

The explosion of
gambling harm
and the need for urgent training for
financial counsellors

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Financial Counselling Australia (FCA) is the peak body for financial counsellors. FCA's members are the state and territory financial counselling associations.

Disclaimer

This report is based on a survey of financial counsellors. It does not represent the attitudes or opinions of other third parties, including funding bodies.

About financial counselling

Financial counsellors help people experiencing financial stress. They work in community-based not for profit organisations and their services are free, independent and confidential.

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About this survey

In late March/early April 2022, we asked financial counsellors about their experiences of working with clients affected by gambling. Clients include people with gambling issues themselves, as well as family and friends who have been affected.

There are around 900 financial counsellors in the sector and we received 395 responses. This is a response rate of 44%, the largest response rate we have ever had to a survey. The survey also collected some limited feedback from financial counselling agency managers,¹ financial counselling students and financial capability workers. A total of 470 responses were received.

This short report sets out some of the key findings from the survey of the 395 financial counsellors only.

Some financial counsellors specialise in assisting people affected by gambling and the report generally divides the results between the specialist and generalist financial counsellors.

We are in the process of analysing and writing up the survey results as a whole and will release a fuller report later in 2022.



¹ We are also canvassing the views of agency managers through a workshop in late May 2022.

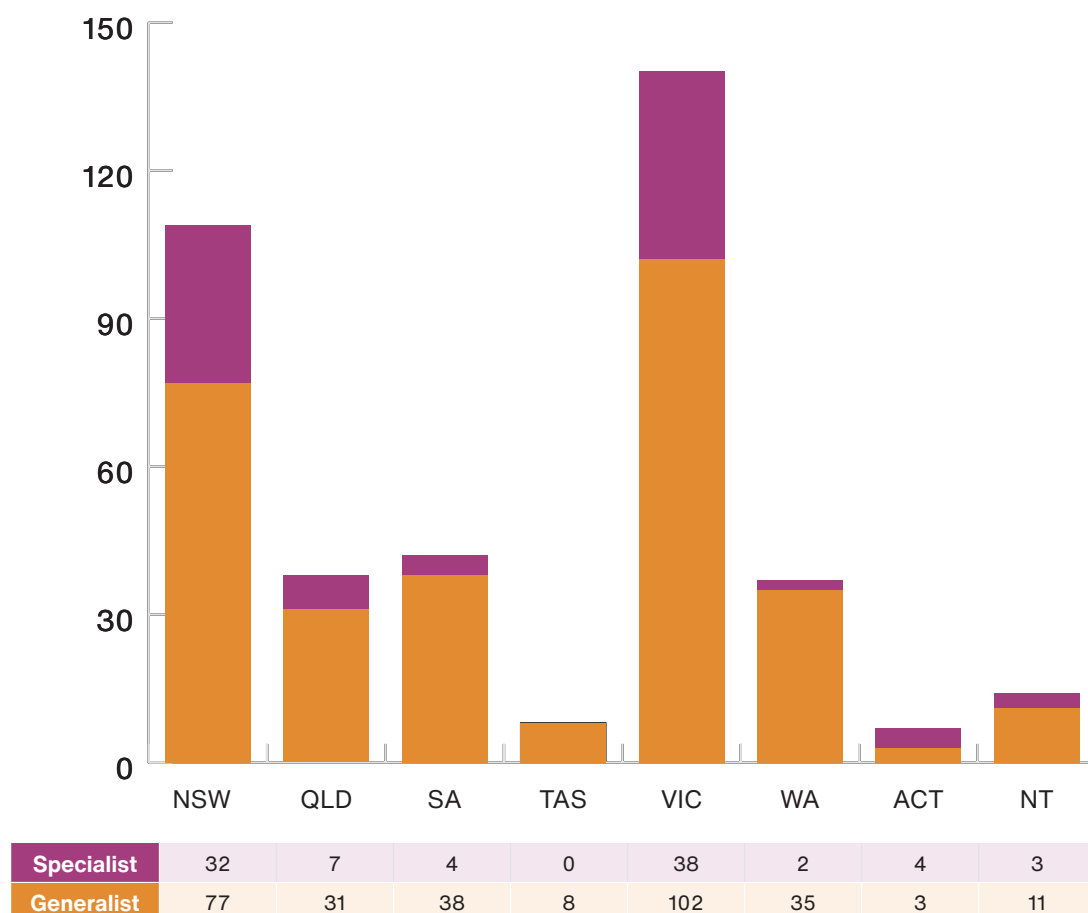
1 Number of responses

Financial counsellors from across Australia responded to the survey

There are around 900 financial counsellors in Australia and 395 responded to the survey, from all states and territories. This is a response rate of 44%.

