got to look at the ad[vertisement] that pops up for gambling*” (Participant 7, European, Male).

Other participants also noted the prevalence of gambling advertisements, with one commenting, “*I hate how much advertising they have about it... they're selling such a dream, I can see why people get sucked in. I feel like that should not be allowed*” (Participant 2, European, Female). According to another, “*every time you look on social media, you go to look at the app[lication], [and an] ad pops up for gambling, whether it's for real money or fake money*” (Participant 7, European, Male). Participants suggested that the exposure to advertising prompted harmful gambling and was a product of insufficient legislative protections.

The accessibility of in-person gambling venues was also framed by one participant as being a product of insufficient regulatory control.

The city council... said five years ago [that] they're going to cut down the 18 [electronic gaming] machines, or 10 machines, to five or six. They need to do that... When I was on holiday, tiki touring [relaxed scenic touring] with my partner, every little township or suburb we go to, the wee country taverns have two, maybe four of the machines... Other places like the RSA [Royal New Zealand Returned and Services' Association], the Working Men's Club, all those places have big

*machines, huge and a lot of machines... They need to cut back, not put more...
(Participant 27, Latin American, Female)*

Calling for further regulation by central government, a participant was concerned about the Gambling Act 2003's requirement for gambling proceeds to contribute to charitable purposes, saying "*100% it causes more harm to the community than what it's worth. They say a lot of the money goes back into [name of a gaming machine charitable trust], but I can tell you 100% from people I've talked to... that the harm it causes is probably tenfold from what it's worth*" (Participant 12, Pacific, Male). Gambling proceeds going to charitable purposes was described as harmful, as it undermined attempts to more restrictively legislate gambling, with the participant highlighting harms that are hidden by such a gambling environment:

For every gambler that might put in \$1,000, \$300 [might go] back to the community. The financial, emotional, and mental harm they create for the people around them is a lot worse. And like I said, from [his partner] spending that money... how do you measure social harm against the financial pros [advantages] of where that money goes? I guess what they've always done is said, this money will go towards buying sports equipment for the school. But at the same time, there's [his partner] who's in \$40,000 worth of debt, all [my] mates think [I'm] a piece of shit. My parents have also lent her money, and that's part of their savings for their pension. How do you measure that? (Participant 12, Pacific, Male)

Contribution of financial services

Participants who discussed financial institutions and lending services exclusively commented that these enabled (rather than mitigated) the gambling-related harms they had experienced. One affected other, who had formerly been a bank manager, described a lack of adequate safeguards for preventing harmful gambling:

In the old days... you would see straight away that they had an issue, and you would say "financially we can't offer you these products"... Then the banking industry went from that to, "you will sell 20 credit cards a week"... even if somebody's got a \$500 limit, offer them another kind of credit card and give them another \$500... Prior to that, [her partner who gambled] did not have any credit. Because no one would give him credit. And then once the rules went out the window, I have a feeling that it's totally all changed now... (Participant 8, Pacific, Female)

Private loan companies were also described by participants as contributing to harms, enabling those who gambled to spend beyond their means; this created debts for the person gambling and often financially implicated the affected other, resulting in them being harassed by debt collectors. One participant described her mother being affected by her brother's gambling in this way, saying "*my mother was starting to get phone calls day in, day out from debt collectors over his credit cards that she knew nothing about*" (Participant 8, Pacific, Female).

Several participants noted the ease with which predatory loans were given to those who gambled harmfully; according to one, "*Finance Now, that's a loan shark place... [his*

partner who gambled] took out a \$5,000... looking at [her] bank statement I was like, what are they up to?" (Participant 25, Māori, Male). Another, describing his partner using a similar service, said:

It's so easy to get money. You go to Instant Finance, and they do cursory checks, but they're more than willing to lend you money no matter what. You say you're buying the car, but they take that at face value. Getting hold of money in this country is far too easy in some ways. (Participant 14, European, Male)

Coping with gambling harm

Though some found this difficult, affected others generally took proactive steps to manage the gambling-related harms they experienced. Participants most often discussed directly intervening to control the finances of the person whose gambling affected them, implementing personal techniques to reduce the impacts of the harms they experienced and, occasionally, seeking support from professional treatment services. However, many participants were unaware that services for affected others existed, reflecting a gap in service awareness.

As noted under the 'Gendered context' subtheme, only male participants in intimate relationships with someone who gambled reported controlling the finances of their partner. Male participants discussed closing shared bank accounts to reduce financial harms of gambling, cancelling their partner's credit cards, and diverting their partner's weekly wages into their own accounts to reduce spending on gambling. These measures occurred only after mutual acknowledgement that the partner's gambling was causing harm. Though some participants had concerns that their partner would continue to gamble covertly (such as by using a work credit card), they consistently described these measures as reducing the partner's gambling expenditure and, therefore, mitigating harms experienced by the affected other, at least in the short term.

I took over everything, changed all the passwords for my banks, shut them all down... [cancelled] credit cards... I had to change pretty much everything for access. I took her off our shared account. I just shut them down and then opened up all new accounts just under my name. (Participant 12, Pacific, Male)

Beyond managing financial aspects of the gambling, participants also described coping mechanisms to handle the associated stress and protect their emotional wellbeing. Some expressed frustration, and struggled to implement mechanisms which were constructive; according to one participant, "*I'm not sure we use techniques besides yelling at her and cussing her out and stuff like that... I think it just makes everyone sad*" (Participant 4, Māori, Male). However, those who were able to maintain personal stability generally did so through self-care practices. Recognising the risk of their partner relapsing, one participant emphasised the importance of building long-term resilience through these strategies:

I've been focused on doing those positive things, positive habits... Still going to the gym, making sure none of those things fall off. And making sure that my wellbeing is in a good position... I think it's just really important as a partner of

someone, just making sure that you're looking after yourself, and realistic about the fact that it possibly could happen again. (Participant 25, Māori, Male)

One participant reflected on the challenges of taking action to reduce the harms he was experiencing, highlighting the influence of his relationship dynamics with his significant other. Although he did not identify specific strategies, he acknowledged that avoiding conflict often took precedence over setting boundaries, even if he later regretted not doing more to protect himself.

No... I don't have any [coping strategies] in mind, to be honest. But there's probably ways in which I could have done things better rather than just caving and being a bit of a simp [a slang term for someone who is subservient towards another person]. It's easier than getting into an argument over it. So, I think I've kind of set a precedent where it's just been pretty easy to kind of walk all over me, to an extent. So, yes, I probably should have, and maybe things would be different. (Participant 1, Māori, Male)

Some participants also sought professional support because of the gambling of someone close to them. However, participants were generally under the impression that gambling treatment services only serve those who gamble, rather than affected others. Though a small number of participants reported accessing counselling tailored specifically to themselves, they commented that awareness of such services was low.

The services are highly tailored for the gamblers themselves. They're seeking to change them as individuals, and everything's targeting them. And that's understandable, because they're the ones creating the most damage... there's a lack of resources out there for affected others. There's a lack of understanding as to the impact [on others of people's gambling]. (Interview 26, European, Male)

It'll be good if there was more awareness around it, because... I know they have little signs and stuff up in [gambling treatment services]. But, for people who are affected that don't necessarily gamble themselves, it's probably not as out there. (Participant 21, Māori, Female)

Summary of interview findings

The qualitative interviews provide in-depth insights into the gambling-related harms experienced by affected others. Participants reported numerous financial, emotional, physical, and social harms. Largely, the harms described match those reported in existing literature. However, this study provided novel insights into how gambling harms may have intergenerational impacts and reach across whānau, how these harms differ by culture and gender, and the impacts of Aotearoa New Zealand's gambling, financial, and regulatory landscape. Participants also positioned gambling harms within broader contexts of hardship, complicating the relationship between gambling and harms experienced by affected others. While several participants employed various strategies to cope, many remained unsupported and unaware of services designed for affected others.

Gambling harms in context

Participants struggled to isolate gambling as the sole cause of the harms they experienced; instead, they positioned harms as entangled with broader structural and personal challenges. While financial impacts were widespread (including stolen money, coerced debts, and damaged credit), these were often linked to other longstanding difficulties (for the affected other and the person who gambled), such as trauma, addiction, and poverty. Gambling was frequently described as something people engaged in when already subjected to various stressors, rather than as the starting point of harm.

Ripple effects of gambling harm

Participants described severe financial, emotional, and relationship strains which harmed not only themselves, but others around the person who gambled, including across multiple generations, throughout wider whānau, and along degrees of social separation. For example, financial instability could impact those outside the immediate social circle of the person who gambled; this was more often true for Māori and Pacific participants who described inter-familial cultural obligations as intensifying these harms. Harms created shame, conflict, and long-term divisions. Regardless of ethnicity, several participants described financial and emotional instability being passed down through generations, either as a direct consequence of someone's gambling, or as their gambling behaviours were eventually reproduced.

Personal contexts of gambling harm

The nature of the relationship between an affected other and the person who gambled was also relevant; harms in intimate relationships differed by gender, with male participants generally reporting financial harms, and female participants generally reporting emotional harms. Māori and Pacific participants highlighted how cultural expectations around whānau support intensified their emotional and financial burdens in relation to gambling harms. Literal and figurative closeness with the person who gambled was also associated with the intensity of harms described. Participants who were more financially and emotionally entangled with those who gambled generally experienced more severe harms.

Environmental influence on gambling harm

Participants described various structural and regulatory features of Aotearoa New Zealand's gambling and financial landscapes as worsening their experiences of harms. These included the visibility and accessibility of gambling opportunities (especially online), widespread gambling advertising, the role of under-regulated lending services, and the ease with which banks allowed those who gambled to access money for gambling. Some participants were critical of what they perceived as weak regulation, and the way that gambling profits are justified through community funding, describing this as masking the true extent of harm.

Coping with gambling harm

Participants noted several means of coping with being harmed by others' gambling. Male participants in intimate relationships were more likely to describe taking control of shared finances, including closing joint accounts, redirecting income, and cancelling credit cards to reduce their partner's gambling opportunities. In contrast, female participants more commonly discussed absorbing emotional impacts, managing fallout within their whānau, and encouraging the person who gambled to self-manage or seek help. Few participants, regardless of gender, had accessed professional gambling support services. Many were unaware that support was available to affected others, and even those who had sought help noted the limited visibility of such services.

Discussion

Although research on gambling-related harms has typically focused on people who gamble, there is growing recognition that these harms extend to others (termed affected others) and often with greater impact (Banks & Waters, 2023; Browne et al., 2017; Dowling et al., 2021; McCarthy et al., 2023; Riley et al., 2021). Financial harms are among the most prevalent and enduring type of these gambling-related harms, persisting even after high-risk gambling behaviours have ceased (Castrén et al., 2021; Hing et al., 2022; Rockloff et al., 2022).

To better understand financial harms in the Aotearoa New Zealand context, this project included a literature review, a jurisdictional scan, a national online survey, and in-depth interviews with affected others. The project was guided by an Advisory Group that included Māori, Asian, Pacific, and European people with lived experience as affected others.

The following discussion is framed around the five key research questions for this project:

1. What are the gambling-related financial harms experienced by affected others in Aotearoa New Zealand?
2. How does the type and severity of gambling-related financial harms experienced by affected others differ by gender and ethnicity?
3. What financial products or services are implicated in these harms and in what ways?
4. What can be done to prevent or reduce the gambling-related financial harms experienced by affected others?
5. How do New Zealand policies, regulations, and programmes contribute to/reduce financial harms among affected others and how do they compare to other countries?

Key results summary

What are the gambling-related financial harms experienced by affected others in Aotearoa New Zealand?

The online survey found that three-in-four (75.9%) who are negatively affected by someone else's gambling experienced at least one type of financial harm. The most frequently reported types of financial harms centred around reductions in spending, namely reduced available spending money (36.8%), less spending on recreational expenses (30.9%), and diminished savings (26.2%), followed by late payments on bills (22.0%). Those participating in the interviews additionally noted having money stolen from them by the person gambling, loans unknowingly taken out in their name, erosion of savings, assuming responsibility for the debts of the person gambling, and having their financial credibility damaged. The harms described by study participants align with those identified in international studies, which found that financial harms experienced by affected family members include the erosion of savings, accumulation of debt, selling and

pawning of items, and the sale of family assets (Banks & Waters, 2023; Hing et al., 2022; Jeffrey et al., 2019; Mathews & Volberg, 2013).

The present study also expands on the limited research conducted on economic control resulting from the gambling of partners (Banks & Waters, 2023; Hing et al., 2021), offering more detailed insights into the economic control experienced by affected others.

Specifically, the survey finds that three-in-five (61.0%) affected others experienced at least one issue related to economic control. The most frequently reported form was concern over missing money (21.4%), which is consistent with previous research highlighting that hypervigilance was a common trait among people affected by their partner's gambling (Riley et al., 2021). Other commonly reported issues related to economic control in the survey include pressure to take on debt (19.3%) and financial information being withheld (18.3%).

