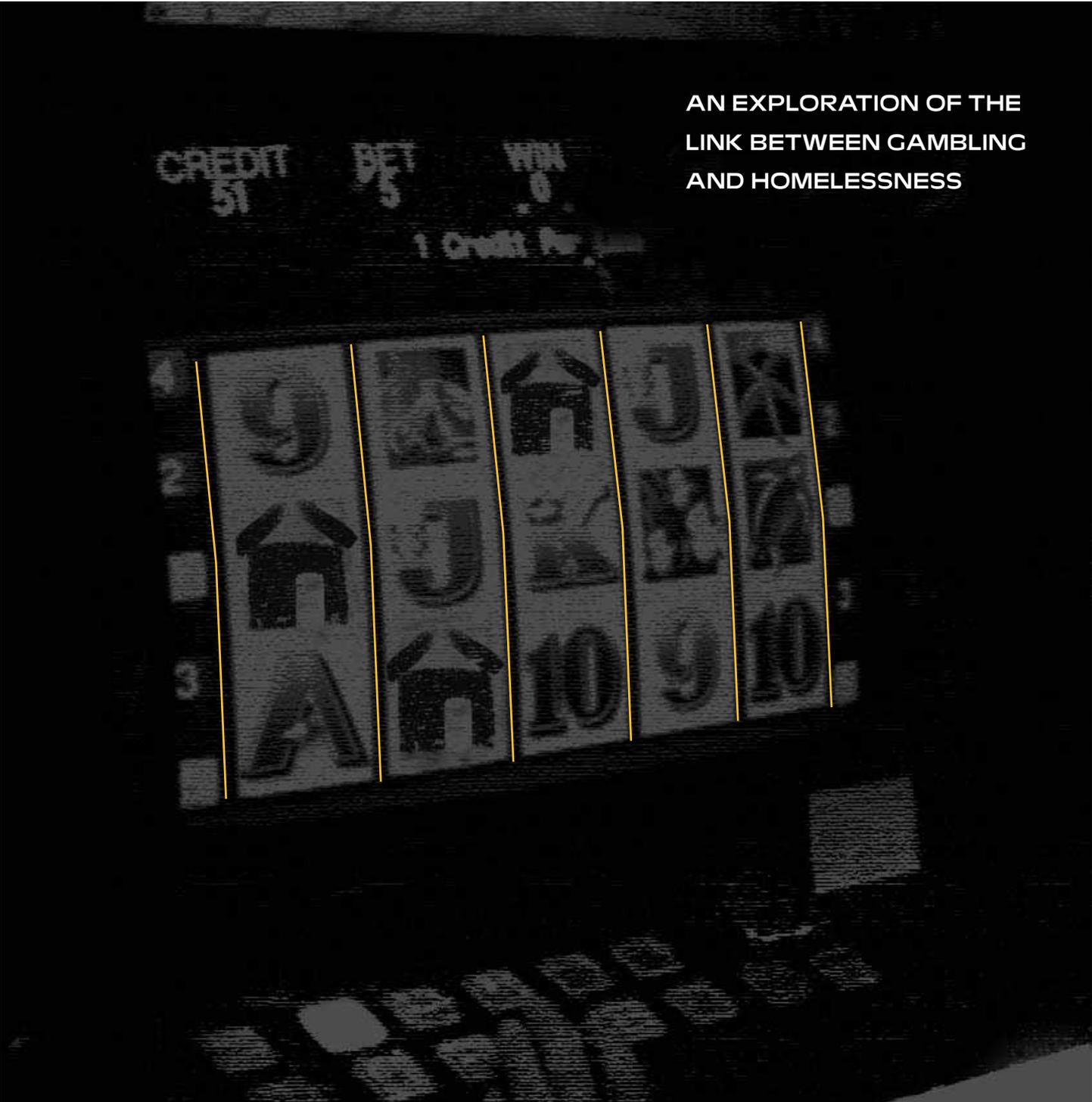


AN EXPLORATION OF THE  
LINK BETWEEN GAMBLING  
AND HOMELESSNESS



# safe as houses



Government of South Australia  
Department for Families  
and Communities



*Community way of life!*



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## Executive Summary

This study was undertaken to explore the link between homelessness and gambling, specifically the extent to which gambling is a causal factor in homelessness; and gambling patterns amongst homeless people.

### Data collection included:

- A survey of all SAAP (homelessness) services
- A survey of all Break Even (problem gambling) services
- Consultations with workers from both the homelessness and problem gambling service sectors.

### KEY FINDINGS

- Prevalence studies estimate that approximately 2% of the Australian population are problem gamblers. This study found a higher prevalence rate of people with gambling problems in SAAP homelessness services, and also identified a high rate of housing stress amongst problem gamblers.

### Thus:

- 26%** of current clients of Break Even services were identified as experiencing housing problems due to gambling; **16%** were assessed as at risk of homelessness; **6.5%** were currently homeless and **15%** were reported to have previously experienced homelessness because of their gambling.

Break Even services identified that gambling precipitated housing stress in two major ways:

- through accumulated debt and financial stress
- through relationship/family breakdown which resulted in housing loss.

The survey of SAAP services identified gambling as the main cause of homelessness for **2%** of clients (for whom information was known). Three major patterns were identified when gambling was the major factor leading to homelessness:

- Gambling away a significant amount of money over a short period of time
- Increasing debt and financial stress building up over a long period of time, culminating in loss of housing (sale of house, eviction, etc)
- Relationship breakdown, including due to domestic violence (usually occurring in the context of either of the above).

It was also identified that many people for whom gambling was the main cause of homelessness would not otherwise have been at risk of homelessness, and were from a different personal profile/socio-economic background than usually associated with homelessness.

It was far more common for gambling to be one of a number of problems leading to homelessness (rather than the sole cause), as was the case for **10%** of SAAP clients during the survey period. Thus, gambling could occur in the context of mental illness, drug or alcohol addiction, domestic violence, or other complex issues.

The study also revealed that gambling was currently a factor in the lives of **14%** of SAAP clients. In these cases, gambling often helped keep people in homelessness, diverting funds otherwise available for housing.

Gambling was identified as having a number of attractions for homeless people, including:

- The hope of a 'big win' and relief from financial problems
- Easily available entertainment /something to do
- Companionship, opportunity to participate in activities with others
- Cheap meals, free tea or coffee
- A safe, warm place to spend time.

The impact of gambling on those around the gambler were also highlighted, especially by the number of children accompanying gamblers in homelessness services.

The survey also found a concerning number of homeless people assessed as requiring gambling-related assistance but not receiving it (77% of current homeless gamblers). People were often reluctant to reveal that gambling was a problem for them, and reluctant to seek assistance. Others did not believe that their gambling was problematic, despite quite clear impact on their housing, finances and relationships. Financial counselling was the form of assistance most likely to be accepted.

### CONCLUSIONS

- The study identified clear links between gambling, housing stress and homelessness.
- The relationship, however, is not straightforward: gambling can be one of a number of behaviours, patterns and addictions which mutually reinforce and perpetuate each other.
- Gambling-related homelessness usually develops over time as problems build up and negative impacts of the gambling increase.
- For homeless people, problem gambling intervention is not straightforward. Most have complex and multiple needs and issues are very entrenched.
- The research indicates that neither the homelessness or the problem gambling sectors should operate in isolation from each other with regards to the complex interplay of problems identified in the study.

**Gambling-related homelessness usually develops over time as problems build up and negative impacts of the gambling increase. For homeless people, problem gambling intervention is not straightforward. Most have complex and multiple needs and issues are very entrenched.**

### Proposed directions for the future are therefore:

- 1 Strategies to improve the capacity of Break Even agencies to identify and respond to potential or actual housing crisis, particularly at an early stage
- 2 Strategies to improve the capacity of homelessness services to identify and respond to problematic gambling behaviour amongst their clients
- 3 The encouragement of joint ventures, pilots and intervention models between the two sectors
- 4 Continued community education campaigns to increase the general community awareness of problem gambling, to reduce the barriers to seeking assistance (including shame) and encourage early access to help.
- 5 Community education strategies targeted to people experiencing homelessness, including the production of special materials.
- 6 Further research and evaluation to more closely explore the issues raised in this report and support the ongoing development of effective intervention.