We describe financial counsellors as generalists (financial counsellors who work with people across the community) or specialists (those who specialise in helping people affected by gambling).

Where do financial counsellors work?



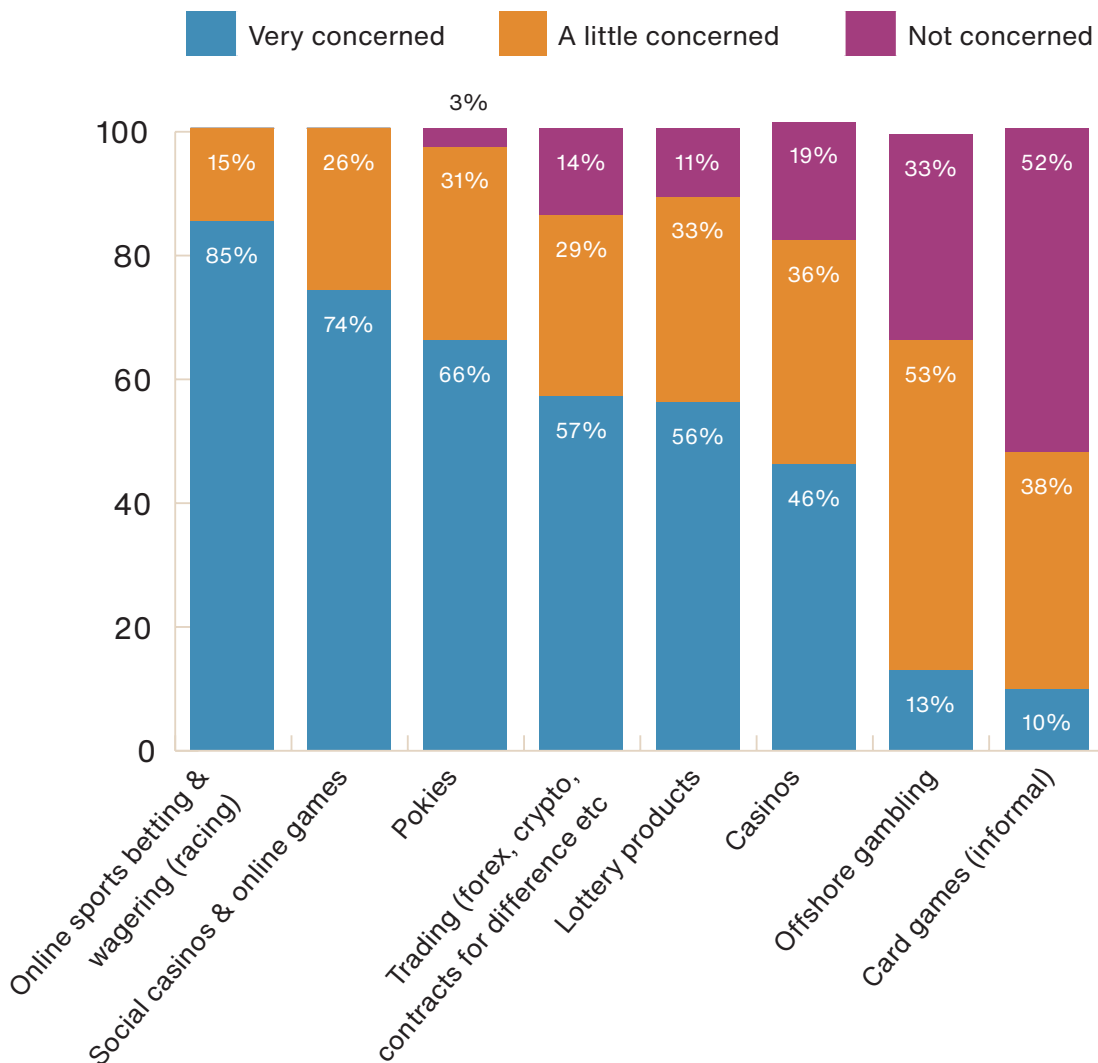
2 Biggest concerns

Specialist gambling financial counsellors are particularly concerned about the harm from online sports betting, social casino and online games and the pokies.