The qualitative interviews further add to the existing literature on financial harms. They found that affected others often cannot isolate gambling as the sole cause of the harms being experienced, as they are frequently the product of broader challenging circumstances the person gambling finds themselves in (e.g., substance use, PTSD, socioeconomic deprivation). The interview findings also highlight the ways by which gambling-related harms can ripple through social systems, impacting those twice removed from the person gambling (where someone is supporting a whānau or affected other), leading to embarrassment and shame in whānau relationships, and producing long-term, intergenerational consequences.

How does the type and severity of gambling-related financial harms experienced by affected others differ by gender and ethnicity?

In assessing the association between gender and the types of financial harms experienced by affected others due to someone else's gambling in the online survey, women were more likely than men to report being late on their bill payments due to someone else's gambling and having less to spend on beneficial expenses. Men were more likely than women to report taking on additional employment and experiencing bankruptcy. In terms of economic control, women were more likely than men to report that financial information or important financial decisions were kept from them, and men were more likely than women to report that funds had been redrawn from their mortgage without their consent.

In the interviews, female participants were more likely to be affected by a family member while male participants were more likely affected by a partner. Interview participants also described how gender shaped relationship dynamics between the affected other and the person gambling - for example, in intimate relationships, male participants generally described being affected financially by their partner, whereas female participants were more likely to describe being emotionally affected. These results were consistent with previous studies that have identified a differential effect of gender on the harms experienced by affected others (Castrén et al., 2021; Dowling et al., 2021; Lind et al., 2022; Salonen et al., 2016). The findings from this study also add to previous literature which found that female affected others are more likely to experience gambling-related harm from a family member, while male affected others are more likely to experience harm

from non-family members (Dowling et al., 2021). However, in the online survey, no association was found between gender and severity of financial harms or economic control.

In assessing how the types of financial harm experienced differ by ethnicity, the survey analysis found that financial harm varied across ethnic groups, with specific types of harm differing by ethnicity. According to the findings:

- Māori were more likely than non-Māori to report gambling while accompanying the other person during their gambling, having late payments on bills, and less spending on essential expenses.
- Pacific people were more likely than non-Pacific people (excluding Māori) to report a loss of supply of utilities and less spending on essential expenses.
- Asian people did not differ significantly from European/Other ethnicities in the types of financial harms experienced.

The survey analysis also found that the types of economic control-related issues differed by ethnicity. The results showed that:

- Māori were more likely than non-Māori to report that the person negatively affecting them the most refused to contribute to the family income, withheld financial information or made important financial decisions without them, and took money directly from their purse or wallet without permission.
- Pacific people were more likely than non-Pacific people (excluding Māori) to report that the person negatively affecting them the most refused to contribute to the family income and to report experiencing physical, psychological, or emotional pressure to take on additional debt and/or fund gambling.
- There were no differences in the economic control-related issues experienced by Asian people and European/Other ethnicities.

The interviews echoed the impact of ethnicity, with Māori and Pacific participants highlighting how cultural inter-familial obligations could intensify emotional and financial interdependence and, therefore, harms for affected others.

These findings are consistent with previous research in Aotearoa New Zealand which found that more Māori and Pacific people were experiencing gambling-related harms than non-Māori and non-Pacific people (Ministry of Health, 2022). However, no significant differences in the severity of financial harms were observed in the online survey between Māori and non-Māori, Pacific and non-Pacific people (excluding Māori), or between Asian people and those of European/Other ethnicities. It was found that Pacific people experienced more issues related to economic control compared to non-Pacific people.

What financial products or services are implicated in these harms and in what ways?

The online survey found that over half of affected others reported that at least one financial product or service has played a role in the financial impacts that they experienced. The most commonly cited products were 'buy now, pay later' services,

followed by forms of borrowing (e.g., payday lenders, high-interest fees from financial institutions related to gambling purchases, and title loans), pawn shops, and short-term, high-interest products.

Use of certain financial products or services was associated with increased odds of experiencing a greater number of financial harms or economic control-related issues in the survey. Specifically:

- 'Buy now, pay later' services, pawn shops, and high-interest fees from financial institutions related to gambling were significantly linked to a greater number of financial harms.
- Pawn shops, extra fees and high interest rates from financial institutions related to gambling purchases, fines related to gambling and bankruptcy proceedings, consumer lease providers, 'buy now, pay later' services, payday lenders, and fines for breaching gambling self-exclusion were significantly associated with a greater number of economic control-related issues.

Interview participants consistently described the practices of banks and private lenders as facilitating harms, as has been found previously in the literature (Marko et al., 2023; Swanton et al., 2019). Banks treat gambling-related transactions made through credit cards as cash advances, potentially allowing those who gamble to do so beyond their financial means (Swanton et al., 2019). Cash advances generally attract high interest rates and additional fees, with no interest-free periods, potentially compounding financial issues. Interviewees described banks and other financial institutions approving loans or credit cards without adequately assessing the borrower's financial situation, and some affected others were left with unexpected debts after a partner or family member took out credit in their name. Since 2021, several banks (such as ASB, Kiwibank, and Westpac) have allowed customers to request gambling transaction blocks. However, a review of financial institutions in Aotearoa New Zealand found that banks typically describe any gambling activity which has already precipitated financial difficulties as 'unforeseen' or 'unexpected', while also noting overly lenient lending criteria, and a lack of financial hardship policies that explicitly address gambling-related distress (Swanton et al., 2019).

Overall, these findings reflect previous research in other jurisdictions which found that those experiencing gambling-related harm, including affected others, report resorting to pawning items, using payday loans, credit cards, personal loans, and mortgage refinancing among other financial products to address gambling-related debts (Browne et al., 2017; Marko et al., 2023; McCarthy et al., 2023). The findings from the present study also expand on previous literature by assessing the relationship between the use of financial products and the severity of gambling-related financial harms experienced by affected others. Taken together, these findings highlight the importance of understanding how access to and use of financial products contributes to financial harms.

What can be done to prevent or reduce the gambling-related financial harms experienced by affected others?

According to the online survey, the majority of affected others have used at least one informal strategy (77.0%), and half have used at least one formal strategy (50.5%) to help

prevent, reduce, or address the financial impacts they experienced because of someone else's gambling. The most frequently reported informal strategies were constantly seeking ways to save money, budgeting to meet household expenses, and reducing day-to-day expenses. The most common formal approaches were seeking help from mental health professionals or crisis counselling including the gambling helpline, seeking aid through general practitioners or other medical services, government financial assistance, and welfare organisations such as food banks or shelters.

Use of certain informal and formal approaches was associated with increased odds of experiencing a greater number of financial harms or economic control-related issues in the survey. Specifically:

- Constantly seeking ways to save money, reducing day-to-day expenses, use of general practitioners or other medical services, government financial assistance, and welfare organisations (e.g., food banks, shelters) were significantly linked to a greater number of financial harms.
- Increasing account security (e.g., changing passwords), opening separate bank accounts, reducing day-to-day expenses, seeking assistance from whānau or family, use of general practitioners or other medical services, government financial assistance, welfare organisations (e.g., food banks, shelters), and optional credit card gambling blocks were significantly linked to a greater number of economic control-related issues.

Interview participants most often discussed directly intervening to control the finances of the person whose gambling affected them, closing bank accounts and cancelling credit cards, and diverting wages into own accounts. Controlling finances, however, was only reported by male participants in intimate relationships with the person whose gambling is impacting them. Several participants also reported implementing personal techniques to reduce the impacts of the harms they experienced, like self-care. Occasionally, interview participants noted seeking support from formal treatment services. However, many participants were unaware that services for affected others existed, reflecting a gap in service awareness.

These findings are consistent with a previous scoping review which found that controlling finances, taking financial precautions, economising and prioritising needs, and seeking professional help were among the strategies used by affected others to address financial harms (Dowling et al., 2021). The present findings expand on this literature by providing more detailed insights into which strategies are most used, which are linked to higher levels of harm, and how gender and relationship dynamics shape the use of specific interventions.

How do New Zealand policies, regulations, and programmes contribute to/reduce financial harms among affected others and how do they compare to other countries?

In Aotearoa New Zealand, the jurisdictional scan found that there are several policies, regulations, and programmes that aim to prevent or reduce financial harms among affected others. A levy on New Zealand-based gambling operators funds gambling

treatment services, including a national helpline and specialised services for Māori, Pacific, and Asian communities. These services provide social support, financial planning, and clinical interventions. Affected others can also request venue exclusions for those close to them. Financial institutions offer harm-minimisation tools such as optional gambling blocks on credit cards, ATM withdrawal restrictions, and financial hardship programmes. Broader protections, such as family violence laws covering financial abuse and financial assistance for those in crisis, also provide indirect support. However, some policies may increase financial harm, including fines for exclusion violations, criminal penalties for gambling while bankrupt, and high fees on cash advances used for gambling.

Additionally, the lack of payday lending regulation may contribute to financial strain. This jurisdictional scan is based on publicly available information and is not a comprehensive review of policies in Aotearoa New Zealand.

Results from the online survey suggest how these policies impact financial harms among affected others. The sections above note findings for the formal approaches used to help prevent, reduce, or address the financial impacts they experience as well as the financial products that have played a role in the financial impacts that they experienced. Of note, reported use of formal approaches was generally low, ranging between 15.4% for mental health professionals or crisis counselling (including helplines) to 3.4% for family violence protection order.

The qualitative interviews provide the first extensive exploration of how affected others are harmed in the Aotearoa New Zealand context. Participants described how their experiences are influenced by the national regulatory financial and gambling environment. Roughly half of interview participants felt that current gambling regulations contribute to harms, including through the level of accessibility and advertising of gambling. Further, interviewees noted that the framing of harms in terms of personal responsibility, an approach commonly reinforced in gambling industry messaging (e.g., gamble responsibly), was shown to potentially have negative consequences, as it places the burden of managing gambling-related harm on individuals and families rather than addressing the structural and commercial determinants that drive it. Interview participants also spoke of the financial services environment, where institutions and predatory lending services – as well as a lack of adequate safeguards – enabled the gambling-related harms they experienced.

Internationally, the jurisdictional scan found that various policies, regulations, or programmes have been implemented that can help prevent or reduce financial harms among affected others. For instance, several jurisdictions including Canada, Australia, and the UK provide free financial counselling and social support for those experiencing financial and other forms of gambling-related harm. Several countries, including Finland, Sweden, and Norway, enforce mandatory loss or deposit limits for gambling, while the UK has rolled out financial vulnerability checks upon loss of a certain amount on gambling each month. Credit card gambling bans exist in the UK and Australia, with some banks setting automatic spending caps. Broader financial protections also play a role, with countries such as the UK, Canada, and Sweden capping interest rates on high-cost loans to prevent financial exploitation. The UK and Norway have reformed bankruptcy policies to mitigate gambling debt consequences, while Sweden allows lost gambling funds to be reclaimed in bankruptcy cases. These international measures may offer insights for

developing additional policies to prevent and mitigate financial harms in Aotearoa New Zealand. However, due to limited available evaluations of these policies, it is not possible to comment on the effectiveness of these policies.

The responsible self: How problematic contexts are obscured

In studies with those who gamble, participants' narratives often revolve around their 'flawed selves', framing their gambling as an individual pathology, or moral failing (Dilkes-Frayne et al., 2017; Marko et al., 2023). In this narrative, gambling harms caused to others are conceptualised as their responsibility, because they are perceived as being the outcomes of their own behaviours (Marko et al., 2023). For example, in an Australian online panel survey of people who generally gambled at least once per month, participants reported the need to be responsible for limiting their own gambling and seeking help, attributing their gambling to personal 'character flaws' (Marko et al., 2022). Marko et al. (2023) argued that this focus on individual responsibility reinforces a reductive narrative which overlooks any broader determinants that contribute to the harmful gambling.

Though it is well established that most people who gamble internalise the rhetoric of 'gambling responsibly' (Livingstone, 2023; Reith, 2007), the interviews in the present study found that affected others may also adopt this framing. Interviewees were burdened by, and largely felt responsible for, managing gambling-related harms. As in previous research, participants described those who gambled as needing to manage their own spending, but in the present study, affected others also described themselves as responsible for supporting the person who gambled. Affected others generally coped through self-care techniques or managing the finances of the person who gambled (in the case of several male participants), and few were aware of gambling treatment services which could support them.

Despite acknowledgement that many harms were produced or worsened by determinants out of their direct control – such as material deprivation (for them, or the person who gambled, or both), culture and gender-specific social dynamics, the liberal nature of the gambling environment, and predatory loan service practices – a focus was placed on personal responsibility rather than on broader socio-cultural, regulatory, or commercial contributors to harm. A confounding effect was observed through participants' accounts, as these (and other) meso- and macro-social determinants motivated the gambling which affected them, while also directly causing additional harms. Gambling was often motivated by determinants largely out of their control, as the confounding effect obscured to them the role of these determinants in producing harms.