## 1. Introduction

This research study was undertaken to explore the link between homelessness and gambling, specifically, the extent to which gambling is a causal factor in homelessness; and gambling patterns amongst homeless people.

Homelessness and problem gambling are two priority areas for the current South Australian Government. The Final Report of the Social Inclusion Board on homelessness (*Everyone's Responsibility - Reducing Homelessness in South Australia, 2003*) proposed that gambling was an increasing contributory factor to homelessness. The Board noted that, whilst there is a growing body of research examining the social impacts of gambling, there has been very little research into the links between gambling and homelessness.

The issue is also of concern to the homelessness sector, which consistently report clients who have become homeless as a consequence of gambling, or whose gambling behaviour limits their ability to obtain and maintain housing.

Logically, problem gambling can potentially impact on housing and homelessness in a number of ways:

- inability to meet rent/mortgage repayments, resulting in debt, housing placed at risk, and loss of accommodation
- a sudden major loss, including 'gambling the house'
- relationship breakdown (one or both partners needing to find new housing with probably limited financial capacity and often debt)
- increased violence in relationships as a result of stress and conflict over gambling related issues. (Domestic violence is the single most common reason for entry into SAAP homelessness services in South Australia).

It is also important to note that not only the gambler, but their family (partner and children) will be affected by housing stress and homelessness.

The extent to which these events occur, the housing profiles and issues for problem gamblers and their families, and the pathways into homelessness from gambling, are still largely unknown.

Aside from the harm to individuals and families, housing impacts of problem gambling can also include:

- Increased demand for public housing (as people lose private rental or their own home, and as couples separate or family units break down)
- Increased demand for low-cost housing (as people have less disposable income and are forced to rely on cheaper options)
- Increased demand on homelessness and domestic violence services, including crisis and transitional housing.

A better understanding of housing-related impacts of problem gambling and the role of gambling in precipitating homelessness will assist government and service providers in developing preventative responses and intervention strategies. The Gamblers Rehabilitation Fund Advisory Committee and the (then) Department of Human Services therefore commissioned this study to provide an initial examination of the extent and nature of the link between homelessness and gambling, and also guidance for future research and service development.

## 2. Background Literature and Issues

### 2.1 PROBLEM GAMBLING

The Productivity Commission (1999) estimated that gambling causes significant problems for approximately 2.1% of the Australian population (293,000 adults). This figure is considered to be conservative and probably an underestimation (due to the nature of the survey methodology and the reluctance of people to disclose problem gambling). The prevalence of problem gambling in South Australia was re-examined in 2001 by the then Department of Human Services. From a sample of over 6000 adults, 2% were identified as problem gamblers (as indicated by a score of 5 or more on the South Oaks Gambling Scale). This equated at the time to 22,000 problem gamblers state-wide (DHS, 2001).

Both the DHS study and earlier research into problem gamblers in South Australia (DeFabbro and Winefield, 1996) found that a) the most common form of gambling amongst problem gamblers was poker machine use and b) there was limited awareness of available support services.

The Productivity Commission also identified a significant social cost to problem gamblers, their families and society as a whole. These included financial stress, debt, time lost from work and study, relationship breakdown and domestic violence (Productivity Commission, 1999).

Other identified negative impacts include:

- increased levels of debt, bankruptcy and job loss (National Opinion Research Centre, University of Chicago, 1999)
- increased crime in order to support gambling activities (National Opinion Research Centre, University of Chicago, 1999; Australian Institute for Gambling Research, 2001)
- negative public and personal health impacts - psychological distress and contemplation of suicide (DHS, 2001; Productivity Commission, 1999)
- loss of face and community respect in a variety of population groups, for example Vietnamese (Zysk, no date), other Asian communities, (Cultural Partners Australia Consortium, 2000) and young people (National Gambling Impact Study Commission Report, 1999; Johansson, A and Gotestam K, 2003)
- Housing stress and homelessness (discussed below).

The major programmatic response to problem gambling in South Australia is through the Break Even service system, funded under the Gamblers Rehabilitation Fund. The fourteen agencies which make up the Break Even system deliver a variety of counselling, treatment and community education

services across the state, from 23 work-sites. Data would suggest that only a minority of people affected by problem gambling access Break Even services, at least partly due to the stigma attached to the problem.

### 2.2 HOMELESSNESS

Homelessness is a growing social problem in Australia. An analysis of the 2001 Census suggests that 7,586 people in South Australia were homeless on Census Night. Of these, 19% were in boarding houses, 15% in SAAP accommodation, 54% staying temporarily with friends and relatives, and 12% in improvised dwellings or sleeping out (Chamberlain & MacKenzie 2003). 36% of the homeless were children or young people under 18 years.

The most widely accepted definition of homelessness in Australia is the 'cultural definition', which identifies three types of homelessness: primary (where people are without conventional accommodation, and live rough, in improvised dwellings etc); secondary (people moving between various forms of temporary shelter, including staying with relatives and friends or in refuges and shelters); and tertiary (people in boarding houses) (Chamberlain & Mackenzie 2003). This definition has assisted in the development of a more sophisticated understanding of homelessness across Australia. It has highlighted

the various shelter options employed by homeless people and the variety of arrangements that surround homelessness. It has also had an educative function in expanding the understanding of homelessness beyond simply 'rooflessness'.

There is general agreement across Australia and in the literature that the nature of homelessness has changed significantly over the past years. Traditionally, homelessness has been experienced as a more residual problem, affecting a small and relatively distinctive sub-group (epitomised as older, single men with alcohol related problems). However, homelessness now affects a far broader group, including large numbers of children, young people, women and families. Deinstitutionalisation, substance use, growing levels of violence, changing family structures, increased levels of family breakdown, rising housing costs, and higher levels of unemployment, debt and economic stress have all contributed to this pattern (DHS 2003). More recently, gambling has been added to the list of precipitants.

Research broadly identifies the causes of homelessness as a combination of:

- structural issues eg poverty and/or lack of affordable housing
- individual characteristics/experiences eg age, gender, domestic violence, financial debt and
- specific triggers (the immediate issues leading to homelessness), for example relationship break-up; financial debt/crisis; eviction and leaving home because of financial problems.

A recent Australian study into 'homelessness careers' (Chamberlain and Mackenzie, 2003) identified four major pathways into homelessness. Three of these related to adult homelessness, with two of particular relevance to problem gambling, namely:

- housing crisis where poverty and accumulating debt underpin a slide into homelessness, with often an unexpected financial crisis that 'breaks the camel's back'.
- family breakdown, particularly as a result of domestic violence.

In South Australia, the dominant programmatic response to homelessness is the Supported Accommodation Assistance Program (SAAP). Under this joint Commonwealth/State program a range of homelessness services are funded, including crisis and short term accommodation; day centres; information and referral points; and outreach.

On any day there are between 2000 and 2600 people receiving support from SAAP in South Australia, with between 750 and 820 of these in SAAP accommodation. It appears from the data that, at any given time, only a minority of homeless people are in contact with SAAP services.

An analysis of client data for the SAAP program in South Australia indicates that the three major factors which precipitate entry into SAAP services are:

- 1 Domestic violence
- 2 Accommodation related issues (such as eviction)
- 3 Relationship breakdown.

### **2.3 GAMBLING AND HOMELESSNESS**

There has been relatively little research into the link between gambling and homelessness. There is, however, wide-spread anecdotal information indicating that one of the consequences of problem gambling is housing stress, which sometimes extends to homelessness. There is also information suggesting that there are other incentives for homeless people to gamble and attend gambling venues (boredom, safety, warmth). It is also known that problem gambling often co-exists with other complex problems (such as mental illness, drug and alcohol abuse) which are very prevalent amongst homeless people.