Harm from cryptocurrency and forex trading are also areas of concern.

We have ordered the results from most concerning to least concerning.

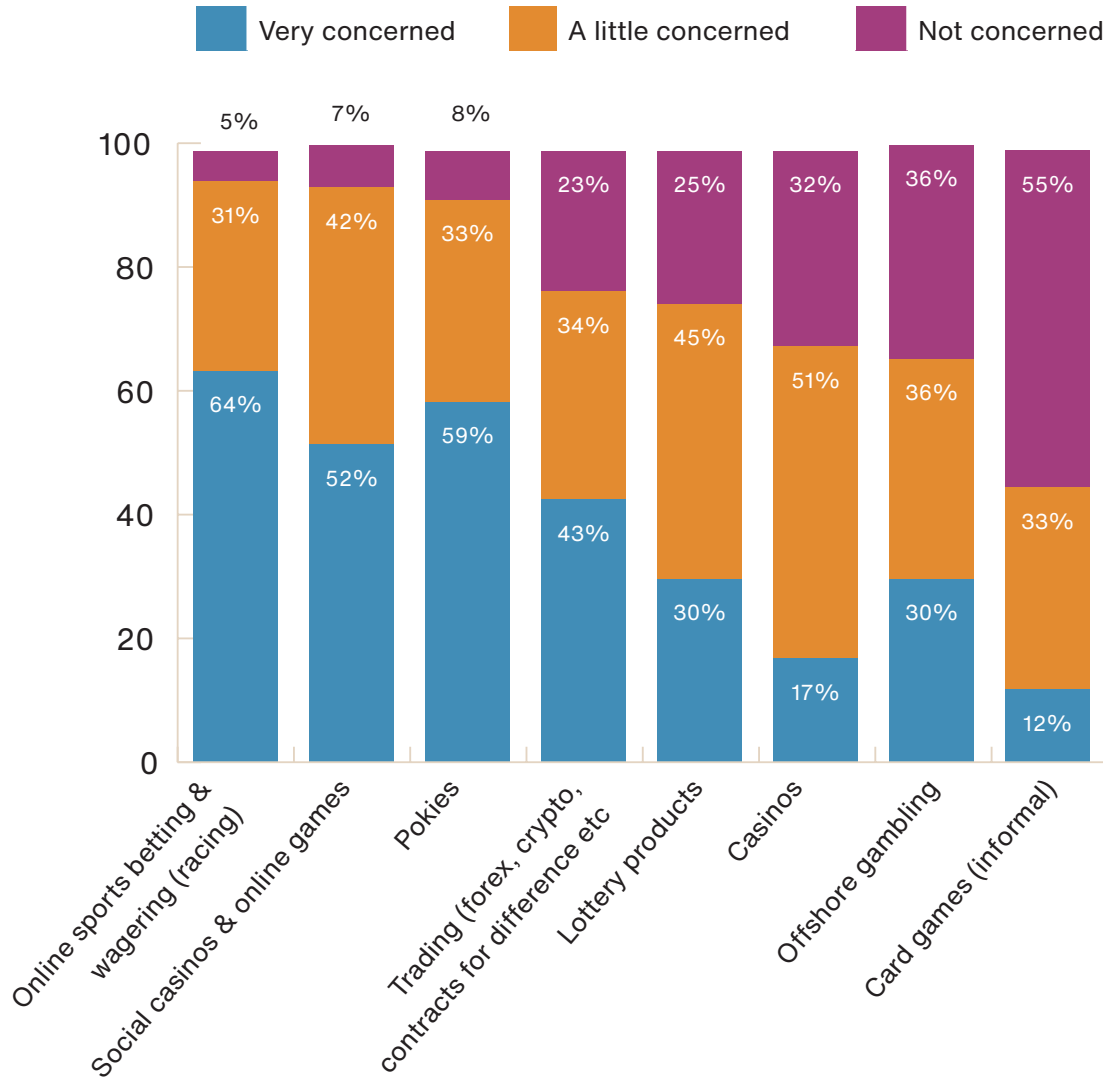
What are specialist gambling financial counsellors concerned about?