Project limitations

Literature review limitations

The literature review has a few important limitations. Although efforts were made to include a wide range of peer-reviewed articles and grey literature, it is possible that some relevant studies were not captured. Research published in languages other than English or in databases not included in the search strategy may have been missed. Additionally,

definitions and measures of key concepts such as “gambling-related harm”, “financial harm”, and “affected others” varied across included studies. As such, any direct comparisons made between the results of the present study and past findings, particularly those related to the prevalence of harm among affected others, should be indicative only and interpreted with caution.

Jurisdictional scan limitations

The primary limitation of the jurisdictional scan is that it focuses on measures intended for affected others and its findings are based solely on information publicly available online at the time of the search. As a result, it does not reflect a comprehensive review of all available measures aimed at preventing or mitigating gambling-related harms and it does not include internal policies, programme details, or regulatory frameworks that are not published or accessible through public channels may have been excluded. This reliance on publicly accessible sources may limit the completeness of the scan and introduce potential gaps in understanding the full scope of practices and initiatives implemented across jurisdictions to address harms experienced by affected others. In addition, information was limited to sources available in English, which may have restricted access to relevant information from jurisdictions where English is not the dominant language (e.g., Denmark, Finland, Sweden, Norway). Lastly, while information on the effectiveness of certain approaches was included where available, evaluations that assessed impact on reducing gambling-related harms among affected others remain limited.

Survey limitations

One key limitation of the survey is the use of the number of financial harms experienced as a proxy for harm severity. While this approach provides a quantifiable measure for comparison, it does not account for the varying impacts of different types of harms. Some harms, such as missed bill payments, are less severe or more recoverable than others, such as bankruptcy or the loss of housing. By treating all harms as equal in weight, this method oversimplifies the complex nature of gambling-related financial harms and obscures important differences in the severity of harms experienced.

Furthermore, although the proposed data analysis plan looked to assess the interactions of gender, ethnicity, and various forms of financial harms, preliminary analyses showed that counts were low (< 5) in certain combinations of gender, ethnicity, and types of financial harms and economic control-related issues. Interactions between gender and ethnicity were initially examined, but due to low counts in some combinations, much of the results were inconclusive. As a result of this limitation, the differences by gender and ethnicity were assessed separately for financial harm and economic control.

In addition, it was also difficult to assess whether the formal and informal strategies used by affected others effectively reduced the financial harms they experienced for two reasons. First, the cross-sectional nature of the study prevents any conclusions about causality or changes in harm over time, outside of how we framed the question. Second, participants were only asked whether they had used specific strategies, without further

detail on the frequency, duration, or context of use. This limits the ability to assess the depth of engagement with these approaches or their sustained impact.

Lastly, it is important to note that, despite our best efforts to clarify that we were asking about harms experienced due to someone else's gambling, we acknowledge that in some cases participants may have had difficulty distinguishing between harms caused by their own gambling and those resulting from someone else's gambling.

Interview limitations

Two study limitations should be considered when interpreting the interview findings. First, only one participant identified as being of Asian ethnicity. As gambling harms have been found to vary between ethnic groups, and may be conceptualised differently across cultural contexts, findings do not necessarily represent the experiences of Asian people. Providing interpreters who were fluent in Asian languages may have aided in increasing the number of Asian participants. Second, though findings showed disparities in how male participants compared to female participants were affected by gambling through intimate relationships, these cannot necessarily be generalised to the broader population of all affected others; gendered differences in experiences of gambling harm may be influenced by reporting biases, or other determinants not fully captured in this study due to a relatively small sample size.

Implications

For future research

Further research should endeavour to address the previously identified limitations. First, future studies would benefit from incorporating a measurement of severity for the financial harms being assessed. Second, future research would benefit from recruiting a larger and more diverse sample to enable examination of the differences across gender and ethnicity, particularly in relation to their differing effects on financial and other gambling-related harms. A larger survey sample would provide the statistical power necessary to detect and interpret potential differences across subgroups. Third, future studies should consider employing a longitudinal design to confirm the impacts of financial products on harm and better understand how the use of informal or formal harm reduction strategies help to address the gambling-related financial harms among affected others. Additionally, collecting data on the frequency, duration, and context of use could offer more nuanced insights into these harm reduction strategies. These approaches would allow researchers to examine whether certain strategies lead to measurable reductions in harm and under what conditions they are most effective.

The present findings also provide valuable insights for informing future research. Participants described a range of underlying issues, affecting either themselves or the person who gambles, that contributed to harmful gambling. These accounts suggest that gambling-related harm does not occur in isolation but is often shaped by broader structural factors. This highlights the need for a greater focus on research aimed at understanding and addressing these influences, which contribute to the gambling-

related harms experienced by people who gamble and affected others. For example, future research could explore how gambling-related harm for affected others is embedded in social, economic, and financial services and gambling regulatory conditions, and how interventions can address these structural issues. In the New Zealand context, further research with Māori and Pacific affected others, whānau, and communities is needed to identify effective and culturally responsive public health approaches to address the underlying issues that contribute to these harms.

This future work could also involve an assessment of the effectiveness of various regulatory interventions (which either directly target the reduction of harmful gambling, or which may target the broader circumstances which have been shown to motivate it). This type of work can support adjusting the focus from 'the individual' as the locus at which to act towards legislation and regulation and how it might be reshaped to reduce harms for affected others (Copello & Orford, 2002; Palmer du Preez et al., 2021). It may include changing how actors in the gambling and financial sectors are allowed to operate and target the macro-social factors identified by participants as enabling harmful gambling.

For implementation

The findings of this project highlight the need to address the gambling-related financial harms experienced by affected others, as these harms are both widespread and increasing. Compared to the New Zealand 2012 National Gambling Study which found that 21.3% of affected others reported financial harms due to another person's gambling (Abbott et al., 2014), the current study indicates a much higher reported experience of financial harms, including both financial harms generally (75.9%) and economic control-related issues specifically (61.0%). These rates underscore the growing burden of gambling-related harms experienced by affected others, as gambling becomes more prevalent and accessible in Aotearoa New Zealand. As such, future harm mitigation strategies must target these financial harms, shaping interventions and resources around these findings to ensure that affected others receive appropriate support.

One key implication is the need to develop tailored strategies that respond to the specific types of gambling-related harms experienced by different groups. This should involve community focused strategies to address structural inequities and interweave cultural knowledge and commitments to minimise the disproportionate gambling-related harms experienced by priority populations. The 2020 New Zealand Health and Lifestyle Survey found that Māori and Pacific people are at higher risk of experiencing gambling harm compared to non-Māori and non-Pacific people (Ministry of Health, 2022), highlighting the importance of designing culturally appropriate strategies as their affected others are likely to be disproportionately at risk. Although this project found that associations between gender, ethnicity, and the experience of harms among affected others were weak in the online survey, the identified differences in harms experienced highlighted in the survey and interviews offer guidance on which types of financial harms may be most beneficial to address through culturally appropriate approaches, that resonate with target audiences to achieve the intended impact.

Another key implication relates to the need to address the financial harms stemming from the use of financial products. With at least half of affected others in the survey reporting that at least one financial product or service has played a role in the financial impacts that they experienced, there should be increased focus on finding ways to prevent and reduce the role of financial products in the gambling-related harms experienced by affected others. Specifically, 'buy now, pay later' services, pawn shops, and high-interest fees from financial institutions, which emerged as key contributors to the number of financial harms experienced, should be considered for policy or programme development to prevent and minimise gambling-related harm among affected others.

This project found that there is willingness among affected others to use strategies, both formal and informal, to mitigate financial harms. Although it remains unclear in the current findings whether these approaches have led to a reduction in the severity of financial harms or economic control, willingness to use these approaches represents an opportunity to build on existing strategies and support the uptake of new and existing support resources and programmes, especially for those experiencing a greater number of financial harms.

The results of the jurisdictional scan also identify recommendations for regulations, policies, and programmes to minimise gambling-related financial harms among affected others in Aotearoa New Zealand. These recommendations are drawn from international examples and reflect approaches that may be relevant and applicable to the New Zealand context.

- Offer financial assistance programmes that provide financial support to affected others experiencing gambling-related harms.
- Implement mandatory loss and deposit limits for gambling accounts.
- Mandate compulsory or automatic gambling transaction blocking options across all financial institutions.
- Restrict the use of credit cards for land-based and online gambling.
- Introduce an interest rate cap on high-cost and short-term credit.
- Repeal bankruptcy offences related to gambling.

Knowledge mobilisation activities

This report will be accompanied by a set of knowledge mobilisation activities, the purpose of which is to improve access to the findings in a way that makes them easily understood and applied in practice.

The intended key beneficiaries of this project are affected others who may be experiencing harm related to someone else's gambling. To support the findings from this report to prevent and reduce gambling-related harm among affected others, target audiences for the knowledge mobilisation activities include treatment providers, financial advisors, and other practitioners who support people experiencing gambling-related harms and/or those seeking financial wellbeing as well as decision makers at financial institutions and within government. Additional audiences include researchers who study

gambling-related financial harms and/or affected others as well as other stakeholders, including organisations that support those experiencing gambling harms and/or seeking financial wellbeing and the broader public in Aotearoa New Zealand.

The planned knowledge mobilisation activities are outlined in turn below.

Research Snapshot: The research snapshot will provide a brief, plain language summary of this report.

Knowledge Mobilisation Webinar: The webinar will provide an opportunity for intended users of the findings of this project to participate in a facilitated, sense-making event where the research findings will be shared and practical applications in a real-world context are discussed. The webinar is being designed with input from the Advisory Group.

Knowledge Mobilisation Handout: The handout will be a succinct, visual, standalone document that is easy to use and share. It will provide a plain language summary of the key findings of this final report and will outline their implications and applications – including those discussed in the webinar – for implementation by intended users. The handout will also be designed with input from the Advisory Group.

Academic conference presentations and publications: Key findings from this report will be shared through presentations at international conferences focused on the study of gambling-related harm and through peer-reviewed publications in academic journals.

Social media: Lay language and visual posts will be shared through various social media channels, highlighting key findings from this report as well as the research snapshot, webinar, knowledge translation handout, presentations, and publications.

Conclusion

The objective of this project was to improve our understanding of the gambling-related financial harms experienced by affected others in Aotearoa New Zealand, specifically the extent of these harms, the differences across gender and ethnicity, and the role of financial products and related policies. The project was guided by an Advisory Group that included Māori, Pacific, Asian, and European people with lived experience as affected others and included a literature review, a jurisdictional scan, a national online survey, and in-depth interviews.

The study reveals that financial harms are widespread among affected others in Aotearoa New Zealand. Although the number of financial harms did not differ by gender or ethnicity, the types of harms experienced varied in some cases. Women reported experiencing different types of harms than men, more frequently in connection with family members, whereas men were more likely to be affected by non-family members (e.g., partners, close friends). Similarly, Māori reported certain types of harms that differed from those experienced by non-Māori, and Pacific people identified specific harms that were distinct from those reported by non-Pacific people (excluding Māori). Findings also show that the financial harms experienced by affected others are enabled by financial products and the gambling and financial services environment and are being addressed through both formal and informal harm reduction approaches. The results of this project suggest both areas of future research as well as opportunities for programme development and policy change to better prevent and reduce gambling-related financial harm among affected others in Aotearoa New Zealand.

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Appendix A – Jurisdictional Scan Search Strategy

| Key search terms | May be combined with |
|---|--|
| <ul style="list-style-type: none"> • Gambl*<ul style="list-style-type: none"> ◦ Problem gambling ◦ Gambling addiction ◦ Gaming • Financ* OR economic<ul style="list-style-type: none"> ◦ Credit card ◦ Cash advance ◦ Payday loans ◦ Predatory lending ◦ Interest ◦ Bankruptcy ◦ Insolvency | <ul style="list-style-type: none"> • Affected others<ul style="list-style-type: none"> ◦ Family ◦ Spouse ◦ Partner ◦ Husband ◦ Wife ◦ Child* ◦ Relatives ◦ Loved ones ◦ Whanau ◦ Third party |
| (Note: These terms may also be combined with each other.) | |
| Target jurisdictions | |
| <ul style="list-style-type: none"> • New Zealand • United Kingdom • Australia<ul style="list-style-type: none"> ◦ Victoria ◦ New South Wales ◦ Queensland ◦ South Australia ◦ Western Australia ◦ Tasmania ◦ Northern Territories ◦ Australian Capital Territory | <ul style="list-style-type: none"> • Canada <ul style="list-style-type: none"> (Note: Quebec was not included as a target jurisdiction as regulation and policy papers are written in French. Territories were also not included.) ◦ British Columbia ◦ Ontario ◦ <i>The following were searched more broadly due to limited initial findings:</i> <ul style="list-style-type: none"> ▪ Prairie Provinces (Alberta, Saskatchewan, Manitoba) ▪ Atlantic Provinces (Newfoundland and Labrador, New Brunswick, Nova Scotia, Prince Edward Island) • Nordic Countries <ul style="list-style-type: none"> (Note: Iceland was not included as a target jurisdiction due to limited initial findings. Across all jurisdictions, findings were limited by language barriers and time constraints.) ◦ Denmark ◦ Finland ◦ Sweden ◦ Norway |

Using the above search terms, the following approaches were used to locate relevant information from the target jurisdictions:

1. Identify information from gambling-related legislation (e.g., New Zealand Gambling Act 2003).
2. Search specific websites related to gambling harm reduction (e.g., safergambling.org.nz, betterhelp.vic.gov.au).
3. Search for related reports using Greo Evidence Centre.
4. Search for related news/articles/reports using search engines (e.g., Google).