Data collected through the SAAP program indicates that in 2002/3 0.3% of clients identified that gambling was their main reason for seeking assistance from a SAAP service (AIHW 2003). This is likely to be a significant undercounting (many people are reluctant to disclose problem gambling, especially in an initial assessment interview; and gambling may have been one of a number of factors, rather than the main reason).

A higher prevalence rate was identified in a 2004 study of clients with high and complex needs. Based on assessment by workers in 78 agencies across Australia, 7% of those in SAAP services were identified as consistently experienced gambling related poverty (Australian Dept. of Family and Community Services, 2004).

Other research also suggests a higher prevalence of problem gambling amongst homeless populations:

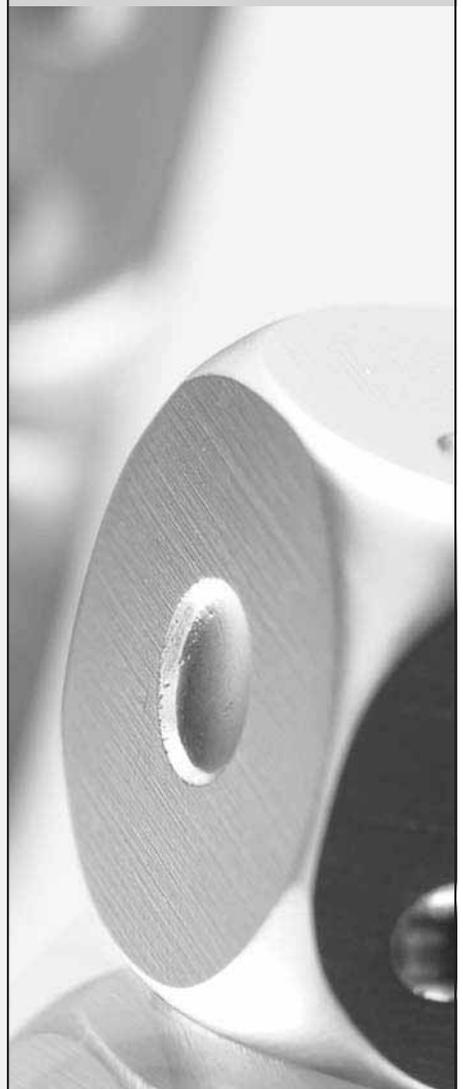
- 18% percent of 1,100 homeless clients surveyed in America believed gambling was a factor in their homelessness (International Union of Gospel Mission, 1998).
- 38% of 125 previously homeless clients aged 50 years and over living in Victoria cited gambling as a cause of their housing problems (Sheffield Institute for Studies on Ageing, 2004).
- A survey of 48 problem gamblers in Victoria (Break Even clients) found that 31% reported a housing crisis caused by gambling; 12% experienced housing loss; 40% had experienced eviction and 33% were behind with their rent. The authors concluded at least 10% of demand at services for those in housing crisis is attributable to the impact of gambling (Antonetti and Horn, 2001).

Antonetti and Horne also conducted 12 in-depth interviews with problem gambling clients accessing homeless services. The research identified four key stages involved in housing loss:

- 1 financial stress
- 2 relationship break-down - along with increased gambling.
- 3 homelessness and isolation
- 4 continued gambling

The researchers postulated that the onset of problem gambling and housing crisis took from between three to six years. One of the main adverse effects of gambling was the loss of a significant person in the life of the problem gambler (re-uniting with family and friends was also regarded as one of the key recovery factors).

One of the main adverse effects of gambling was the loss of a significant person in the life of the problem gambler



### 3. Methodology

The current study sought to identify:

- the extent to which gambling is a factor in causing homelessness
- the ways in which gambling contributes to homelessness
- the extent to which problem gambling impacts on housing status
- the extent to which currently homeless people participate in gambling
- the extent to which homeless people who are gambling access problem gambling services.

The data collection included:

- 1 A survey of all SAAP (homelessness) agencies
- 2 A survey of all Break Even (problem gambling) services
- 3 Consultations with workers from both the homelessness and problem gambling service sectors.

(See Appendix for survey forms).

In the survey of **SAAP agencies**, services were asked to:

- 1 Complete a **Service Overview** form indicating the total number of clients being case-managed by the agency within a two week time frame (19 July to 1 August inclusive); the number of clients for whom agencies assessed that gambling-related issues were a cause of their homelessness; and the number of clients for whom gambling was currently a factor in their homelessness.
- 2 Services were asked to fill in a separate questionnaire for each client whom they assessed that gambling was a factor in either becoming homeless, or was currently an issue. Information in this form included demographics; the ways in which gambling impacted on housing; current gambling behaviour; and treatment for gambling-related problems.

Of the 76 South Australian SAAP services, five indicated that they would not participate as they felt the **questionnaire** was inappropriate to local circumstances or the nature of their service delivery. Fifty-six services returned completed Service Overview Forms (a 73% response rate) and 31 SAAP services returned the client questionnaires (152 in total).

In the survey of **Break Even** agencies, services were asked to fill in a questionnaire indicating:

- 1 Total number of clients in treatment/case management during the survey period
- 2 Number of current clients who had experienced housing problems due to gambling, and information about the nature of those problems

- 3 Number of clients assessed as at risk of homelessness, currently or previously homeless
- 4 Their comments on the issues being examined.

Of the fifteen South Australian Break Even Agencies, responses were received from ten. Three services did not participate due to the focus of their activities being on community education or telephone based support.

Following the data collection period, consultations were held with a) SAAP family services, b) SAAP services more generally and c) Break Even agencies to further explore the research questions.

**Ethics approval** was obtained from the then Department of Human Services Human Research Ethics Committee. A condition of the clearance was that only de-identified information be collected. Approval was also obtained from the Aboriginal Health Ethics Committee.

Homelessness  
and problem  
gambling are  
both very  
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problems to  
research

### 3.1 METHODOLOGICAL ISSUES

Homelessness and problem gambling are both very difficult social problems to research. Both groups of people are often 'hidden', scattered and difficult to access for a range of reasons (including reluctance to be identified, suspicion, shame, denial). Generally, contact has to be through support services, but this creates its own methodological problems: at any given time most homeless people and most problem gamblers are not in contact with support services, and it is not known whether those who are in services are representative of the homeless or problem gambling population as a whole.

This study was very much designed in the context of those limitations. It was known that SAAP services only contain a minority of the homeless; however it was not possible in the time available to develop and implement an alternative collection strategy. Similarly, there is no easy or viable way to access problem gamblers other than through Break Even services. This study was therefore conceptualised as exploratory and a 'first look', knowing that in the very design there were serious limitations. Other limitations included:

- **Information collected was based on worker assessment.** The alternative strategy would have been to ask clients to provide information themselves about their gambling. Worker-based assessment was chosen after advice from services that people were very unlikely to disclose gambling issues in a survey. Workers, however, often did not have the knowledge to make a full or accurate response to the survey, with the result that there was a very high 'unknown' rate in the returns.
- **The brevity of the data collection period** - some SAAP services reported seeing no clients with gambling problems in the two week period whereas they would usually expect to have at least "one or two."
- **Only data about those clients in "case management" was sought.** Some SAAP agencies have a high volume of casual clients (notably Day Centres) who were not included.
- **Definitions:** There were mixed understandings across services about both problem gambling and homelessness. Although information and definitions were provided to agencies, interpretation could still vary from culture to culture and worker to worker.
- **Measurement:** Most prevalence studies of problem gambling are based on the application of a clinical assessment tool (most commonly the SOGS – South Oaks Gambling Score). It was not viable to utilise such a measure in this survey.

- **Survey design:** The surveys were complex to design and administer. Although the forms were piloted, the final returns contained quite high error/misinterpretation rates indicating that improvements could have been made or better training provided to support their use.

Despite these limitations, the study provides a useful starting point for future research, and makes a significant contribution to existing knowledge in this complex area.

