

# FACT SHEET:

## GAMBLING AND HOUSING INSECURITY

### OVERVIEW

There is a close, often two-way relationship between gambling harm and housing insecurity, where gambling can both cause and result from housing stress or homelessness.<sup>1</sup> Gambling harm can contribute to housing loss through financial strain, relationship breakdowns, and weakened support networks.<sup>2</sup> At the same time, people experiencing stress due to housing insecurity may turn to gambling to provide a temporary escape through the hope of financial gain and social connection.<sup>3</sup>

People experiencing homelessness are highly likely to also experience gambling harm (16.5% compared to 1-7% in the general population), and similarly people being harmed by gambling are more likely to experience homelessness (23.6% compared to <1% in the general population).<sup>4</sup>

People can experience housing stress or the risk of homelessness because of another person's gambling.<sup>5</sup> This can be difficult to manage, as the shame of gambling problems means gamblers often keep their behaviour and losses secret from family, friends and employers. Affected others are therefore often unable to identify the cause of their housing stress.

### RISK FACTORS<sup>6</sup>

Several individual and structural factors play significant roles in the relationship between gambling and homelessness:

#### 1 Financial losses

Gambling can lead to financial losses, resulting in an inability to afford rent or other housing costs, potentially leading to eviction and homelessness.

#### 2 Relationship strain

Gambling problems can strain relationships, to the point of family breakdown. That may mean some of the family need to seek new housing, or the family home is sold but the proceeds cannot provide housing for all.

#### 3 Loss of support

Gambling can cause people to lose the trust and support of friends and family, increasing vulnerability to homelessness.<sup>7</sup>

#### 4 Complex needs

Many people experiencing homelessness and gambling problems also have other needs, such as mental illness and substance abuse, making it harder to find and maintain stable housing.

#### 5 Escape from stress

Some people who are homeless may turn to gambling as a way to escape the everyday stresses and challenges of being without secure housing. This is a motivation for gambling seen in all population groups.<sup>8</sup>

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## SOLUTIONS

Research shows clear links between gambling and homelessness, highlighting the need for holistic strategies to address these issues. Effective strategies must include targeted interventions, such as those that consider the distinct experiences of specific demographic groups. For example, women being harmed by gambling may also experience domestic violence, which in turn may increase the risk of homelessness. Screening for multiple issues may assist early detection and can be helpful to determine targeted interventions and supports needed for the individual. Community support workers and crisis housing providers should make sure they are able to initiate warm referrals to their [local gambling counselling service](#) if clients agree to seek help. Additionally, measures to reduce gambling harm, such as implementing systems that allow people to better control their gambling – loss and time limits, for instance – and to reduce the ubiquity of poker machines in NSW, will help reduce a key driver of housing stress and homelessness.

### Advocating for reform

Wesley Mission has put this fact sheet together as part of our advocacy for reform to minimise gambling harm. Our current campaign goals are to:

- implement universal cashless gambling with harm reduction measures built-in
- power-down poker machines after midnight
- fund an independent state-wide self-exclusion register
- let communities have a say
- have greater transparency in NSW – publish venue data.



Contact us: [gambling.reform@wesleymission.org.au](mailto:gambling.reform@wesleymission.org.au)

For more information: <https://tinyurl.com/PutPokiesInTheirPlace>

Free, confidential support for people experiencing gambling harm is available 24/7, online and on the phone. Access can be arranged for counsellors who speak community languages, or for interpreters to assist.

GambleAware Helpline **1800 858 85**

[gamblinghelponline.org.au](https://gamblinghelponline.org.au)

In crisis? **Call Lifeline 13 11 14**

<sup>1</sup> Sharman, S. (2019). Gambling and homelessness: prevalence and pathways. *Current Addiction Reports*, 6, 57-64.; Vandenberg, B. (2022). Gambling and homelessness: A complex relationship often overlooked. *Parity*, 35(1), 47-49.

<sup>2</sup> Sharman, S. (2019). Gambling and homelessness: prevalence and pathways. *Current Addiction Reports*, 6, 57-64.

<sup>3</sup> Holdsworth, L., Tiyce, M. and Hing, N., (2012). Exploring the relationship between problem gambling and homelessness: Becoming and being homeless. *Gambling Research: Journal of the National Association for Gambling Studies (Australia)*, 23(2), pp.39-54

<sup>4</sup> Vandenberg, B., Livingstone, C., Carter, A., & O'Brien, K. (2022). Gambling and homelessness: A systematic review and meta-analysis of prevalence. *Addictive Behaviors*, 125, 1-14.

<sup>5</sup> Dowling, N., Hawker, C., Merkouris, S., Rodda, S. and Hodgins, D. (2021) *Addressing gambling harm to affected others: a scoping review*, VRGF

<sup>6</sup> Cooper, V., Peet, Z., Simpson, N., Kartomi Thomas, J., Mustafa, S (2020) Literature review on homelessness and problem gambling in NSW, *The University of Sydney Policy Reform Project*; Vandenberg, B, O'Brien, K, Livingstone, C, Carter, A, (2020) Gambling and homelessness among older people: an exploratory study, Victorian Responsible Gambling Foundation, Melbourne.

<sup>7</sup> Human Rights & Equal Opportunity Commission, (2008) Homelessness is a Human Rights Issue

<sup>8</sup> Blaszczyński, Alex & Walker, Michael & Sagris, Anastasia & Dickerson, Mark. (2011). Psychological Aspects of Gambling Behaviour: An Australian Psychological Society Position Paper. *Australian Psychologist*. 34. 4 - 16.