Appendix B – Policies, Regulations, and Programmes to Minimise Financial Harm Among Affected Others

Aotearoa New Zealand

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|---|--|
| <p>Gambling levy. A levy is imposed upon gambling operators. These funds are distributed by the Ministry of Health, which is responsible for the funding and coordination of problem gambling services.</p> <p>from: Gambling Commission New Zealand, Department of Internal Affairs – Gambling Regulations</p> | <p>These funded services, as is outlined in New Zealand's Safer Gambling campaign, include:</p> <ul style="list-style-type: none"> • Gambling Helpline (includes Gambling Debt Helpline) • Problem Gambling Foundation • Mapu Maia (Pacific specific service) • Asian Family Services (Asian specific service) • Several regional Māori specific services <p>(Note: These services are for social support, planning, mental health, clinical interventions, etc.)</p> <p>from: New Zealand Safer Gambling Campaign</p> | <p>In 2022/23, 3,870 families and affected others received treatment from Ministry of Health funded services for issues related to someone else's problem gambling.</p> <p>Of those families and affected others, 986 sought further treatment beyond brief interventions.</p> <p>(Note: They do not differentiate between different services.)</p> <p>from: Ministry of Health - Gambling Harm Intervention Services Data</p> |
| <p>Venue-initiated exclusion orders. “A venue manager or the holder of a casino operator’s licence, or a person acting on behalf of either of those persons, may issue an exclusion order that</p> | <p>During sweeps, staff are asked to look out for at least three “general signs” of harmful gambling:</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|--|--|
| <p>prohibits the person from entering the gambling area for a period of up to two years.”</p> <p>from: Gambling Act 2003</p> | <ul style="list-style-type: none"> Length of play (e.g., gambles for long periods or frequently) Social/in-play behaviour (e.g., becoming irritable) Money (e.g., declined transactions, withdrawing money multiple times) <p>Staff are also asked to look out for the following “strong signs” of harmful gambling:</p> <ul style="list-style-type: none"> Admitting that gambling is causing them problems Serious behavioural/emotional distress (e.g., crying, shaking, angry outbursts towards staff/other customers/machines) Appearance or hygiene deterioration Gambling for very long periods of time (e.g., opening to closing) Attempting to borrow money from others Leaving children in car to gamble Friends or family raising concerns about gambling Asking staff not to let others know they are there <p>If patrons exhibit three general signs or one strong sign, staff must act (e.g., offering support)</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|--|---|
| | <p>services, suggesting self-exclusion, issuing venue-exclusion).</p> <p>“One of the most common indicators of problem gambling is notification from a relation, friend or family member of the patron.”</p> <p>from: Department of Internal Affairs – Exclusion Order (Problem Gamblers) Guidelines, Gambling Host Responsibilities – Guide for Venue Staff</p> | |
| <p>Optional credit card gambling blocks. “[At Kiwibank,] we have an optional feature that attempts to block gambling transactions made on your card, so you can keep on top of your day-to-day expenses and focus on your longer-term financial goals.”</p> <p>Australia and New Zealand (ANZ) Bank New Zealand also offer these gambling blocking services. However, it mostly applies to online gambling, and it does not always block transactions at in-person gambling merchant terminals.</p> <p>from: Kiwibank, ANZ Bank New Zealand</p> | <p>“If you’re the primary or secondary card holder on a joint credit card account, you can request the block be placed on your own individual credit card and/or an additional card holder’s card, for example if your children or dependents have an additional card that is linked to your account, you can place the block on their cards so that they won’t be able to spend any money on gambling.”</p> <p>from: Kiwibank</p> | <p>“438 kiritaki (customers) chose to block gambling transactions on their cards (895 since we started offering this service), helping each of those kiritaki avoid \$14,000 on average on gambling per year.”</p> <p>from: Kiwibank Sustainability Report 2023</p> |
| <p>ATM and EFTPOS transaction limits. Financial institutions across New Zealand have</p> | <p>“The maximum amount [for cash advances] that you can withdraw or transfer from your credit card account [excluding Platinum Visas]:</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|--|---------------------------------|
| <p>ATM/EFTPOS transaction limits, varying based on the service provider.</p> <p>Some banks also impose additional withdrawal restrictions for cash advances.</p> <p>from: ANZ Bank New Zealand, Kiwibank</p> | <ul style="list-style-type: none"> • \$1,000 per day from ATMs (no maximum number of withdrawals per day). • \$5,000 per day over the counter from banks and financial institutions, and via internet banking (limited to two withdrawals per day). <p>(Note: Gambling transactions are considered cash advances when it comes to interest rates. However, it is unclear whether these maximum limits are imposed upon gambling transactions.)</p> <p>from: Kiwibank</p> | |
| <p>Financial hardship programmes. “Financial hardship is when you want to make your repayments on a Gem credit card, personal loan, or car loan, but can’t. Paying your account on time is important, but we understand that sometimes this isn’t possible. If you’re struggling to make your payments, we encourage you to speak with us as soon as you can as paying late may impact your ability to obtain future credit.”</p> <p>Kiwibank and ANZ Bank New Zealand also offer similar financial hardship services.</p> <p>from: Gem Finance, Kiwibank, ANZ Bank New Zealand</p> | <p>Financial hardship care can be approved for a variety of reasons, including:</p> <ul style="list-style-type: none"> • Relationship breakdown • Domestic or family violence • Financial abuse • Problems with gambling <p>“Our Hardship Care arrangements are designed to offer short or long-term solutions depending on your circumstances. Some examples of how we may be able to help are:</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|---|---------------------------------|
| | <ul style="list-style-type: none"> • Short-term arrangements (from 3 – 12 months) that are manageable for your circumstances. • Long-term permanent arrangements (12+ months) where we may vary the length of your loan contract or reduce your current interest rate. • Payment holidays for an agreed term." <p>(Note: Applications are considered on a case-by-case basis, and all debts still have to be repaid.)</p> <p>from: Gem Finance</p> | |
| <p>Financial assistance. Work and Income is an organisation within the Ministry of Social Development which helps New Zealanders by offering a number of payments and services on behalf of the government.</p> <p>"We can help you financially if you're on a low income or not working, support you into work, help you with housing."</p> <p>from: Work and Income</p> | <p>Financial assistance can be acquired for many different reasons, and payment and benefits are typically dependent on the situation and the individuals' annual household income.</p> <p>Although not specified, individuals can seek financial assistance for issues that may arise due to gambling (e.g., relationship break-ups, family violence, urgent or unexpected costs, etc.).</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|--|
| <p>Family violence protection. The Family Violence Act 2018 and Family Violence (Amendments) Act 2018 ensures the safety of victims of family violence.</p> <p>from: Ministry of Justice</p> | <p>Financial and economic abuse is recognized as a type of psychological harm. Victims can apply for protection orders, and the individual inflicting the harm can be legally prosecuted.</p> | |