Generalist financial counsellors are also concerned about online sports betting.

We have ordered the results based on totals for “very concerned” and “a little concerned”.

What are generalist financial counsellors concerned about?



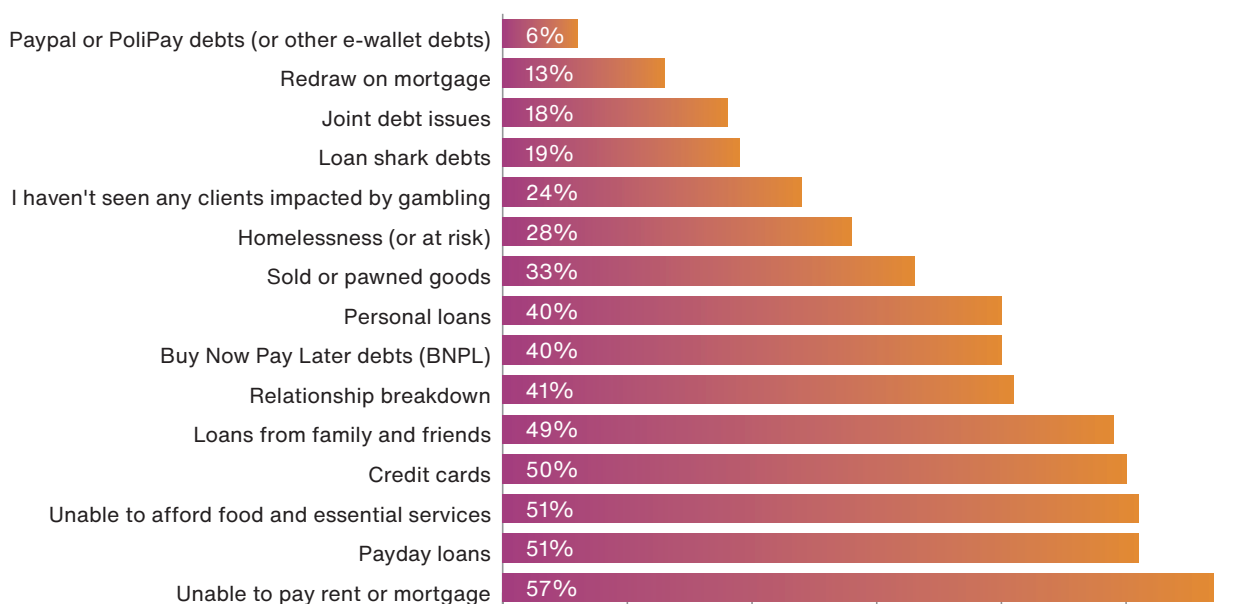
3 Presenting problems for gambling clients

Gambling results in multi-faceted problems for clients.

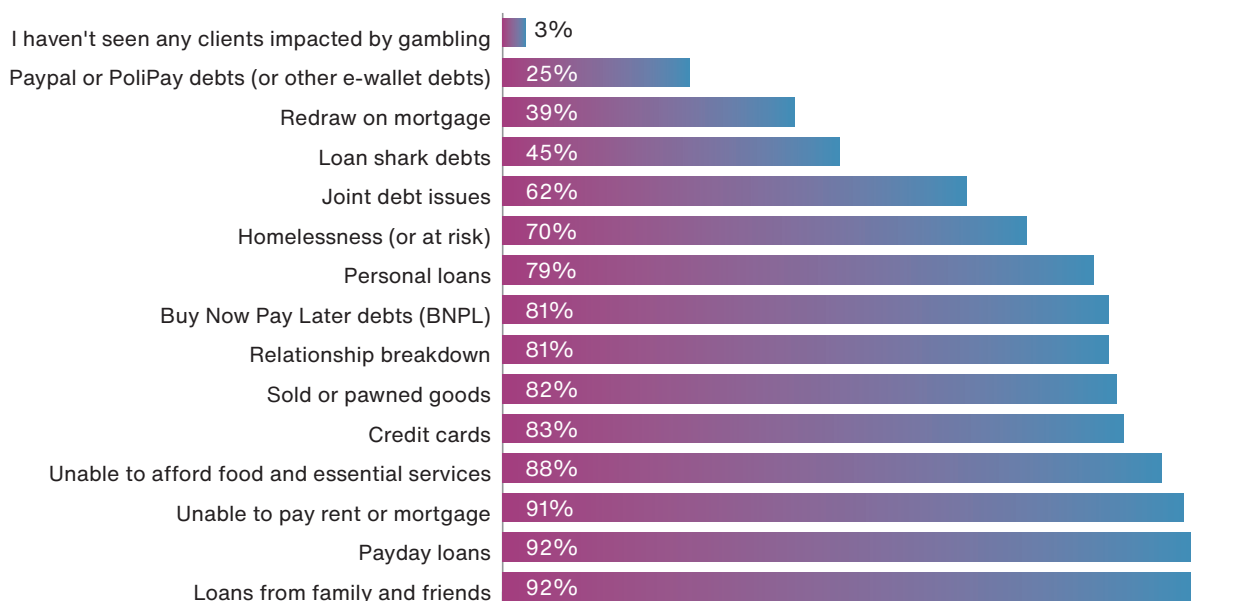
Most clients present with multiple forms of debt (loans from family and friends, payday loans, credit cards) and an inability to afford the essentials: rent, mortgage, food and essential services.