The study provides a useful starting point for future research, and makes a significant contribution to existing knowledge in this complex area

## 4. Findings

### 4.1 BREAK EVEN CLIENTS

As discussed in the methodology, Break Even agencies were asked to fill in a questionnaire indicating:

- 1 Total number of clients in treatment/case management during the two week survey period
- 2 Number of current clients who had experienced housing problems due to gambling, and information about the nature of those problems
- 3 Number of clients assessed as at risk of homelessness, currently or previously homeless
- 4 Their comments on the issues being examined.

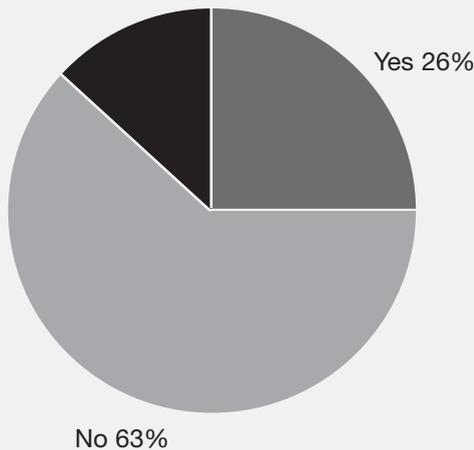
Responses were received from ten of the fifteen South Australian Break Even Agencies.

#### 4.1.1 Prevalence of gambling-related housing problems

The ten agencies reported that they were providing services to 351 clients during the data collection period. Of these, 26% (91 people) were identified as experiencing housing problems due to gambling.

Figure 1: Break Even Clients Experiencing Housing Problems due to Gambling

Unsure, Don't know 11%



With regards to these 91 clients agencies reported that:

- 65 (18.5% of current Break Even clients) had experienced a decline in their housing circumstances
- 56 (16% of current Break Even clients) were at risk of homelessness
- 23 (6.5%) were currently homeless and
- 53 (15%) had previously experienced homelessness because of their gambling.

The data indicates a high prevalence of gambling related housing problems, including homelessness, amongst Break Even clients.

#### 4.1.2 Relationship between problem gambling and housing stress

Break Even agencies were asked to comment on:

- 1 The prevalence of housing issues amongst problem gamblers and the nature of these issues, and
- 2 Approaches they adopted in working with homeless people with problem gambling issues.

Agencies reported seeing significant numbers of people in housing debt and stress. They reported that increasing numbers of clients had multiple debts, however many only sought help when significant crises were looming, for example eviction notices had been served.

A large number were well behind with mortgages or rent payments and in many cases only sought assistance to address the current crisis (rather than the underlying gambling problem).

It was also reported that most clients attempted to resolve their housing crisis themselves, for example by moving to cheaper accommodation or selling properties and moving into private rental. People also went to live with friends or family at least on a temporary basis. Some also borrowed money which increased both their debt and housing vulnerability.

*Eileen is a single woman working who worked in a well-paid, high level position. She had gambled for five years in the Casino and liked the luxury associated with that environment. Eileen's mortgage was about \$40,000 but increased to \$180,000 to cover her gambling expenditure. Due to the financial stress she approached a Break Even service for help. However, her contact with the agency faltered and it is thought that her underlying problem remains untackled.*

Agencies also identified that relationship break-down (with a family or partner) was often a consequence of problem gambling and frequently caused a housing crisis. Loss of housing in these situations was often very sudden.

*Alex was married with children. His gambling and associated shame caused him to suddenly leave his family. When he contacted Break Even for help he was "drifting" in the city and homeless.*

*Harry was a young man working in a factory and living with his parents. He had previously had a gambling problem. Harry decided to take a brief holiday and prior to leaving work received his lump sum pay for the holiday period. Over the course of the next few days, Harry gambled away \$2,500. Because of the shame he felt Harry couldn't bring himself to return home or back to work. He lived in his car for several months before accessing services to help find accommodation and support.*

#### **4.2 SAAP CLIENTS: AN OVERVIEW**

In the survey of SAAP agencies, services were asked to complete a Service Overview form indicating the total number of clients being case-managed by the agency within a two week time frame; the number of clients for whom agencies assessed that gambling-related issues were a cause of their homelessness; and the number of clients for whom gambling was currently a factor in their lives.

Agencies also identified that relationship break-down (with a family or partner) was often a consequence of problem gambling and frequently caused a housing crisis. Loss of housing in these situations was often very sudden.

Fifty-six services returned completed Service Overview Forms. The data from these Forms is summarised below.

#### 4.2.1 Prevalence of gambling-related homelessness amongst SAAP clients

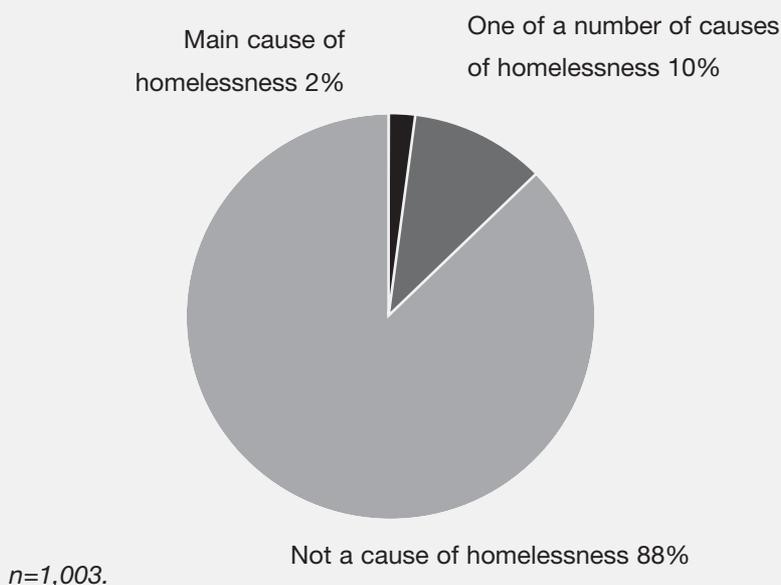
During the data collection period, the 56 services were case-managing a total of 1,853 clients. Of these, gambling was assessed as the main cause of homelessness for 1.2%, and a contributing factor to homelessness for a further 5.7%, giving a total of 7.9% for whom gambling in some way precipitated homelessness.

Table 1: SAAP Clients, Gambling as a cause of homeless

Gambling as a Cause/Factor	N	%
Main Cause of Homelessness	22	1.2
One of a Number of Causes of Homelessness	105	5.7
Not a Cause of Homelessness	874	47.2
Don't Know	852	46.0
<b>Total</b>	<b>1,853</b>	<b>100.0</b>

The large amounts of 'don't know' responses (47.2%) suggests, however, that this is an undercounting, and the actual figure is likely to be much higher. When these responses are excluded, gambling is shown to be a factor in 12% of cases (Figure 2).

Figure 2: SAAP Clients where information on gambling was known, gambling as a cause of homeless



The 127 clients for whom gambling was either a cause or contributing factor to their homelessness were accompanied by 109 children. Thus, when adult and child figures are combined, a total of 236 people are shown to have been in participating SAAP services in the two week period due to gambling-related homelessness.

#### 4.2.3 Prevalence of current gambling amongst SAAP clients

There is some evidence, both research-generated and anecdotal, that homelessness may be one of the triggers for problem gambling (rather than vice versa). It is reported that homeless people may gamble due to boredom, in a desperate attempt to regain funds, or simply for somewhere warm and safe to spend time in the company of others. For this reason, services were asked to identify the total number of their clients during the survey period for whom gambling was currently a factor in their homelessness.