Australia

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|---|---------------------------------|
| Nationwide | | |
| <p>All Australian states and territories have government restrictions that limit cash advances from credit cards from cash machines and debit payment systems in land-based gambling venues.</p> <p>“Most jurisdictions have mandatory restrictions on the number or value of ATM/EFTPOS transactions — for example, setting daily limits on the volume and/or value of transactions; or limiting the value of a single transaction.”</p> <p>from: Australian Government's Productivity Commission Inquiry on Gambling</p> | <p>The exact restrictions vary across jurisdictions. A full list of restrictions is listed in Table 13.1 of the report, but some monetary restrictions are as follows:</p> <ul style="list-style-type: none"> • Victoria: Cash withdrawals from ATMs outside the gaming machine area are limited to \$200 per transaction. • New South Wales: Cash advances from credit accounts or credit cards are banned from ATMs in other areas of hotels and clubs with gaming machines. • South Australia: Withdrawals are limited to \$200 per transaction per debit/credit card. • Northern Territories: ATM facilities have access only to debit accounts. Cash advances are not permitted. | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|--|--|
| <p>Gambling Help Online is a free support service for people that gamble and affected others, jointly funded by all Australian states and territories.</p> <p>There are also state-specific support services stemming from this national service, including ACT Gambling Support Service, GambleAware NSW, etc.</p> <p>from: Gambling Help Online</p> | <p>Gambling Help Online offers 24/7 counselling services (via call or online chat) for anyone affected by gambling harm, including family members or friends. Includes financial counselling services.</p> <p>(Note: There isn't a lot of information regarding what kind of help they provide for affected others.)</p> | |
| <p>There are several regulations which funnel funds from gambling revenue back into the community for various purposes.</p> <p>See here for an extensive list that covers all of Australia.</p> | <p>Programmes that are funded include community education programmes, research and evaluation, recreational initiatives, and social and economic support for those in need, including those experiencing gambling-related harms due to their own or someone else's gambling.</p> | |
| <p>Several protection measures for online gambling that must be implemented at minimum are outlined in the National Consumer Protection Framework for Online Wagering (NCPF).</p> <p>from: NCPF</p> | <p>General harm reduction strategies for those who gamble online, including payday lending restrictions, prohibition of inducements, pre-commitment, and self-exclusion.</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|--|
| <p>The Interactive Gambling Amendment (Credit and Other Measures) Bill 2023 amends the Interactive Gambling Act 2001 to:</p> <p>“Prohibit the use of credit cards, credit-related products and digital currency as payment methods for interactive wagering services.”</p> <p>Implementation begun as of June 11, 2024.</p> <p>from: Interactive Gambling Amendment (Credit and Other Measures) Bill 2023</p> | <p>“Australians should not be gambling with money they do not have.</p> <p>Our Government takes seriously our responsibility to prevent and reduce harm from online wagering. Our ban on credit cards will help with this goal. You can't use your credit card to place a bet for land-based gambling and now the same rules apply to online gambling.”</p> <p>from: Focus Asia Pacific – Australian Online Gambling Credit Card Ban Enters Force</p> | |
| <p>Several banks (e.g., ANZ Bank Australia, Commonwealth Bank [CommBank], National Australia Bank [NAB]) offer optional gambling transaction blocking services to customers.</p> <p>These financial institutions also offer hardship programmes. These hardship programmes consider financial hardships caused by problem gambling.</p> <p>from: ANZ Bank Australia, CommBank, NAB, Bank of New Zealand</p> | <p>Prevents the use of credit cards for gambling purchases. Can be initiated by third parties (e.g., family members) if their accounts are joined.</p> <p>Banks offer programmes to restructure debt, lower interest rates, and establish repayment plans. They also offer referrals to financial counselling services.</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|--|
| <p>“We may decline or refuse to process any gambling transaction on your Credit Card Account without notice and without incurring any liability to you.”</p> <p>(Note: This condition of use is the basis for the below restriction.)</p> <p>from: ANZ Bank Australia - Group Credit Card Conditions of Use</p> <p>“Transactions that ANZ identifies as being for a gambling purpose will be declined if, at the time you attempt to transact, you’ve used 85% or more of your credit limit, or if the transaction (if processed) would take your balance to 85% or more of your credit limit. If your gambling transaction has been declined – you’ll see a ‘declined’ message at the point of sale.”</p> <p>(Note: Despite ANZ Bank being offered in both Australia and New Zealand, this restriction does not seem to be enforced in New Zealand.)</p> <p>from: ANZ Bank Australia</p> | <p>“A gambling transaction is any purchase that ANZ identifies as being for gambling purposes. It could include, for example, transactions for lottery tickets, online casinos, sports betting, playing the pokies or transactions with overseas betting agencies.</p> <p>[These mandatory restrictions] prevent you from using your credit card for these sorts of transactions when you’re getting close to your credit limit.”</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|---|--|
| <p>There is a cap on payday loan fees by law. The maximum fees are broken down as follows:</p> <ul style="list-style-type: none"> • Maximum establishment fee of 20% of the amount borrowed • Maximum monthly fee of 4% of the amount borrowed. • Maximum default fee (if payments are not made in time) of double the amount borrowed. <p>In addition, "Your repayment for a payday loan must be no more than 10% of your after-tax income over the repayment period."</p> <p>from: Moneysmart Australia</p> | <p>These restrictions control the amount that a payday lender can charge. For a \$2,000 loan over one month, the maximum amount that can be charged is a \$400 establishment fee, and \$80 for the monthly fee.</p> <p>from: Moneysmart Australia</p> | |
| <p>According to Chapter 3 of the <i>National Consumer Credit Protection Act 2009</i> (National Credit Act), credit licensees must not enter into a credit contract with a consumer, suggest a credit contract to a consumer or assist a consumer to apply for a credit contract if the credit contract is unsuitable for the consumer.</p> <p>If an individual believes that credit was lent to them irresponsibly, then they may file a formal complaint with the Australian Financial Complaints Authority (AFCA).</p> | <p>If the complaint is approved, and if the borrower did not receive any benefit, the credit provider may release the borrower from the debt and/or refund all payments made. This outcome may occur in the following situations:</p> <ul style="list-style-type: none"> • If the borrower was forced into a loan because of family violence or financial abuse. • If the borrower was misled into signing documents putting them down as a borrower for someone else's loan. | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|---|--|
| <p>“You may wish to complain about several issues arising from your credit, loan or finance product, including the following:</p> <ul style="list-style-type: none"> • Financial difficulty where your request to vary your repayments was declined or not responded to – or you’ve been issued a default notice. Read more information about financial hardship and what you need to do. • Decisions about irresponsible lending, or if you believe that a financial firm is pursuing you for a debt that is not yours or not outstanding. We can also consider complaints about the financial firm’s interpretation of product terms and conditions.” <p>from: Australian Securities & Investments Commission (ASIC) – Responsible Lending, AFCA</p> | <p>However, it is important to note that exact outcomes may vary depending on the situation of the borrower.</p> <p>from: Financial Rights Legal Centre</p> | |
| <p>“The Escaping Violence Payment (EVP) Program is available for people 18+ who have recently experienced intimate partner violence, have a changed living situation and are experiencing financial stress.</p> <p>If you are trying to leave or have recently left intimate partner violence, and you are struggling</p> | <p>Violence that is considered by the EVP Program includes economic abuse. However, there are strict requirements that must be in place before a client is able to access this funding.</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|--|
| <p>with finances to live your life in safety, you could be eligible for up to \$5,000 financial assistance."</p> <p>The EVP program is offered by Uniting Vic.Tas, which is the community services organisation of the Uniting Church.</p> <p>from: Escaping Violence Payment</p> | | |
| <p>The National Debt Helpline is a free helpline that seeks to help those in financial trouble. It is supported and funded by the Department of Social Services and the state governments of Victoria and New South Wales.</p> <p>from: National Debt Helpline</p> | <p>The National Debt Helpline offers financial counselling and advice for complex financial situations including financial abuse, domestic and family violence, and financial hardship.</p> | |
| <p>"1800RESPECT is the national domestic, family, and sexual violence counselling, information, and support service. It is funded by the Australian Government through the Department of Social Services."</p> <p>from: The National Plan to Reduce Violence against Women and Children 2010 – 2022</p> | <p>1800RESPECT provides support for people experiencing, or at risk of experiencing, domestic, family, and sexual violence.</p> <p>1800RESPECT also provides support for those experiencing financial abuse. They also refer to several services that can provide financial aid for those experiencing financial abuse (including the EVP Program, see below).</p> <p>Types of support for financial abuse include:</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|--|---|
| | <ul style="list-style-type: none"> • Financial support • Housing assistance • Debt assistance • Legal support • Domestic violence crisis services • Financial management • Employment services • Counselling services <p>(Note: Gambling is not specified on their website as a cause, whether directly or indirectly, of financial abuse.)</p> <p>from: 1800RESPECT Australia, 1800RESPECT – Financial Abuse, 1800RESPECT – Financial Support</p> | |
| Victoria | | |
| <p>The Victorian Responsible Gambling Foundation (VRGC), a statutory authority created by the Victorian Parliament, funds Gambler's Help – an organisation aimed at reducing gambling harms.</p> <p>This is a separate entity from Gambling Help Online.</p> | <p>Gambler's Help offers many services including social support and financial counselling.</p> <p>Gambler's Help also offers financial assistance (up to \$3,500 per 12-month period for eligible expenses) to family and affected others through the Recovery Assistance Program.</p> | <p>One-to-two per cent of adults in the Victorian community who experienced gambling harm (for their own or someone else's gambling) sought help from Gambler's Help services.</p> <p>However, of those that did seek help, 67.2% of clients experienced positive outcomes regarding relationship, financial and productivity harms due to their own or someone else's gambling</p> |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|--|
| <p>from: VRGC, Gambler's Help</p> | <p>Eligible expenses include:</p> <ul style="list-style-type: none"> • Vouchers (e.g., food, clothing, transport-related) • Bills/utilities (e.g., gas, electricity, water) • Transport-related (e.g., vehicle registration, repairs, loans) • Housing and accommodation (e.g., rent, repairs, essential household items) • School-related (e.g., books, uniforms, excursions) • Medical/dental • Family recovery and community (re)connection (e.g., family members recreational access, social support groups, cultural event attendance) <p>from: Gambler's Help, Gambler's Help Program Guidelines</p> | <p>three months after starting treatment with a Foundation-funded service.</p> <p>from: Reducing Gambling Harm in Victoria – Outcomes Framework Baseline Report 2022</p> |
| Queensland | | |
| <p>Gambling providers can issue an exclusion if they believe a patron is experiencing gambling-related harm. Providers can exclude the patron from licensed premises or the gaming machine areas within the premises.</p> | <p>Third parties can approach venues about a patron's gambling behaviour, which would help inform decisions regarding venue-initiated exclusions.</p> <p>from: Venue-Initiated Exclusion Flowchart</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|---|
| from: Business Queensland, Queensland Responsible Gambling Code of Practice | | |
| New South Wales | | |
| <p>Third party exclusion seems to be available. However, the exact details on how to execute this order are unclear.</p> <p>The website also mentions that affected others should seek other options prior to pursuing this one.</p> <p>from: GambleAware</p> | <p>Restricts patrons' access to casinos (but not clubs or hotels).</p> | <p>"While there is support from families for the idea of third-party exclusion, this alone is unlikely to play a significant role in minimising gambling harm to third parties. There is very limited to no use of third-party exclusion schemes in Australia, and data and reports about exclusion via these schemes suggest that the rate of exclusion breaching is likely to be high."</p> <p>from: Schottler Consulting</p> |
| <p>In land-based casinos, gambling transactions involving a debit or credit card are not accepted.</p> <p>(Note: This does not apply to online casinos.)</p> <p>from: GambleAware - Gambling Harm Minimisation Report</p> | <p>Gambling machine players must bring cash, withdraw cash from a cash machine, or pre-load a cashless card with cash to play, preventing them from spending beyond their means.</p> <p>Cash machines and debit machines are also prohibited on gaming floors.</p> <p>from: Greo Rapid Evidence Review – The Role of Credit Cards in Gambling</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|--|--|
| <p>“Apprehended Domestic Violence Orders (ADVO) are court orders that aim to protect people from others who may be violent toward them or may cause someone to fear for their safety.”</p> <p>from: LawAccess NSW</p> | <p>“An ADVO works by listing things that the defendant must not do. Examples include not assaulting, no threatening, no harassing or intimidating the protected person. These are called 'conditions' of the ADVO. Some conditions may prohibit the defendant from returning home or going to certain places.”</p> | |
| South Australia | | |
| <p>“The licensee must take all reasonable steps to ensure that a patron who displays signs of gambling harm is provided with the name and telephone number of a widely available gambling help service ... The licensee must identify a gambling help service that their patrons and families can readily access.”</p> <p>from: Gaming Machines Gambling Code of Practice</p> | <p>Helpful in directing towards services such as Gambling Help Services. They offer several support packages including financial counselling for those who gamble and affected others.</p> | |
| <p>People can be barred from gambling activities and venues by concerned third parties through family protection orders and barring orders.</p> <p>from: Government of South Australia</p> | <p>Barring orders are similar to exclusion orders, restricting people from participating in gambling activities at casinos, hotels, clubs, races, etc.</p> <p>Family protection orders take this a step further, also compelling people who gamble to attend counselling and transferring wages from that person's bank account.</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|--|--|
| Tasmania | | |
| <p>“A person with a close personal interest in the welfare of another individual (such as a spouse, child, or other immediate family member) may apply to the Tasmanian Liquor and Gaming Commission for an order prohibiting that other person from participating in gaming or wagering at venues across the state or with holders of a Tasmanian Gaming Licence (i.e., Betfair and TOTE Tasmania).”</p> <p>from: Gaming Control Act 1993</p> | <p>Prevents people from gambling in land-based venues and online.</p> <p>from: Liquor and Gaming Branch</p> | |
| Northern Territories | | |
| <p>“Where there are reasonable grounds for a licensee to believe that the peace and happiness of a person’s family are endangered due to excessive playing of gaming machines by the person, the licensee shall prohibit the person from playing gaming machines on the licensee’s licensed premises for one month from the date of prohibition.”</p> <p>from: Gaming Machine Act 1995</p> | <p>Licensees can exclude individuals from clubs, hotels, casinos, Keno, and wagering.</p> <p>from: Northern Territory Code of Practice for Responsible Gambling 2016</p> | |
| Australian Capital Territories | | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|--|--|
| <p>“If a gambling licensee (a licenced gambling venue) believes the welfare of a person or their dependent/s is seriously at risk from the person’s gambling, the licensee must prevent that person gambling at their venue/s by issuing a Notice of Exclusion from Gambling by Licensee.”</p> <p>from: Gambling and Racing Control (Code of Practice) Regulation 2002, ACT Gambling and Racing Commission</p> | <p>“If a family member or friend believes a person is being harmed by gambling, they can contact a Gambling Contact Officer at a venue where that person gambles.”</p> <p>Licensee exclusion can then proceed after contact from family member or friend.</p> <p>from: ACT Gambling and Racing Commission</p> | |
| <p>The ACT Gambling Support Service also provides free and confidential support, including financial counselling, to family members and friends.</p> <p>(Note: Their helpline is Gambling Help Online, which is a service that is available throughout all Australian states and territories.)</p> <p>from: ACT Gambling Support Service – Financial Counselling</p> | <p>Unlike some other gambling-related help services, the ACT Gambling Support Service makes it obvious that help is available for families and friends that are affected by someone else’s gambling.</p> <p>They have various sections in their website that provides information to those who are seeking assistance for gambling-related harms, including free financial counselling for those experiencing financial harms.</p> <p>from: ACT Gambling Support Service</p> | |
| Western Australia | | |
| No information was found that was relevant or unique to Western Australia. | | |