The survey question was: "Thinking only about your clients impacted by their OWN gambling. In the last 12 months, which of the following issues/debts have these clients experienced as a result of their gambling?"

Generalist financial counsellors



Gambling financial counsellors

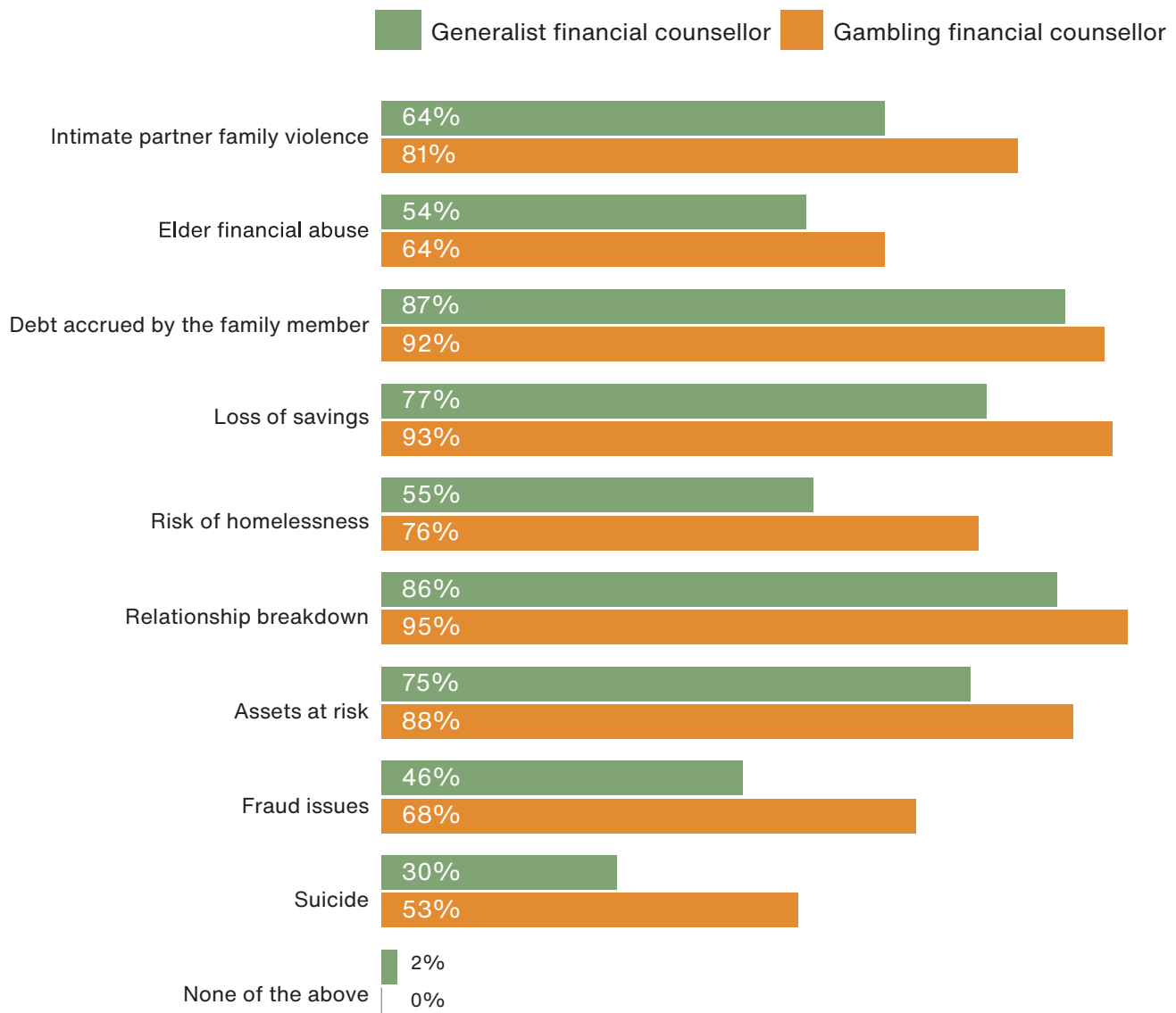


4 Impact of gambling on others

The impact of gambling on a person's family is severe.

Relationship breakdown was the most common reported impact. People affected also lose savings, and assets are put at risk.