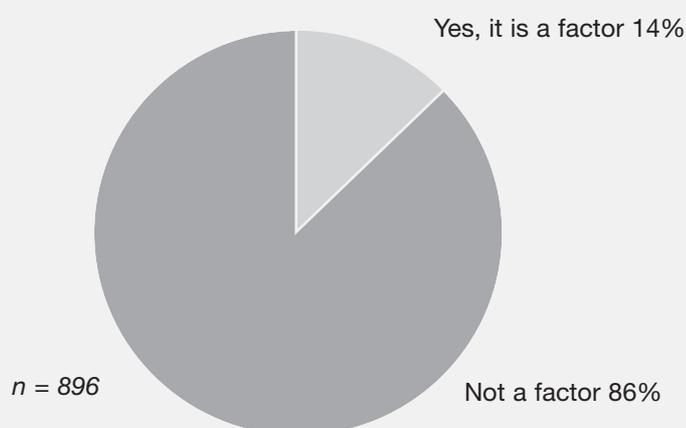
Of the 1,853 clients currently in SAAP services, it was reported that gambling was currently a factor for 129 (7%) (Table 2)

Table 2: SAAP Clients, Gambling as a current factor

Gambling – Current Status	No	%
Yes, it is a factor	129	7.0
Not a factor	767	41.4
Unsure/Don't know/No information	957	51.6
<b>Total</b>	<b>1,853</b>	<b>100.0</b>

However, for just over half the clients services were unsure or did not provide an answer. When these are excluded, it emerges that gambling was assessed as a factor for 14% of clients.

Figure 3 SAAP Clients where information on gambling was known, gambling as a current factor



These 129 clients were accompanied by 137 children, giving a total number of 266 homeless people in the participating services affected by gambling.

### 4.3 SAAP CLIENTS: A CLOSER LOOK AT THOSE AFFECTED BY GAMBLING

SAAP services were also asked to fill out a separate client questionnaire for each client for whom they assessed that gambling was a factor in either becoming homeless, or in their ongoing homelessness. Thirty one agencies returned these forms, which related to 152 clients. The data from these forms is summarised below.

#### 4.3.1 The profile

Of the 152 clients, 64 (42%) were men and 88 (57.9%) women. Clients were spread across the age groups, however most were clustered into the 25 – 44 year age brackets (Table 3).

Table 3: SAAP Gambling Client, Gender by age

Age	Female	Male	Total
	No	No	No
14 – 18 years	2	-	2
19 – 24 years	12	8	20
25 – 34 years	31	7	38
35 – 44 years	31	17	48
45 – 54 years	6	23	29
55 – 64 years	6	6	12
65 yrs & over	-	2	2
Missing	-	1	1
<b>Total</b>	<b>88</b>	<b>64</b>	<b>152</b>

Most were either single (69: 45.4%) or single but accompanied by children (60: 39.8%).

Thirty-nine (26%) of the 152 clients were Aboriginal, with most of these being women (32) (Table 4). Thus, 21% of the clients affected by gambling were Aboriginal women. This is a significant over-representation against the proportion of Aboriginal people in the South Australian population (1.6% in the 2001 Census). However, these figures are proportionate with the representation of Aboriginal women in the SAAP program generally: 19% of the clients in SAAP in South Australia in 2002-3 were Aboriginal women (AIHW 2003). These figures are very much driven by the high numbers of Aboriginal women in domestic violence services.

Table 4: SAAP Gambling Client, Gender by Indigenous status

	Women		Men		Total	
	No	%	No	%	No	%
Non Indigenous	55	62.5	56	87.5	111	73.0
Indigenous	32	36.4	7	10.9	39	25.7
Missing	1	1.1	1	1.6	2	1.3
<b>Total</b>	<b>88</b>	<b>100.0</b>	<b>64</b>	<b>100.0</b>	<b>152</b>	<b>100.0</b>

#### 4.3.2 The impact of gambling

Services were asked to identify if gambling was a cause of homelessness for those clients for whom individual questionnaires were completed (Table 5). Results indicate that most commonly, gambling associated with other factors to precipitate homelessness.

Table 5: SAAP Clients, Gambling as a cause of homeless

Was gambling a cause of homelessness	No	%
The main cause of homelessness	18	11.8
One of a number of causes	94	61.8
Not a cause of homelessness	31	20.4
Don't know/unsure	9	5.9
<b>Total</b>	<b>152</b>	<b>100.0</b>

Usually it was the client themselves who had the gambling problem which contributed to homelessness (in 80% of cases, Table 6). However, people were also affected by the gambling of those around them: 13% (20 of the 152 people) had experienced housing loss associated with the gambling of their partner or spouse; and for a further 7.2% (9 people) due to the gambling behaviour of another family member or someone else in the household.

Table 6: SAAP Clients, Relationship of problem gambler to client

Problem Gambler	No	%
Client	122	80.3
Partner/spouse	20	13.2
Parent	5	3.3
Other family member	2	1.3
Someone else in household	2	1.3
Other	1	0.7
<b>Total</b>	<b>152</b>	<b>100.0</b>

Services were asked to identify the ways in which gambling impacted on the client's housing situation (Table 7). Most commonly people were reported to not be able to afford housing costs. Relationship and family breakdown were the next most commonly identified impact, and in 24 cases it was noted that gambling had contributed to domestic violence. Twenty three clients were reported to have experienced eviction.

Table 7: SAAP Clients, where gambling was a cause of homelessness, impact of gambling on person's housing situation

Impact on housing	No	%
Could no longer afford housing costs	58	51.8
Evicted	23	20.5
Relationship or family breakdown	51	45.5
Contributed to domestic violence	24	21.4
Other	13	11.6
Don't know/unsure	8	7.1
<b>Total</b>	<b>112</b>	<b>100.0</b>

Note: Clients could respond to more than one impact therefore percentages do not total 100

#### 4.3.3 Current gambling

Services were asked to identify if the client was currently gambling (Table 8). It was reported that 60% were either gambling regularly or when they had money. This included 31 clients for whom gambling had not been a factor in precipitating homelessness.

Table 8: SAAP Clients, Current gambling status

Is the person currently gambling	No	%
Yes, regularly gambles	50	32.9
Yes, gambles when s/he has money	42	27.6
Occasionally gambles	33	21.7
No, not gambling	18	11.8
Don't know/unsure	9	5.9
<b>Total</b>	<b>152</b>	<b>100.0</b>

Figure 4 identifies the form of gambling used by these clients, indicating that gaming machines were by far the most common, and usually in hotels (Table 9).

Figure 4: SAAP Clients currently gambling, gambling activities

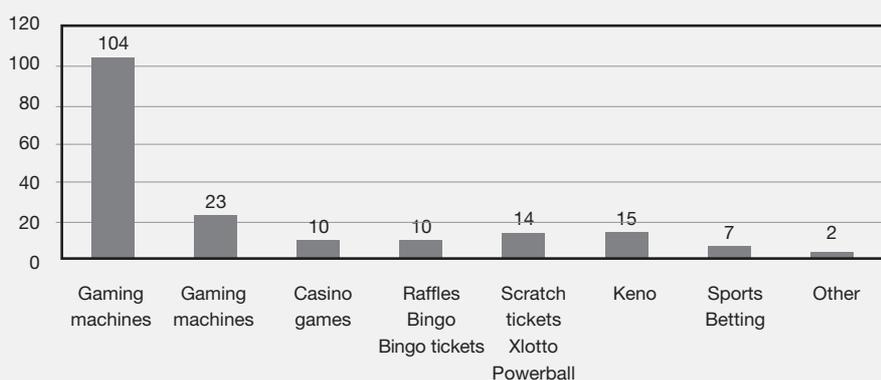


Table 9: SAAP Client currently gambling, gender by venue

	Women		Men		Total	
	No	%	No	%	No	%
Casino	5	6.8	6	11.8	11	8.8
Hotels	63	85.1	41	80.4	104	83.2
TAB	3	4.1	18	35.3	21	1.3
Community/ Sporting Clubs	11	14.9	7	13.7	18	14.4
Other	6	8.1	2	3.9	8	6.4
Don't know/unsure	5	6.8	5	9.8	10	8.0
<b>Total</b>	<b>74</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>

#### 4.3.4 Access to problem gambling assistance

38 of the 152 clients (33.6%) were reported to have previously received assistance with gambling-related issues (Table 10).