United Kingdom

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| <p>“There shall be a body corporate to be known as the Gambling Commission.</p> <p>The Commission shall issue one or more codes of practice about the manner in which facilities for gambling are provided.</p> <p>In particular, a code shall describe arrangements that should be made by a person providing facilities for gambling for the purposes of protecting children and other vulnerable persons from being harmed or exploited by gambling, and making assistance available to persons who are or may be affected by problems related to gambling.”</p> <p>from: Gambling Act 2005</p> | <p>There are a few codes of practice that help to mitigate harms, although not all are financially focused nor are they specific to affected others. These include:</p> <ul style="list-style-type: none"> “Licensees must not accept payment for gambling by credit card. This includes payments to the licensee made by credit card through a money service business.” “Licensees should take steps to prevent systematic or organised money lending between customers on their premises.” “In premises restricted to adults, service must be refused in any circumstances where any adult is accompanied by a child or young person.” “Licensees must make information readily available to their customers on how to gamble responsibly and how to access information about, and help in respect of, problem gambling.” <p>from: Licence Conditions and Codes of Practice</p> | |
| <p>“Licensees must make an annual financial contribution to one or more organisation(s) which are approved by the Gambling Commission, and which between them deliver or support research into the prevention and treatment of gambling-related harms, harm prevention approaches and treatment for those harmed by gambling.”</p> | <p>“All gambling businesses licensed by the UK Gambling Commission are required to contribute towards Research, Education and Treatment (RET) to minimise gambling harms as a condition of their licence to operate gambling activities. The amount a gambling operator must contribute is not specified by government, but is typically between 0.1% and 1% of Gross Gaming Yield (GGY).”</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|--|
| <p>from: Gambling Commission UK</p> | <p>These funds are distributed through GambleAware, which are then allocated towards approved charities, including GamCare (which operates the National Gambling Helpline).</p> <p>GamCare is part of the National Gambling Support Network, who have trained staff available to help anyone affected by gambling, including affected others.</p> <p>from: GamCare, GambleAware</p> | |
| <p>The Policy Paper titled “High Stakes: Gambling Reform for the Digital Age” outlines several new proposals for the gambling industry, ranging from improvements to new policies.</p> <p>from: Gambling Act Review - White Paper</p> | <p>Several policies have been suggested that would help mitigate gambling harms, including (but are not limited to):</p> <ul style="list-style-type: none"> • Financial risk checks <ul style="list-style-type: none"> ◦ “A financial vulnerability check, which would be triggered if a person loses more than £125 in net loss in a month or £500 in a year. Operators would conduct financial vulnerability checks using open-source information that may be routinely assessed, such as county court judgements, average postcode affluence, and declared bankruptcies.” | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| | <ul style="list-style-type: none"> ○ “An enhanced spending check, which would be triggered if a person has a net loss greater than £1000 within 24 hours or £2000 in 90 days. The threshold would be halved for young adults aged 18 to 24. Enhanced spending checks would assess more personalized data to consider factors like discretionary income.” ● Verification protocols <ul style="list-style-type: none"> ○ “... strengthening the verification procedures for gambling accounts ... would reduce the opportunity for those experiencing gambling problems to exacerbate harm by avoiding safer gambling controls and limit the scope for potential harm to affected others.” ● Statutory levy <ul style="list-style-type: none"> ○ “Introducing a statutory levy paid by operators in scope directly to the Gambling Commission to fund research, education and treatment of gambling harms.” ● Stronger messaging <ul style="list-style-type: none"> ○ “Strengthen informational messaging including on the risks associated with gambling.” | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| <p>GAMSTOP is a free, online self-exclusion system. Individuals registered on GAMSTOP are prevented from using gambling websites and apps run by companies licensed in Great Britain.</p> <p>from: GAMSTOP</p> | <p>GamCare recommends the following:</p> <p>“If you are concerned that someone you are close to might gamble online using your name, you can register with your name at GAMSTOP.”</p> <p>from: GamCare - For family and friends: keeping your finances safe</p> | <p>“84% of consumers feel safer from gambling-related harm after registering with GAMSTOP. 76% saw an improvement in control of household finances.”</p> <p>from: GAMSTOP Evaluation 2021</p> |
| <p>“Bank gambling blocks are free tools offered by most UK banks to help get your gambling under control. They work by blocking transactions that are categorised as gambling – whether you’re gambling online or at a physical venue.”</p> <p>from: GamCare</p> | <p>Affected others can apply blocks to their own cards to protect themselves from theft.</p> <p>However, “You can’t act on someone’s behalf unless you have power of attorney. If you are a power of attorney holder and apply a bank gambling block, the blocks will also be applied to your card.”</p> | |
| <p>The Money and Pensions Service (MaPS) is “an arm’s-length body, sponsored by the Department for Work and Pensions, with a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.”</p> <p>MaPS is funded by levies on both the financial services industry and pension schemes.</p> <p>“MoneyHelper is our consumer-facing service, providing free and impartial money and</p> | <p>MoneyHelper provides free financial advice to anyone who is experiencing debt, including gambling debt. They also list several things that an affected other can do to protect their finances.</p> <p>from: MoneyHelper</p> | <p>“The demand for online money help has surged by 34% in the first week of 2024, the Money and Pensions Service (MaPS) has confirmed.</p> <p>Total visits to MoneyHelper’s Money Troubles pages hit 10,187 in the first week of January this year, rising from 7,625 during the week up to Christmas Eve.</p> |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| <p>pensions guidance for people all across the UK, backed by government."</p> <p>from: Money and Pensions Service</p> | | <p>January 1-7 also saw 8,924 individuals log on to the section, an increase of 37% compared to December 17-24, while pageviews almost doubled (48%) to 20,027 during that time."</p> <p>from: Money and Pensions Service</p> |
| <p>Section 263(b) of the Enterprise Act repealed bankruptcy offences related to gambling and speculation.</p> <p>"The following sections of the Insolvency Act 1986 shall cease to have effect:</p> <p>(b) section 362 (offence of gambling and speculation)." </p> <p>from: Enterprise Act 2002</p> | <p>Previously, the Insolvency Act, Section 362, originally stated the following:</p> <p>"The bankrupt is guilty of an offence if he has:</p> <p>(a) in the 2 years before petition, materially contributed to, or increased the extent of, his insolvency by gambling or by rash and hazardous speculations, or</p> <p>(b) in the initial period, lost any part of his property by gambling or by rash and hazardous speculations."</p> <p>If still in effect, individuals guilty of this offence would have been liable to imprisonment or a fine, or both.</p> <p>from: Insolvency Act 1986 (Original)</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| <p>The Financial Conduct Authority (FCA) introduced detailed rules on high-cost short-term credit (e.g., payday loans):</p> <ul style="list-style-type: none"> • An interest rate cap of 0.8% per day – when loans are taken out or rolled over, the interest and fees charged must not exceed 0.8% per day of the amount borrowed. • Fixed default fees capped at £15 – if borrowers default, fees must not exceed £15. • Total cost cap of 100% - borrowers must never have to pay more in fees and interest than 100% of what they borrowed. <p>from: FCA</p> | <p>These restrictions seek to help via:</p> <ul style="list-style-type: none"> • Lowering the cost for most borrowers. • Protecting borrowers struggling to repay. • Protects borrowers from escalating debts. <p>(Note: The maximum that an individual would have to pay, assuming on time payments, is £24 per £100 borrowed over a 30-day period.)</p> | <p>£24 per £100 borrowed over a 30-day period is still considerably higher than the proposed maximum cost of borrowing in Canada for payday loans.</p> <p>See Canada Gazette publication for a discussion on the proposed nationwide restrictions.</p> |
| <p>“A senior police officer may give a domestic abuse protection notice to a person (‘P’) if:</p> <ul style="list-style-type: none"> • The senior police officer has reasonable grounds for believing that P has been abusive towards a person aged 16 or over to whom P is personally connected. • The senior police officer has reasonable grounds for believing that it is necessary to give the notice to protect | <p>“Behaviour is abusive if it consists of any of the following:</p> <ul style="list-style-type: none"> • Physical or sexual abuse • Violent or threatening behaviour • Controlling or coercive behaviour • Economic abuse • Psychological, emotional or other abuse | <p>“Economic abuse is now recognised in law in England and Wales for the very first time.</p> <p>The Domestic Abuse Act does not make economic abuse a crime in its own right. However, it means that the police and other statutory agencies should now be aware of economic abuse. This means they are more likely to consider it under the controlling or coercive behaviour offence.</p> |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| <p>that person from domestic abuse, or the risk of domestic abuse, carried out by P.</p> <p>A domestic abuse protection notice is a notice prohibiting P from being abusive towards a person aged 16 or over to whom P is personally connected.</p> <p>If a constable has reasonable grounds for believing that a person is in breach of a domestic abuse protection notice, the constable may arrest the person without warrant."</p> <p>from: Domestic Abuse Act 2021</p> | <p>It does not matter whether the behaviour consists of a single incident or a course of conduct.</p> <p>Economic abuse means any behaviour that has a substantial adverse effect on another person's ability to:</p> <ul style="list-style-type: none"> • Acquire, use or maintain money or other property • Obtain goods or services." <p>from: Domestic Abuse Act 2021</p> | <p>The Domestic Abuse Act helps hold perpetrators of economic abuse to account so that victims can access justice."</p> <p>from: Surviving Economic Abuse</p> |

Canada

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|---------------------------------|
| Nationwide | | |
| <p>According to section 610.1 of the Budget Implementation Act 2023 (Bill C-47):</p> <p>“The definition criminal rate in subsection 347(2) of the Criminal Code is replaced by the following:</p> <p><i>Criminal rate</i> means an annual percentage rate of interest calculated in accordance with generally accepted actuarial practices and principles that exceeds 35 per cent on the credit advanced.”</p> <p>(Note: The current rate of interest is 60% EAR, or 48% APR. Section 610.1 of Bill C-47, as of June 2024, are not in force.)</p> <p>from: Budget Implementation Act 2023 (Bill C-47)</p> <p>Payday lenders are currently not subject to this restriction if provinces have implemented their own regulations.</p> | <p>“Predatory lenders can take advantage of some of the most vulnerable people in our communities, including low-income Canadians, newcomers, and seniors – often by extending very high interest rate loans.</p> <p>By lowering the criminal rate of interest, those who use high-cost credit products will face lower interest charges.”</p> <p>from: Department of Justice</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| <p>Alberta, British Columbia, New Brunswick, Ontario, and Prince Edward Island restrict payday loans to a maximum of \$15 per \$100 lent over a 14-day period. For example, borrowing \$300 through payday loans for two weeks would cost \$45 (391% APR).</p> <p>(Note: Despite this, provincial maximum rates of borrowing are found to be much lower than comparable jurisdictions.)</p> <p>from: Act to Amend the Criminal Code (Criminal Interest Rate), Financial Consumer Agency of Canada</p> <p>However, under Bill C-47, regulations have been proposed which aims to cap payday loans at \$14 per \$100 lent over a 14-day period across all provinces.</p> <p>from: Canada Gazette</p> | | |
| <p>Non-profit credit counselling agencies (e.g., Credit Canada, Consolidated Credit) recognize that gambling harm can lead to debilitating debts and offer various services that help to eliminate gambling debt.</p> <p>from: Credit Canada, Consolidated Credit</p> | <p>Credit counselling agencies offer free counselling services, which can help with building spending plans, providing different options, etc. They also offer Debt Consolidation Programs (DCPs), although these typically come with a small set-up or management fee.</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| | <p>“A DCP is an arrangement made between your creditors and a non-profit credit counselling agency to simplify your debt payments and reduce the total interest owed.</p> <p>Credit counsellors will negotiate with creditors to simplify all your unsecured debts (like credit cards, personal lines of credit, and personal loans or payday loans) into a single, lower monthly payment.”</p> <p>(Note: Although they do not specifically mention help for affected others on their website, the Responsible Gambling Council mentions that credit counselling agencies can help others affected by loved ones’ gambling.)</p> <p>from: Credit Canada, Responsible Gambling Council</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|--|---|
| British Columbia | | |
| <p>“The Gambling Support Division (formerly known as the (Community Supports Division) provides prevention, clinical and Indigenous programs and services to support a healthy understanding and/or involvement with gambling and provide supports for those negatively impacted by gambling products.”</p> <p>from: BC Gaming Policy and Enforcement Branch – Annual Report</p> | <p>“The division administers Gambling Support BC (GSBC). GSBC delivers public awareness through multimedia, education and training in schools and the community, early intervention and harm reduction services, including community outreach and free clinical counselling for individuals and families negatively impacted by gambling products.”</p> <p>On the GSBC website, they specify offering counselling services to individuals and affected others to help manage the harms from gambling, including financial harms.</p> <p>from: GSBC</p> | <p>“Based on aggregate statistics generated on March 15, 2022 with a dataset of 5,228 completed treatment episodes since March 2012, GSBC has above average treatment outcomes with 77% of clients achieving positive outcomes and a higher than average treatment effect size compared to that found in randomized clinical trials.”</p> <p>(Note: They do not differentiate between individuals who have problems with gambling or affected others in reporting outcomes.)</p> <p>from: BC Gaming Policy and Enforcement Branch – Annual Report</p> |
| Ontario | | |
| <p>As outlined in the Alcohol and Gambling Commission of Ontario (AGCO) Standards for Internet Gaming, all internet gaming providers must have assistance for people (and affected others) who may be experiencing harms from gambling readily available and systematically provided.</p> <p>“All employees who interact with players shall be knowledgeable about a variety of help resources and are able to provide that</p> | <p>Employees can refer affected others towards various services and resources that may be helpful. For instance, according to the Centre for Addiction and Mental Health (CAMH):</p> <p>“Free treatment, including counselling, is available to anyone in Ontario affected by gambling. This includes family members.</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|--|--|
| <p>information upon request from players or affected others.”</p> <p>from: ACCO - Responsible Gambling</p> | <p>When someone has a gambling problem, it can be hard for other family members to find hope for the future. Counselling can help them see that things can change. It can also help them see their family's strengths and the positive steps they may already be taking.</p> <p>Credit and debt counselling services, family counselling and other resources may also be helpful. The Ontario Problem Gambling Helpline can link people to the support and resources they need. It is open 24 hours a day.”</p> <p>from: CAMH</p> | |
| <p>The Payday Loans Act, 2008 outlines several rules and regulations that payday lenders in Ontario must follow to protect those who take out payday loans.</p> <p>from: Payday Loans Act, 2008</p> | <p>These rules include (but are not limited to):</p> <ul style="list-style-type: none"> • You can't be charged more than \$15 for every \$100 that you borrow over a two-week period. • “Rollover” loans are not allowed (this means you can't roll what you owe on a payday loan into a second payday loan. This is because you can't get another payday loan from the same lender before paying your first loan in full.) • If you have not met the terms of your loan agreement (e.g. haven't paid), a lender can't contact your spouse, family, household members, relatives, | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|--|
| | <p>friends, neighbours, or acquaintances at any time.</p> <ul style="list-style-type: none"> • Lenders cannot lend you more than 50% of your net income per loan. <p>from: Government of Ontario – Payday Loan Rights</p> | |
| Quebec | | |
| <p>“In order to conduct pawnbroking activities or grant a payday loan, lenders must hold a permit from the Office de la protection du consommateur. The Office may not issue this permit where the lender charges a credit rate above 35%.”</p> <p>from: Office de la protection du consommateur</p> | <p>In Quebec, payment for all loans (including payday loans) are restricted to a maximum of 35% APR.</p> | |
| Prairie Provinces (Alberta, Saskatchewan, Manitoba) | | |
| <p>“Through funding provided by SLGA and oversight by the Ministry of Health, the Problem Gambling Help Line provides 24-hour help to people with gambling problems and their families. Callers receive confidential, professional service from trained counsellors, free of charge.”</p> <p>from: Saskatchewan Liquor and Gaming Authority</p> | <p>The Saskatchewan Problem Gambling Help Line provides:</p> <ul style="list-style-type: none"> • Counselling (including referrals to financial counselling services) • Short and long-term support for those experiencing harm and their families <p>from: Saskatchewan Problem Gambling Help Line</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| <p>“No Credit, Debit Cards or Cheques - Manitoba Video Lottery Terminal (VLT) retailers are PROHIBITED from granting credit to enable a person to play a VLT. This includes through the use of debit cards, credit cards or cashing of cheques.”</p> <p>from: Manitoba Liquor & Lotteries – Rules of Play for Manitoba VLTs</p> | <p>Machines only accept cash or tickets. To play a VLT, people need to insert bills (denominations up to \$100) or VLT tickets printed from the location where they are playing. Some machines also accept coins.</p> <p>Machines will also not accept additional cash when the cash balance reads \$100 (until spent). The maximum amount of cash one can input into a machine is \$1,250.</p> <p>from: Manitoba VLTs – How to Play</p> | |
| <p>No information was found that was relevant or unique to Alberta.</p> | | |
| Atlantic Provinces (Newfoundland and Labrador, New Brunswick, Nova Scotia, Prince Edward Island) | | |
| <p>“Effective today, Thursday, December 15, 2022, the maximum total cost of borrowing by a payday lender has been lowered from \$21 per \$100 loaned [over a two-week period], to \$14 per \$100 loaned, making Newfoundland and Labrador’s cost of borrowing the lowest in Canada.</p> <p>Payday loans are for small amounts of less than \$1,500, with payment terms under 62 days. Payday loans are regulated in Newfoundland and Labrador through the Payday Loans Regulations, which came into effect in April</p> | <p>These restrictions are, as of June 2024, the lowest in Canada.</p> <p>(Note: These restrictions were the basis for the proposed nationwide payday loan cap.)</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|-------------------------------|--|
| 2019, under the Consumer Protection and Business Practices Act." from: <u>Government of Newfoundland and Labrador, Newfoundland and Labrador Regulation 2022</u> | | |
| No information was found that was relevant or unique to New Brunswick, Nova Scotia, and Prince Edward Island. | | |