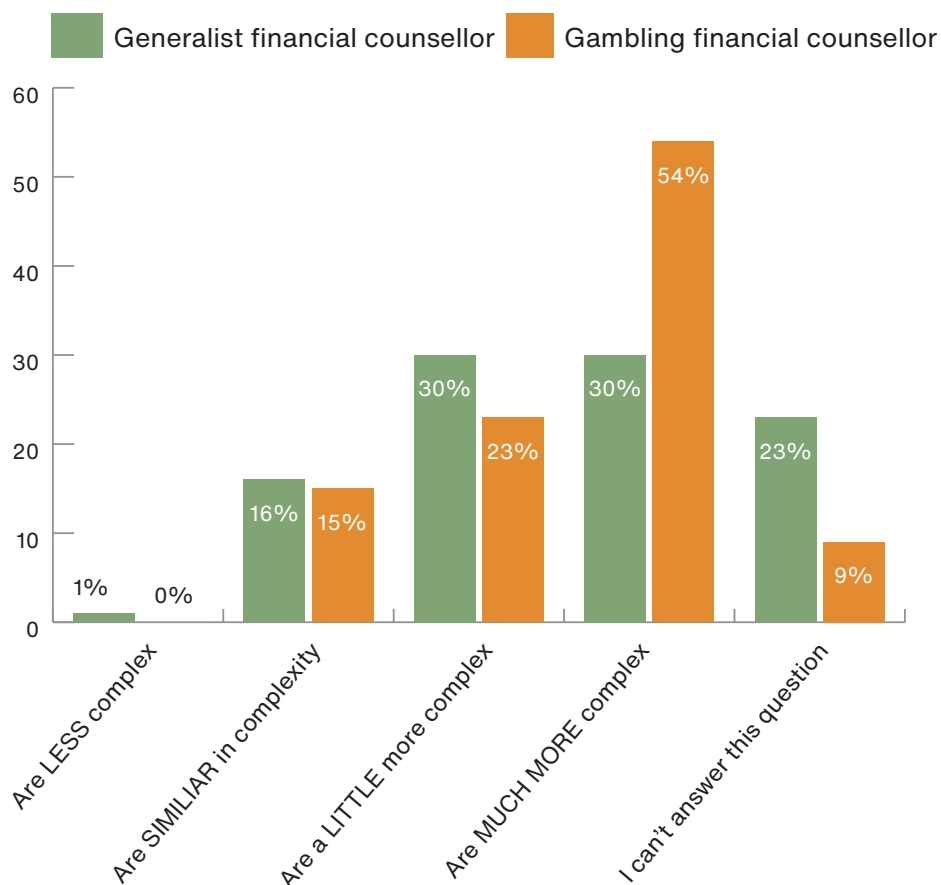
The survey question was: "What issues do people affected by someone else's gambling experience?" (multiple responses were possible)



5 More complex work

Helping clients with gambling issues is more complex than work with non-gambling clients.

The survey question was: “Thinking about the complexity of GAMBLING client casework compared to non-gambling clients, your gambling clients ...?”