Table 10: SAAP Client, Previously received help

#### Has person previously received

help with a gambling problem	Female No	Male No	Total No
No	44	31	75
Yes	20	18	38
Don't know/unsure	22	13	35
Missing	2	2	4
<b>Total</b>	<b>88</b>	<b>64</b>	<b>152</b>

Twenty people (13.2%) were reported as currently receiving help (Table 11). However, only four of these were accessing Break Even services. Most of the services identified by agencies as providing gambling-related assistance were not specialist services (for example, SAAP shelter support; Westcare Day Centre) and the nature of the assistance being provided is unknown.

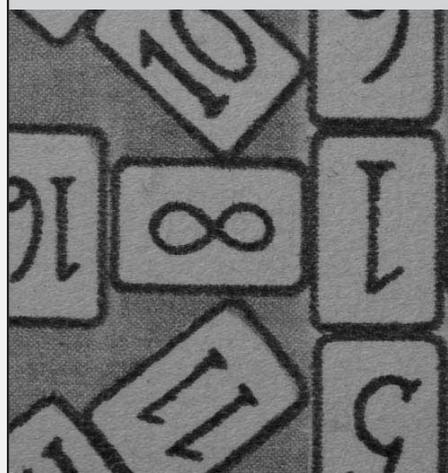
Table 11: SAAP Client, Currently need help with a gambling problem

#### Does this person currently need

help with a gambling problem	Female No	Male No	Total No
Yes, is receiving help	12	8	20
Yes, but is not receiving help	40	37	77
No, doesn't need help	13	11	24
Don't know/unsure	23	8	31
<b>Total</b>	<b>88</b>	<b>64</b>	<b>152</b>

It is of concern that 77 people (50.7% of the survey) were identified as needing gambling-related assistance but not receiving it.

People for whom gambling is the main cause of a housing crisis are often from quite different backgrounds and situations and would not otherwise have been at-risk or homeless



## 5. The stories behind the numbers

Prevalence studies estimate that approximately 2% of the Australian population are problem gamblers. This study has found a higher prevalence rate of people with gambling problems in SAAP homelessness services; and also identified a high rate of housing stress amongst problem gamblers.

Thus, 26% of current clients of Break Even services were identified as experiencing housing problems due to gambling, including 16% assessed as at risk of homelessness and 6.5% who were currently homeless. Break Even services identified that gambling precipitated housing stress in two major ways:

- 1 through accumulated debt and financial stress
- 2 through relationship/family breakdown which resulted in housing loss.

The survey of SAAP services identified gambling as the main cause of homelessness for 2% of clients for whom information was known.

Consultations with services identified three major patterns when gambling was the major factor leading to homelessness:

- 1 Gambling away a significant amount of money over a short period of time
- 2 Increasing debt and financial stress building up over a long period of time, culminating in loss of housing (sale of house, eviction, etc).
- 3 Relationship breakdown, including due to domestic violence (usually occurring in the context of either of the above).

Homelessness is generally associated with people in poverty, living on a very low income, with high co-morbidities of mental illness, drug and alcohol abuse, and disruptive and abusive relationships. Case examples in this study, however, indicate that people for whom gambling is the main cause of a housing crisis are often from quite different backgrounds and situations and would not otherwise have been at-risk or homeless. The stories of Stella and Trevor exemplify this situation: both were well-off, with no other apparent housing risk-factors aside from gambling. Both experienced increasing financial crisis over a period of time, coupled with relationship breakdown.

*Stella and her husband both had well paid jobs and they lived very comfortably with their three children. Stella, however, was gambling heavily. She would lie about where she was going when she went out and how money was being spent. For a long time Stella was able to absorb the financial losses she incurred but eventually her husband found out and the marriage broke down, with her husband winning custody of the children. The sale of the family*

*home provided Stella with enough money to set herself up in business and find accommodation. However, she continued to gamble and eventually lost the business. Stella continued to work but regularly pawned her possessions to support her gambling until everything was sold. Eventually Stella had no job, no money and significant debt. She began to experience panic attacks, high anxiety and guilt, particularly with regards to her children. Her mental state made it impossible for Stella to work. It was 20 years after she commenced gambling before she sought help from a support service.*

*Trevor was an executive earning a high salary. He stole money from his firm to gamble on pokies and when found out, was sacked (but not prosecuted). Eventually Trevor and his family were evicted from their house for defaulting on mortgage repayments. His wife and children left him and Trevor became homeless. He has had no contact with his family since the eviction.*

The SAAP survey indicated, however, that these situations were in the minority. Usually gambling was one of a number of problems leading to homelessness, as was the case for 10% of SAAP clients (for whom information was known) during the data collection period. The stories of Mary and Peter illustrate this situation.

**Mary** lived in board and lodgings accommodation. She had a mental health problem and was eventually evicted because she gambled and couldn't pay her rent.

**Peter** lived above a pub and when he lost his job had no money. His parents paid his rent for a short period of time. Peter, however, became bored and depressed and started to gamble. Whilst he gambled he would also drink and spend more money than he intended. This left him with little money to pay his bills. Although Peter was worried about having less money, he found it hard to reduce his gambling. Eventually Peter lost his accommodation because of his non payment of rent.

Several examples were provided of a link between gambling and drug use, especially amphetamines. The 'speeded up' and 'invulnerable' effects of the drugs sometimes fuelled gambling, and gambling 'wins' were also used to subsidise drug use.

**David's** drug use and problem gambling were a dual addiction issue, and amphetamine use significantly worsened his gambling problem, increasing both the frequency and total expenditure. Homelessness was caused by a combination of the costs associated with drug use and gambling.

**Mark** says that amphetamine use increases his desire to use poker machines.

A big win on poker machines meant that **Bill** purchased a lot of drugs which, combined with other issues (unemployment, being severely behind in his rent and other household bills), precipitated eviction. He and his pregnant girlfriend, who also had a child to a previous partner, became a homeless family.

Case studies also indicated the complex problems that could be precipitated by gambling, and the relationship of these to housing stress.

**Sue's** gambling, for example, precipitated domestic violence, family break-down and homelessness.

**Sue** was married, with two children aged under five years. She had no immediate family living nearby or friends to visit. Her husband worked and controlled money very tightly. Sue placed both her children into child-care for a couple of hours a week and gambled on the pokies. Sue's husband soon noticed there was less food in the house and less money to spend. When she told him she gambled, domestic violence commenced. Sue eventually left the home with her children and stayed in rental accommodation but her husband found her and took back the children. Sue then went back to the house but left again because of the violence. Sue sought help from a SAAP service and on her arrival was extremely anxious and guilty about her gambling and its

impact on her family. Whilst staying at the service she struggled with the desire to gamble and kept herself away from people who might encourage her to go to hotels.

Case examples often indicated the impact of problem gambling on not just the gambler but those around them, with children being particularly vulnerable.

The study also revealed that gambling was currently a factor in the lives of 14% of SAAP clients (for whom information was known). In these cases gambling often helped keep people homeless, diverting funds otherwise available for housing costs.

**Dan** doesn't access long-term accommodation, but prefers to use his money for gambling. In the past three years he has constantly accessed short-term crisis accommodation.

The case studies and consultations with services identified a number of attractions for homeless people in gambling. Some saw gambling as an opportunity for a 'big win' that might bring relief from significant financial worries. Others were seeking out companionship, in a welcoming environment where they could participate in activities on an equal footing with others. The availability of cheap meals and free tea or coffee in venues was also an attraction.

*In my experience many homeless people gamble on the pokies in hotels. They find warmth, comfort and companionship there and occasionally free nibbles or a cheap meal. (SAAP worker)*

*Gambling is partly recreational but it is also a means of getting money to pay the bills. (SAAP worker)*

*Nick attends gaming rooms for free tea or coffee and cheap meals, and gambles small amounts. He has been homeless for over 10 years.*

The survey revealed a concerning number of homeless people assessed as requiring gambling-related assistance, but not receiving it (77% of current homeless gamblers).