Nordic Countries

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|---------------------------------|
| Denmark | | |
| <p>StopSpillet is the Danish Gambling Authority's helpline about problem gambling.</p> <p>(Note: Unlike helplines in other jurisdictions, StopSpillet is not a 24/7 service.)</p> <p>from: Spillemydigheden - StopSpillet</p> | <p>StopSpillet can provide free information and advice for people and relatives to help tackle problem gambling.</p> <p>They may also direct people towards free treatment services.</p> <p>(Note: No specific mention of financial assistance or support.)</p> <p>from: Spillemydigheden – Advice for Relatives, StopSpillet</p> | |
| <p>“A player must set a deposit limit before gambling can begin. The player must be able to choose among a daily, weekly, or monthly deposit limit. The amount of the deposit limit, except for a maximum deposit limit, must not be predetermined by the licence holder.</p> <p>A player’s request to raise a previously set deposit limit must take effect no earlier than after 24 hours.”</p> | <p>Compulsory deposit limits prevent people from gambling beyond their means. The cool off period of 24 hours also ensures that people cannot raise the limit regularly.</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| from: Danish Gambling Authority – Guide on Responsible Gambling | | |
| <p>Finland</p> <p>According to the Finnish Lotteries Act, Veikkaus Oy, a state-owned private limited liability company, currently has the exclusive right to provide gambling services in mainland Finland. Gambling services falling under the exclusive right of Veikkaus cover both land-based and online gambling operations.</p> <p>According to the Act, “[Veikkaus] shall provide gambling services in such a manner as to ensure the legal protection of gambling participants, prevent misuse and crime, and prevent and reduce the economic, social and health-related harm resulting from gambling.”</p> <p>from: Finnish Lotteries Act</p> | <p>As part of their responsibilities, Veikkaus has implemented several rules that protect financial harms, including:</p> <ul style="list-style-type: none"> Since the beginning of 2024, Veikkaus enforces the following loss limits to all their online games: €500/day; €2,000/month; and €15,000/year. Compulsory money transfer limits in the online service and the application, with no money transfers at night. Use of a data-based model to predict gambling harm, making calls to high-risk customers expressing care and concern about their gambling and offering various supports (e.g., self-exclusions, additional limit setting, etc.). Veikkaus finances the Finnish Gambling Helpline Peluuri with nearly one million euros a year. <p>from: Veikkaus – Responsible Gambling, Annual and Sustainability Report 2023, ICLG – Gambling Laws and Regulations Finland</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| <p>Takuusäätiö (The Guarantee Foundation) is a non-profit social welfare organisation that helps prevent and solve financial and debt problems in Finnish households.</p> <p>Funding comes from the profits of the state-owned gambling company Veikkaus.</p> <p>from: Takuusäätiö The Guarantee Foundation</p> | <p>The Guarantee Foundation provides several free of charge services, including financial advice, debt restructuring services, and guarantees for consolidation loans.</p> <p>(Note: Gambling debt is not specified.)</p> | |
| Sweden | | |
| <p>The Swedish Gaming Authority imposes several regulations that licensees must follow to operate in Sweden.</p> <p>from: Spelinspektionen – Regulations and General Advice on Responsible Gambling</p> | <p>For online games specifically, licensees must impose the following mandatory limitations on the player:</p> <ul style="list-style-type: none"> • There must be a function for the player to easily set a limit for deposits that can be made each day, week and month. • There must be a function where the player can easily limit the time they spend logged in. <p>There are also restrictions in place that prevent people from funding their accounts using others' bank accounts:</p> <p>"When funds are deposited into a player account, the licence holder must be able to verify that the</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|---|---|---|
| | account holder for the provided bank card/bank account or other payment service is the same person as the holder of the player account.” | |
| <p>“In the event of bankruptcy, players can recover their funds from the licence holder through bankruptcy proceedings and the licence holder has an obligation to keep its players' funds separate from its own funds.”</p> <p>from: ICLG – Gambling Laws and Regulations Sweden, Gambling Act 2018</p> | <p>This policy allows people who have lost considerable amounts of money due to gambling to recover lost funds, helping to alleviate financial harms.</p> | |
| <p>To strengthen consumer protection and reduce the risks for over indebtedness due to high-cost short-term credits (e.g., micro loans, payday loans, etc.), the Swedish Government has introduced new provisions in the Consumer Credit Act which limits the total costs of the loan.</p> <p>from: Finansinspektionen</p> | <p>These measures, entered into force on September 1, 2018, include:</p> <ul style="list-style-type: none"> “An interest rate cap for the nominal interest rate corresponding to the reference rate (-0.50% in 2019) plus 40 percentage points.” “A cost cap limiting the total costs of the loan, wherein the nominal interest per day may not exceed 0.01 per cent of the credit amount.” | <p>“Those affected by the reform borrowed almost 7 per cent more in 2019 than they would have borrowed without the reform. This is probably due to the borrowers asking for larger loans since interest rates are lower.</p> <p>However, even though they are borrowing more, their borrowing cost on average decreased 15 per cent as a result of the lower interest rates.</p> <p>Primarily small credits and credits to low-income borrowers and young borrowers decreased as a result of the reform.”</p> |
| Norway | | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
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| <p>Norway places the entire gambling industry under the control of Norsk Tipping, which has several policies in place to help people limit their losses.</p> <p>In addition, the government has limited the use of credit and debit cards for online gambling to enforce the ban on illegal offshore sites.</p> <p>from: Times of Malta – Scandinavian Online Casino Regulations</p> | <p>Norsk Tipping imposes a mandatory loss limit, which helps prevent individuals from spending beyond their means.</p> <p>"A total loss limit of NOK 20 000 per month for all registered games applies.</p> <p>For individual games, the following maximum loss limits apply:</p> <ul style="list-style-type: none"> • Multix: NOK 650 per calendar day and NOK 2 700 per calendar month. • Belago: NOK 900 per calendar day and NOK 4 400 per calendar month. • KongKasino, Bingoria, e-Flax and Yezz!: NOK 2 000 per calendar day and NOK 5 000 per calendar month." <p>from: Norsk Tipping – Customer Terms and Conditions</p> | |
| <p>"As a general rule, gambling debts are unenforceable under Norwegian law, cf. the Enforcement Act for the General Civil Penal Code Section 12. The provision prescribes two situations in which gambling debt is considered unenforceable."</p> | <p>"Firstly, if the gambling debt has been acquired through the participation in an illegal game or similar activity, the debtor is not liable for the payment of the debt. The unenforceability of the aforementioned debt applies regardless of the debtor's or opposing gambler's knowledge of the illegality of the game, cf. the Norwegian Supreme Court's judgment in Rt. 2003 s. 1210."</p> | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|--|--|
| <p>from: ICLG – Gambling Laws and Regulations Norway</p> | <p>As offshore gambling is illegal in Norway, this ensures that individuals do not suffer from gambling debt from unregulated websites.</p> <p>“Secondly, where the debtor has acquired a debt through a loan, the debtor is not liable for the payment of the debt unless the creditor had no knowledge that the loan was going to be used in gambling.”</p> <p>This regulation helps people who take loans and use them for gambling purposes.</p> | |
| <p>The Norwegian Labour and Welfare Administration (NAV) offers budgeting assistance and financial counselling. NAV is responsible for more than 60 different financial support schemes. NAV's financial support schemes provide financial security by ensuring an income and compensating for special expenses in various life situations.</p> <p>from: Norwegian Labour and Welfare Administration</p> | <p>NAV recognizes that problem gambling can lead to financial problems for people and affected others. They offer free services to help tackle gambling debt and introduce people to various methods of combatting it, including:</p> <ul style="list-style-type: none"> • Debt write offs. “If you are at risk of being unable to manage your debt, banks have an obligation to advise against getting more loans. If your bank has not done this, you can request that your loan be reduced or written off. Furthermore, if the person who granted you credit was aware that you were using credit cards to take out loans and using the money to gamble, you are not obligated to repay the debt.” | |

| Policies, regulations, and programmes | How it minimises harms | Effectiveness in reducing harms |
|--|---|--|
| | <ul style="list-style-type: none">• Credit card blocks. "If you are not sure if you will be able to stay away from gambling, you can create a voluntary credit block." <p>from: Norwegian Labour and Welfare Administration – Financial Advice and Debt Counselling</p> | |

Appendix C – Policies and Regulations that Exacerbate Gambling-Related Financial Harm Among Affected Others

| Jurisdiction | Policies and regulations |
|-----------------------------|---|
| Aotearoa New Zealand | <p>“Entering the gambling area of the venue in breach of an exclusion order is an offence for which a person can be fined \$500.”</p> <p>(Note: Although fines for violating exclusion orders clearly exacerbate financial harms, New Zealand’s fines are considerably much lower than other jurisdictions.)</p> <p>from: Department of Internal Affairs</p> <p>Buying cash substitutes (including gambling chips) are considered cash advances. Cash advances typically charge extra fees and are subject to higher interest rates in comparison to regular bank transactions.</p> <p>(Note: In the Australia branch, it is specified that all transactions which are identified as being for gambling purposes are considered cash advances.)</p> <p>from: ANZ Bank New Zealand, ANZ Bank Australia</p> |
| | <p>According to the Insolvency Act 2006, section 419(2), “A bankrupt (B) commits an offence if B has materially contributed to, or increased the extent of, B’s insolvency by gambling or by rash and hazardous speculations or by unjustifiable spending or by extravagance in living.”</p> <p>A bankrupt who commits an offence under any of sections 419 to 426 is liable on conviction to imprisonment for a term not exceeding 3 years or to a fine not exceeding \$10,000 or both.”</p> |

| Jurisdiction | Policies and regulations |
|-----------------------|---|
| | from: Insolvency Act 2006 |
| | <p>“There is no regulation of payday lending in New Zealand, meaning there is little protection from sky-high fees and interest rates.”</p> <p>from: MoneyHub NZ</p> |
| Australia | <p>“If you misbehave at the casino or enter the casino when you are self-excluded (banned), you may receive a casino exclusion order. Further breaching of this casino exclusion order is breaking the law and it means you will have to go to court.</p> <p>The maximum penalty for breaching a casino exclusion order is a fine of \$5,500 and/or imprisonment for 12 months.”</p> <p>from: GambleAware NSW</p> |
| | <p>“The Bankruptcy Act 1966 (Cth) has a gambling offence you should be aware of before deciding whether to go bankrupt. If you have been gambling for 2 years prior to filing for bankruptcy and if gambling is partly or solely the reason why you are unable to pay your debts, you risk prosecution and a fine or up to a year in prison.”</p> <p>from: GambleAware NSW</p> |
| United Kingdom | <p>According to the Insolvency Act 1986, if you have a debt relief order (DRO) or are bankrupt and the official receiver thinks you have been dishonest or are to blame for your debts (e.g., carrying on any gambling), the court can, respectively, make a debt relief restrictions order (DRRO) or bankruptcy restrictions order (BRO) against you.</p> <p>People who have a DRRO or BRO must not (among other things):</p> |

| Jurisdiction | Policies and regulations |
|---------------------|---|
| | <ul style="list-style-type: none"> • Act as a director of a company, or form, manage or promote a company, without permission from the court. • Try to borrow more than £500 without saying that you are subject to restrictions. • Work in various posts in education such as being a school governor. <p>from: The Insolvency Service – Bankruptcy Restrictions Orders, Debt Relief Restrictions Orders, Insolvency Act 1986</p> |
| Canada | <p>“If you enter a gambling facility during your self-exclusion period and are identified, you will be escorted from the building by security staff. In accordance with the Gaming Control Act, you may also be charged with an offence and subject to a fine of up to \$5,000.”</p> <p>from: GameSense BCLC</p> <p>According to section 173.1 of the Bankruptcy and Insolvency Act, “Bankruptcy discharge may be refused, suspended, or granted conditionally if the [individual] has brought on, or contributed to, the bankruptcy by gambling.”</p> <p>from: Bankruptcy and Insolvency Act</p> |