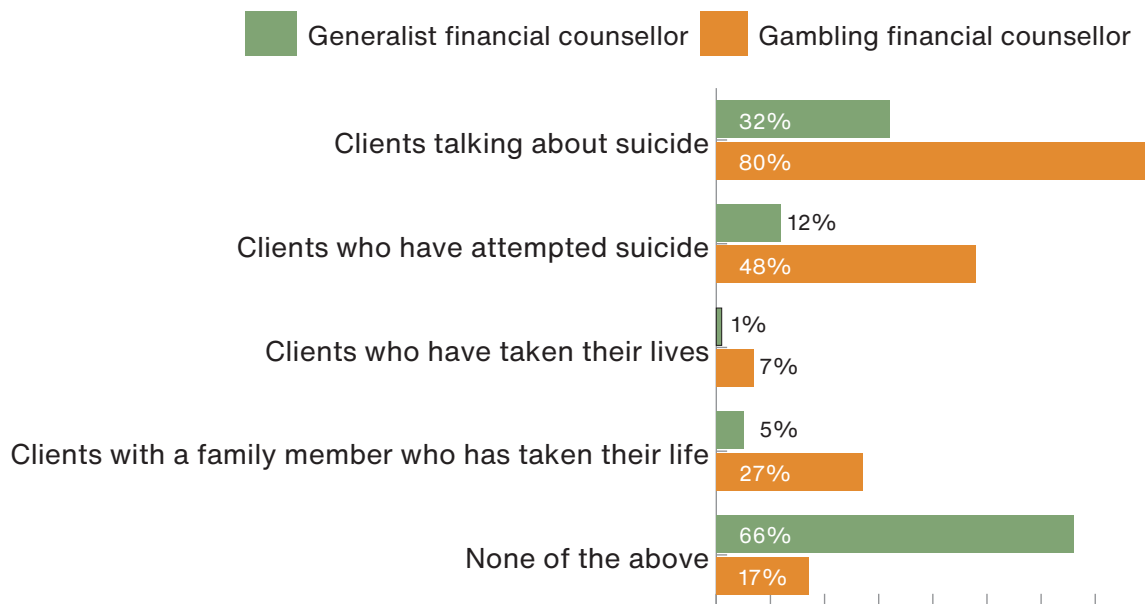


Some clients are talking about or have attempted suicide

Specialist gambling financial counsellors frequently assisted clients who talked about suicide (80%). Nearly half of these specialists (48%) had clients who had attempted suicide and 7% had clients who had taken their lives.

These figures were less for generalist financial counsellors who see a wider range of clients, but are still concerning. For example, 12% of generalist financial counsellors said they had assisted clients who have attempted suicide.

The survey question was: "Considering your clients impacted by gambling, which of the following have you experienced? You can choose more than one."