Services reported that clients were often unaware of the agencies that could assist them with gambling problems. Clients were also often reluctant to identify gambling as a factor in their lives due to the associated shame and guilt. It was consistently reported that information about gambling was often only revealed for some time, when a trusting relationship had been built between client and worker. The reluctance to disclose also translated to a reluctance to seek or receive assistance.

From comments on the survey form, it was also clear that often people did not see gambling as a problem, despite sometimes clear impact on their housing, finances and relationships.

*James does not see gambling as a major issue. He is very matter of fact about putting all his benefits into the pokies.*

*Steve has been evicted more than once due to his gambling. Whilst in SAAP accommodation he was offered assistance to deal with the gambling, but he chose to leave the service instead.*

*Mick gambles in conjunction with drinking: he always drinks and gambles until completely out of money. He is not willing at this point to address either issue. He does not perceive it is such a large problem, and/or believes that at age 55 it will be the same 'for the rest of his days'.*

Financial counselling was sometimes identified as the assistance that clients were most likely to accept, and something that could lead on to a focus on gambling.

*Support has been offered to Janet but not taken up. She is currently working with a financial counsellor due to having so much debt. Hopefully the financial counsellor can help identify that the 'black hole' is gambling. (SAAP worker)*

For other clients it was reported that the focus of intervention was on 'other issues', rather than gambling, or that the time 'wasn't right' to tackle it.

It was also reported that some people developed their own strategies to reduce the temptation or possibility of gambling, for example avoiding gambling venues or the company of certain people, or even dressing inappropriately so they did not comply with the dress code for an establishment. Some clients were open about the fact that they had a gambling problem and made clear efforts to do everything they could to address their problem.

Clients were often unaware of the agencies that could assist them with gambling problems

## 6. Strategies for the future

This study has identified clear links between gambling, housing stress and homelessness. The relationship, however, is not straightforward: gambling can be one of a number of behaviours, patterns and addictions which mutually reinforce and perpetuate each other. Further, gambling is an easily accessible source of recreation, diversion, entertainment, companionship and 'place to go' for homeless people, who has so few options in these areas.

Findings also suggests that gambling-related homelessness usually develops over time, as problems (financial, relationship, employment etc) build up and negative impacts of the problem gambling increase: the gambler (and their family) gets deeper and deeper into trouble in a range of areas. Often it is a housing crisis which forces people to seek assistance.

It is also clear that for homeless people, problem gambling intervention is not a straightforward matter. Most have complex and multiple needs and their issues are quite entrenched. It is also clear, however, that there is significant harm to both the individual, those around them, and, directly or indirectly, the community due to their gambling behaviour.

The findings suggest that neither the homelessness or problem gambling sectors should operate in isolation from each other with regards to the complex interplay of problems identified in this study. Break Even agencies could benefit from greater awareness, support, options and strategies with regards to housing related issues. Similarly, SAAP agencies would benefit from greater capacity to identify and respond to problem gambling.

**It is also clear, however, that there is significant harm to both the individual, those around them, and, directly or indirectly, the community due to their gambling behaviour**

his study was conducted to provide an improved evidence-base which could begin to inform policy, practice and service development in this complex area.

It is therefore proposed that the way forward would include:

- 1 Strategies to improve the capacity of Break Even agencies to identify and respond to potential or actual housing crisis, particularly at an early stage
- 2 Strategies to improve the capacity of homelessness services to identify and respond to problematic gambling behaviour amongst their clients
- 3 The encouragement of joint ventures, pilots and intervention models between the two sectors
- 4 Continued community education campaigns to increase the general community awareness of problem gambling, to reduce the barriers to seeking assistance (including shame) and encourage early access to help
- 5 Community education strategies targeted to people experiencing homelessness, including the production of special materials
- 6 Further research and evaluation to more closely explore the issues raised in this report and support the ongoing development of effective intervention.

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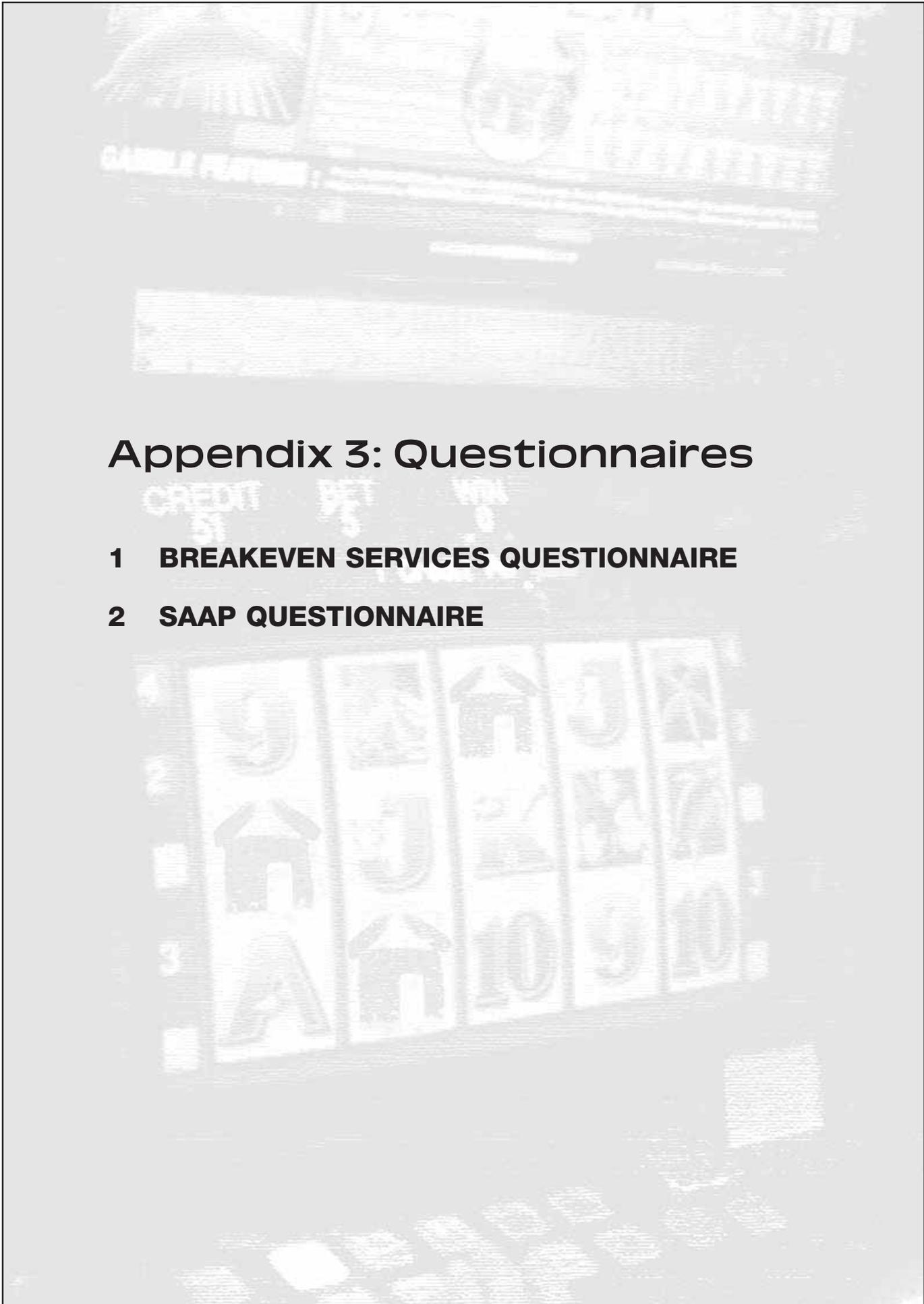
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## Appendix 1: SAAP survey respondents