Appendix D – Survey Methods

Survey development

The survey was developed in collaboration between members of the research team from Greo Evidence Insights and Auckland University of Technology. Items were selected to gather relevant information on study participants and address each of the first four research questions. Topics and items were included based on the results of the related literature review and jurisdictional scan to allow for comparison with, and to build upon, existing research. Wording for demographic questions was obtained from the survey panel provider and measures validated in the literature were included where available.

Each topic covered within the survey (and associated questions) is presented in Table D1. The survey concluded with a link to available treatment providers in Aotearoa New Zealand and an invitation to participate in a follow-up interview.

Table D1. Topics covered in the survey and associated questions

| Topic | Survey Questions |
|--------------|--|
| Demographics | Local authority area Age group Gender Employment status Number of jobs Reason(s) for additional job(s) Personal income Household composition Education Ethnic group |
| Life context | Home ownership Domestic labour Financial situation Mental health (Self-Rated Mental Health; Statistics Canada, 2005) Past-year gambling |
| | Number of people participants were affected by |

| Topic | Survey Questions |
|--|---|
| Impact of someone else's gambling | Relationship with person participants were most affected by Whether living/ed with person participants were most affected by |
| | Emotional/financial closeness with person participants were most affected by (Significant Other Closeness Scale; Tulloch et al., 2023a) |
| | Gambling-related harms experienced due to the person participants were most affected by (20-item Gambling Harms Scale for Affected Others; Browne et al., 2023) |
| | Additional financial harms experienced (Browne et al., 2017) |
| | Economic control (adapted from the Economic Abuse |
| | Screening Tool; Mayer et al., 2023). |
| | Impact of financial harms experienced on leaving |
| | former/current partner |
| | Cultural harms (Browne et al., 2017) |
| | Financial products that played a role in the financial impacts experienced |
| Approaches for reducing the financial impacts of someone else's gambling | Informal approaches used to prevent, reduce, or address financial impacts |
| | Formal approaches used to prevent, reduce, or address financial impacts |

Primary measures

For each of the following measures, participants were asked to think about the person whose gambling had affected them the most and indicate whether any of these issues had occurred to them as a result of the other person's gambling. Each measure was scored based on whether the harm was experienced (0 = no, 1 = yes).

Financial harms

To assess experience of financial harms due to others' gambling, participants were asked to indicate whether they had experienced specific types of financial harms from a list adapted from Browne et al. (2017). Financial harms refer to the negative impact on affected others' financial well-being due to someone else's gambling. It encompasses a broad range of financial consequences, including but not limited to, direct monetary loss,

diminished financial stability, loss of assets, or the inability to meet basic financial needs (e.g., food, healthcare, utilities).

Economic control

A brief questionnaire was created to assess participants' experience of economic control-related issues due to others' gambling based on items from the Canadian Centre for Women's Empowerment's Economic Abuse Screening Tool (see Mayer et al., 2023).

Economic control, also referred to as economic abuse, is a specific form of financial harm where one person systematically undermines the financial independence and resources of another. It often involves controlling access to money, limiting financial freedom, or sabotaging the ability of the affected individual to earn or manage their own finances (O'Mullan et al., 2022; Peled & Krigel, 2016).

Cultural harms

To assess experience of cultural harms due to others' gambling, participants were asked to indicate whether they had experienced specific types of cultural harms from a list adapted from Browne et al. (2017). In the context of this project, cultural harms refer to the negative impact on affected others' cultural identity, roles, or relationships due to someone else's gambling. Examples include feeling less connected to, shamed, or outcast from their family, community, or religious group.

Other gambling-related harms

To capture participants' experience of general gambling-related harms in the past year, participants completed the 20-item Gambling Harms Scale for Affected Others (GHS-20-AO; Browne et al., 2023). The measure assesses six broad domains impact including financial (e.g., "reduction of available spending money"), health (e.g., "increased experience of depression"), relationships (e.g., "threat of separation or ending a relationship"), psychological (e.g., "felt distressed about their gambling"), and social deviance (e.g., "didn't fully attend to needs of children"). Items related to financial harm were asked about in the portion of the survey assessing financial harms.

Data collection

Sampling and data collection was performed by Horizon Research Limited using five online panels. As research has shown that Māori and Pacific peoples are disproportionately more likely to experience gambling harm (Ministry of Health, 2022), these ethnic groups were oversampled with targeted response rates of 17.1% and 9.6%, respectively. Asian people were also recruited with a targeted response rate of 11.7%. This approach not only improves representation but also aims to provide explanatory power for analysing these ethnic groups, enhancing our understanding of the financial harms experienced by affected others in these communities.

Data cleaning

The data was carefully reviewed and cleaned prior to analysis. Respondents were removed from the analysis if they were deemed ineligible due to selecting at least one of the following in the survey:

- “No – I do not give my consent” to the consent question.
- “No” to being affected negatively by another person’s gambling.
- “New Zealander living outside New Zealand” in the local authority areas question.
- “Under 18 years” to the age group question.

Analyses were performed with all complete responses from eligible people. Respondents who submitted incomplete responses were also retained if they completed at least 50% of the survey. Otherwise, they were excluded from the analysis.

The survey was distributed to 3,612 panel members by Horizon Research Limited, with 2,968 being excluded from the analysis. Reasons for exclusion are outlined in Table D2 below.

Table D2. Reasons for exclusion

| Reason | Number Excluded | Percentage ^a |
|---|-----------------|-------------------------|
| Did not consent to participate | 45 | 1.2% |
| Indicated that they were not affected by the gambling of others | 2,907 | 80.5% |
| Not residing in New Zealand at the time of survey completion | 1 | < 0.1% |
| Under 18 years old or did not provide their age | 15 | 0.4% |
| Total | 2,986 | 82.1% |

^a Percentage in relation to the 3,612 that received the survey.

Analytical strategy

All descriptive and inferential analyses were carried out using IBM SPSS Software Version 29 with statistical significance set at $p \leq .05$.

Descriptive statistics were reported to better understand the surveyed affected others, including participant characteristics, types of gambling-related financial harms, financial products involved, and strategies for reducing financial harm caused by the gambling of others. For each of the primary measures (i.e., financial harms, economic control, cultural harms, other gambling-related harms), analyses were conducted both at the individual item level to examine the types of harms experienced and by summing the total number of each harm as a proxy for severity.

Differences by gender and ethnicity

Pearson's chi-squared tests were conducted to examine how the types of financial harms and economic control-related issues experienced by affected others differ by gender (men, women) and ethnicity (Māori, Pacific, Asian, European/Other). Preliminary analyses found that counts were low (< 5) in certain combinations of gender, ethnicity, and types of financial harms and economic control-related issues. As a result of this limitation, differences by gender and ethnicity were assessed separately for financial harm and economic control.

A generalized linear model (GLM) with a negative binomial distribution and log link function was employed to assess the effects of gender and ethnicity on severity of financial harms. This approach accounted for the count nature and overdispersion of the outcome variables. The predictors were gender and ethnicity, and the outcome variables were the counts of financial harms and issues related to economic control. Interactions between gender and ethnicity were initially examined, but due to low counts in some combinations, they were analysed as separate main effects. To explore how certain ethnicities are disproportionately affected, the following comparisons between key ethnic groups² were conducted:

- Māori vs. non-Māori.
- Pacific vs. non-Pacific (excluding Māori).
- Asian vs. European/Other ethnicities.

Role of financial products

A negative binomial GLM with a log link function was used to determine the ways in which financial products or services are associated with financial harms and economic control-related issues. The predictors were the financial products that have played a role in the financial harms experienced, and the outcome variables were the number of financial harms and issues related to economic control experienced by affected others.

Mitigating role of financial harm reduction strategies

Lastly, a negative binomial GLM with a log link function was used to determine whether the use of certain informal or formal financial harm-reduction strategies was associated with fewer harms experienced. The predictors were the informal and formal harm-reduction strategies, each assessed in separate models. The outcome variables were the number of financial harms and issues related to economic control experienced by affected others.

² Comparing Asian people to Māori or Pacific peoples, who are already known to experience disproportionately high gambling harms (Ministry of Health, 2022), would primarily show that Asian people experience less harm, which could unintentionally downplay harm within Asian communities. As such, we compared Asian people with only European/Other ethnicities to provide a more meaningful reference point.

Appendix E – Qualitative Interviewing Methods

Participant recruitment and demographics

In total, 29 participants were recruited: 11 via the online survey and 18 via advisory group members and gambling treatment providers. Eligible participants were aged 18 years or older, resided in Aotearoa New Zealand, and had experienced negative impacts from the gambling of someone close to them.

Participants recruited via the survey indicated willingness to also take part in an interview and provided contact details for that purpose at the end of the survey. Participants recruited via advisory group members and gambling treatment providers responded to research flyers and social media posts and voluntarily contacted the research team by email or telephone. Recruitment concluded after 29 interviews as data saturation had been reached, with no novel information obtained from the final three interviews (Fusch & Ness, 2015). To provide participant anonymity, a code was used to identify quotations presented in the “Qualitative interviews” chapter. The code format was Participant Number, Ethnicity, Gender.

Fourteen of the participants identified as male and 15 as female. Participant ethnicities were: 12 x European, 9 x Māori, 5 x Pacific, and one each of Asian, African, and Latin American ethnicity.

Data collection and analysis

Interviewing schedule and processes

A semi-structured interview protocol was developed by the research team, based on the study's literature review and jurisdictional scan, and refined through consultation with advisory group members. The semi-structured format allowed the interviewer to ask follow-up questions, seek necessary clarification, and explore novel discussion paths, ensuring that affected others' experiences guided the process (Braun & Clarke, 2006; McIntosh & Morse, 2015; Smith, 1995).

The interview schedule covered the following topics:

- Relevant personal characteristics of the affected other (person being interviewed).
- Relationship between the affected other and the person whose gambling affected them.
- Impacts of the gambling on the affected other (i.e., relationship conflicts; emotional distress; impacts on health, work, and study; and financial impacts).
- Methods used by the affected other or the person gambling to reduce impacts of the gambling.
- The broader context in which the gambling occurred (e.g., whether financial services, or policies and regulations played a role in supporting or mitigating the gambling; if treatment had been sought, and results of treatment).

Interviews lasted 44 minutes on average, ranging from 25 to 66 minutes in length. During each interview, the interviewer took notes to enhance understanding of certain points, or

to ensure a follow-up question or clarification was later asked. At the conclusion of the interview, participants were couriered a \$50 store voucher, to acknowledge their time and insight. Audio recordings produced from each interview were professionally transcribed. The research team reviewed all transcriptions for accuracy.

Data analysis

A thematic analysis was conducted using an inductive coding approach; themes were generated from participants' interview discussions (Braun & Clarke, 2006). An iterative process of coding and analysis followed. This began with the researcher becoming familiar with the transcripts through an initial reading, before generating preliminary codes of noteworthy trends and patterns in the data (which were made in relation to the research aims and questions). Codes with significant conceptual overlap were grouped into main themes and sub-themes and then reviewed against the transcripts for relevance and faithfulness to participants' accounts. Themes were included if they encompassed comments made regularly, or if they encompassed aspects of participants' experiences which were identified as important.