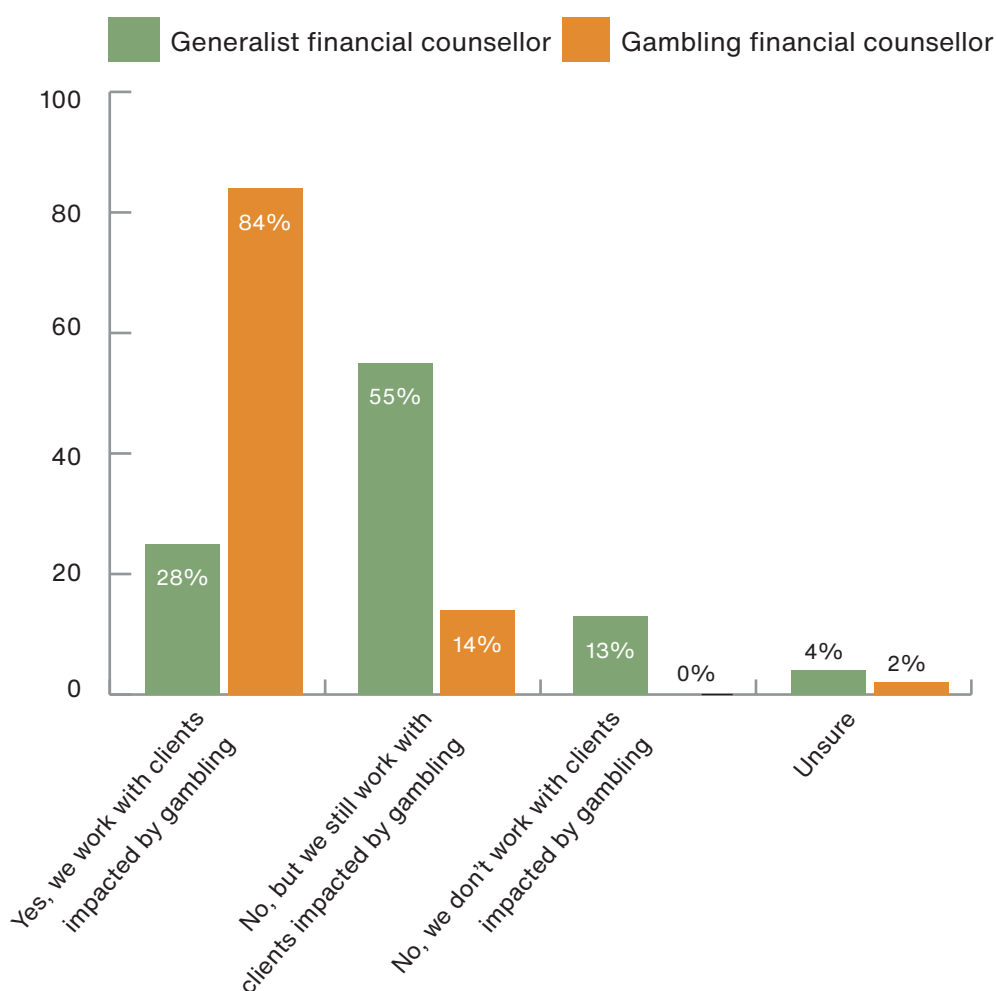


6 Some agencies can do this work, some struggle

We don't want a single person to be turned away when they are brave enough to reach out for help.

The survey question was: "Is your AGENCY funded specifically to provide gambling financial counselling?"

13% of agencies are unable to assist clients impacted by gambling. Overall, 46% of agencies are not funded to assist clients affected by gambling but do this work anyway. (This figure is not shown in the graph below but is the average of the overall data.)



7 Financial counsellors need more training

Financial counsellors are asking for more training

Some indicative comments from the survey were:

- ▶ I really don't have much experience with gambling issues as I usually refer out. This has made me think that some training in this area would be beneficial.
- ▶ I have not done training for a while in this area.
- ▶ (My) experience and skills are limited in this area.
- ▶ Many years ago but nothing recently.
- ▶ Would like to see more gambling assistance training for our service.
- ▶ Need education for financial counsellors about the different forms of online gambling and offshore casinos.
- ▶ I received training several years ago and need ongoing updated training.
- ▶ There really hasn't been much on-going professional development other than ad-hoc talks at conferences which are great for telling you what recent developments have been but sometimes short on practical details. I feel very out of date in terms of knowing all the steps I can take to help my clients on the financial side.
- ▶ Specific training would greatly benefit how I service the client.

There were also comments reminding us that the counsellors needed to understand the drivers of gambling behaviours.

- ▶ In many cases the client is experiencing poor self-esteem, is upset with themselves about how they have behaved or reacted in other areas of their lives; the gambling is often a symptom of underlying issues. I don't get a sense from the few workshops I have done, that this key aspect is explored and addressed.

An experienced gambling financial counsellor said:

- ▶ There is a specific skill set for working with gambling clients. New financial counsellors should not be placed in a role as a problem gambling specialist until they have had experience working with clients as a generalist financial counsellor. We don't want to free up money for these clients.

This comment references the widely expressed sentiment that gambling work is more complex than generalist financial counselling. Usually in financial counselling the aim is to free up money to pay debts and help people to get onto a stable financial footing. However, freeing up money for people with a gambling addiction can trigger further gambling and subsequent harm. It must be done carefully, with the person working with a therapeutic counsellor on their underlying mental health and addiction issues. There is a risk of the 'assistance' harming the person if the financial counsellor isn't experienced and well-trained in gambling counselling.

Overall, the most common training financial counsellors had received relating to working with clients impacted by gambling was continuing professional development, with 49% of generalist financial counsellors having accessed this and 81% of specialist financial counsellors. Unfortunately, training of this nature is one-off and limited. It means that many financial counsellors have accessed one or two hours of training at most in the past few years. There is also a reasonably large cohort of generalist financial counsellors (39%) who have received no specific training.

The survey question was: “What training have you completed related to working with clients impacted by gambling?” (multiple responses possible)