- Aboriginal Housing Authority - Aboriginal Families Emergency Accommodation Program
- Adelaide Day Centre - Single Adults Service
- Amity Accommodation Service
- BCS Westcare Day Centre & Housing Services
- Bowden Brompton Housing Service
- Calvary Family Support Services
- Catherine House Supported Accommodation Service
- Ceduna Emergency Accommodation Service
- Centacare Youth Service
- Central East Metro DV Service
- City Homeless Assessment and Support Team
- Cyril Lyndsay House & Alan Bell House
- Domestic Violence Service - Kangaroo Island
- Eleanora Centre
- Elouera House DV Service
- Eyre Peninsula Women and Children's Support Centre
- Hutt Street Centre
- Ingle Farm Youth Accommodation Service
- Metro Housing Project
- Migrant Women's Support Accommodation Service
- Mission Australia Family Service
- Murraylands Support and Accommodation Service
- Northern Family Accommodation Service
- Nunga Mi:minar DV Service
- OARS Berri
- OARS Bowden Brompton
- OARS - Christie Downs
- OARS - Mt Gambier
- OARS - Port Augusta
- OARS - Port Lincoln
- OARS - Women's Accommodation Support Service
- Port Augusta Community Services
- Port Youth Accommodation Program
- Port Pirie SAAP Accommodation Service
- Ranges Youth Service
- Riverland Community Service
- Riverland Domestic Violence Unit
- Riverland Youth Accommodation and Support Service
- St John's Youth Service
- St. Joseph's Family Accommodation Service
- St Vincent's Homeless Persons Accommodation Services
- Salvation Army Ingle Farm - Family Accommodation Service
- Side Street Counselling Service
- South East Accommodation Services/South East Single Adult Accommodation Service
- South East Region Domestic Violence Services
- Southern Domestic Violence Service
- Towards Independence - Salvation Army
- Trace A Place Accommodation Service
- Uniting Care Wesley Adelaide - Youth and Parent Service
- Waikerie Accommodation and Support Service
- West Coast Youth Service
- Western Domestic Violence Service
- Whyalla Youth Service
- Women's Supported Housing Program - Centacare
- Young Women and Children's Support Services
- Youth Accommodation Support Service

## Appendix 2: Break Even Services survey respondents

- Cambodian Association
- Centacare Whyalla
- Flinders Medical Centre Intensive Therapy Services for Problem Gamblers, Break Even
- Lifeline South East
- Overseas Chinese Association SA
- Relationships Australia
- Uniting Care Wesley Adelaide
- Uniting Care Wesley Bowden
- Uniting Care Wesley Port Pirie
- Vietnamese Community in SA



## Appendix 3: Questionnaires

### 1 BREAKEVEN SERVICES QUESTIONNAIRE

### 2 SAAP QUESTIONNAIRE

# Questionnaire

## Gambling and Homelessness Study

### BreakEven Services Questionnaire

#### SERVICE OVERVIEW

Please complete information for current and new BreakEven clients for period 19 July 2004 – 1 August 2004 (inclusive)

BreakEven Agency Code

- 1 Total number of clients during period?
- 2 How many of these clients have experienced housing problems due to gambling?
- Yes, have experienced housing problems
- No, have not experienced housing problems
- Unsure/ don't know
- 3 How many clients with housing problems experienced a decline in housing circumstances?
- Yes, have experienced a decline
- No, have not experienced a decline
- Unsure/ don't know
- 4 How many of your clients are currently at risk of homelessness?
- Yes, are at risk
- No, are not at risk
- Unsure/ don't know
- 5 How many of your clients are currently homeless?
- Yes, are currently homeless
- No, are not currently homeless
- Unsure/ don't know
- 6 How many clients have previously experienced homelessness as a consequence of their problem gambling?
- Yes, have experienced homelessness
- No, have never experienced homelessness
- Unsure/ don't know

**7 Do you ever undertake housing advocacy or referrals for your clients?**

- Yes, often`  1
- Yes, occasionally  2
- Rarely  3
- Never  4
- Unsure  5

**8. Where possible, please provide comments on the following:**

a) the prevalence of housing issues amongst problem gamblers and the nature of these issues.

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b) approaches you adopt to working with homeless people who have problem gambling issues

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# SAAP Questionnaire

## Problem Gambling and Homelessness Study

### SERVICE OVERVIEW

Please complete information for current and new SAAP clients for period 19 July 2004 – 1 August 2004 (inclusive)

SAAP Agency Number

8 Total number of clients during period?

9 For how many clients were gambling-related issues a cause of their homelessness?

Yes, it was the main cause

Yes, was one of a number of causes

Not a cause

Unsure/ don't know

10 What is the total number of children accompanying those clients for whom gambling was a cause?

11 For how many clients is gambling currently a factor?

Yes, it is a factor

Not a factor

Unsure/ don't know

12 What is the total number of children accompanying those clients for whom gambling is currently a factor?

13 Please make any comments here

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Thank you for your assistance.

# SAAP Questionnaire

## Problem Gambling and Homelessness Study

TO BE COMPLETED FOR EACH CLIENT FOR WHOM GAMBLING WAS A FACTOR IN BECOMING HOMELESS OR IS CURRENTLY GAMBLING FOR THE PERIOD 19 JULY 2004 – 1 AUGUST 2004 (INCLUSIVE)

SAAP Agency Number:

**1 Gender of client**

- Female  1  
Male  2

**2 Does this person identify as being of Aboriginal or Torres Strait Islander origin?**

- No  1  
Yes, Aboriginal person  2  
Yes, Torres Strait Islander person  3  
Yes, both  4

**3 Age of client**

- 14 – 18 years  1  
19 – 24 years  2  
25 – 34 years  3  
35 - 44 years  4  
45 - 54 years  5  
55 - 64 years  6  
65 years and over  7

**4 Family type**

- Single without children  1  
Single with children  2  
Couple without children  3  
Couple with children  4  
Other  5

**5 Was gambling a cause of homelessness?**

- The main cause of homelessness  1  
One of a number of causes  2  
Not a cause of homelessness (→ Q8)  3  
Don't know/unsure  4

**6 Who had the gambling problem? (tick as many as applicable)**

- Client  1
- Partner/ spouse  2
- Parent  3
- Other family member  4
- Someone else in household  5
- Other (specify)  6
- Don't know/unsure  7

**7 In what way did gambling impact on this person's housing situation? (tick as many as applicable)**

- Could no longer afford housing costs  1
- Evicted  2
- Relationship or family breakdown  3
- Contributed to domestic violence  4
- Other (specify)  5
- Don't know/unsure  6

**8 To your knowledge, is this person currently gambling?**

- Yes, regularly gambles  1
- Yes, gambles when s/he has money  2
- Occasionally gambles  3
- No, not gambling (ÆQ11)  4
- Don't know/ unsure (ÆQ11)  5

**9 What forms of gambling is the person currently participating in? (tick as many as applicable)**

- Gaming machines  1
- T.A.B/ Racing codes  2
- Casino games  3
- Raffles/ Bingo/ Bingo tickets  4
- Scratch tickets/ XLotto/ Powerball  5
- Keno  6
- Private gambling  7
- Sports betting  8
- Other (specify)  9

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Don't know/unsure  10

**10 What venues does the person gamble in? (tick as many as applicable)**

- Casino  1
- Hotels  2
- T.A.B.  3
- Community/ Sporting clubs  4
- Other (specify)  5
- .....
- Don't know/unsure  6

**11 Has this person previously received help with a gambling problem?**

- No  1
- Yes  2
- Don't know/ unsure  3

**12 Does this person currently need help with a gambling problem?**

- Yes, is receiving help ( ~~Q~~13)  1
- Yes, but is not receiving help  2
- No, doesn't need help  3
- Don't know/ unsure  4

**13 If yes, and is in receipt of help, is the agency**

- A Breakeven service  1
- Another service (please specify)  2
- .....
- Unknown  3

**Any other comments**

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