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Learning Objectives

- Discuss current research identifying the interrelationship of gambling disorder, domestic violence, and economic abuse.
- Examine approaches to identifying and addressing gambling and economic abuse with strategies for empowering survivors.



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Where Gambling and Violence Meet



- Intersection: a point at which two or more things converge.
- Intersectionality: the interconnected nature of social categorizations such as race, class, and gender as they apply to a given individual or group, regarded as creating overlapping and interdependent systems of discrimination or disadvantage.
- Every single person is unique; a person's identity isn't just made up of their race, ethnicity, gender, sexuality, religion, class, ability, nationality, or even location in the world, but the combination of these things and more.

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Intersectionality is widely used to illustrate the interplay between discrimination, whether it's based on gender, race, age, class, sexual identity, religion, or more.

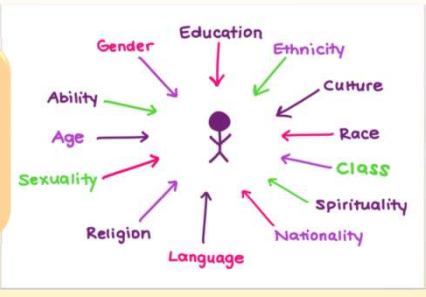
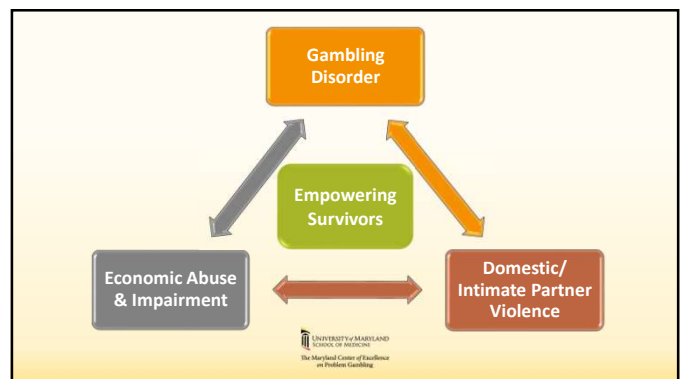


Image credit: IWDA: <https://iwda.org.au/what-does-intersectional-feminism-actually-mean/>

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Down to Basics

- Women are more likely to be the victims and survivors of violence.
- Violence can happen against men, women, those who are young, old, various sexual orientations and identified genders, across cultures and countries.
- Men are more likely to be the perpetrators of violence, and a greater number of men engage in gambling.

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"I know a bear's intentions; I don't know a man's intentions, no matter how nice they are."

"The bear sees me as a human being."

"No one's gonna ask me if I led the bear on or give me a pamphlet on bear attack prevention tips."

"I think you're more likely to anticipate what a bear would do than what a man would do."

"If the bear attacks me, and I make it out of the woods, everybody's going to believe me ... But if a man attacks me and I make it out, I'm going to spend my whole life trying to get people to believe me."

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Domestic Violence and Intimate Partner Violence

You will often see an interchanging of "domestic violence" and "intimate partner violence."

- **Domestic violence** refers to violence among people in a domestic situation, and can thus include not only a spouse or partner (same sex or opposite sex), but also siblings, parents, aunts, uncles, cousins, etc.
- **Intimate partner violence** describes violence perpetrated by a partner in a romantic or dating relationship. The term recognizes that abuse occurs within a spectrum of relationships, current and former partners included.

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Domestic Violence and Intimate Partner Violence

- Both terms refer to a cycle of violence demonstrated through control and abuse that exists in a personal and intimate relationship.
- Describe relationships where there is a pattern of coercive (use of force or threats) behaviors or tactics utilized against the victim with a purpose of gaining and keeping power or control over them.

"Abuse is not love. It is one person in a relationship having power and control over the other person."

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The Costs of Gambling and Domestic Violence

- NCPG estimates that the annual national social cost of problem gambling is about \$14 billion.
- The national economic cost of domestic and family violence is estimated to be over \$12 billion dollars annually.

- Decreased quality of life
- Diminished psychological and physical health
- Unemployment
- Debt and poor credit
- Homelessness
- Increased healthcare costs
- Increased crime costs

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World Health Organization: Gambling Disorder

- Around 80% of global gambling expenditure (consumer losses) is on land-based activities. However, online participation and expenditure have increased markedly.
- Gambling is now heavily promoted online in social media. During the past few years, there has been a rapid convergence of gambling and gaming.
- A substantial body of research indicates that gambling disorder and harms are disproportionately experienced by groups that are economically and socially disadvantaged.
- It is likely that gambling and problem gambling also exacerbate other health and social disparities and inequities.

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World Health Organization: IPV

- Intimate partner violence is one of the most common forms of violence against women. IPV occurs in all settings and among all socioeconomic, religious and cultural groups.
- The overwhelming global burden of IPV is borne by women.**
- Although women can be violent in relationships with men, often in self-defense, and violence sometimes occurs in same-sex partnerships, the most common perpetrators of violence against women are male intimate partners or ex-partners.
- By contrast, men are far more likely to experience violent acts by strangers or acquaintances than by someone close to them.**



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Intersectionality & Gender

Violence differs between groups of women, because the violence women and girls experience *isn't just based on their gender*.

- 61% of bisexual women and 44% of lesbian women experience intimate partner violence, compared to 35% of heterosexual women.
- Black/African American survivors are disproportionately more likely to be criminalized by the legal system, becoming revictimized.
- Women and girls with disabilities are 2 to 4 times more likely to experience domestic violence than women without disabilities.
- Women between the ages of 18-24 are more commonly abused by an intimate partner.



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Gendered Drivers of Violence

- Drivers of violence against women are widely recognized to be gender-based and founded in unequal power relationships and gender stereotypes, where abusive male partners assume a right to control the woman and prioritize their needs above hers.**
- Gambling was a reinforcing contributor** to violence against women that increases its frequency and severity when other drivers of violence are present in the relationship.
- Gambling intensified IPV where gendered drivers of violence against women were present in the relationship**, manifested as coercive and controlling behaviors.



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Gendered Drivers of Violence

Gambling exacerbates violence where gendered drivers of violence are present

- Overlooking the use of violence**
 - Used violence to express anger about their own problems, to assert authority
- Control over the decision making**
 - Tricked out of money to gamble, remortgage the home, limit access to money
- Expectations of strict gender roles, enforcing sexist stereotypes**
 - Woman takes on all household responsibilities, punished for unacceptable behavior – even their gambling
- Peer relationships that accept the use of aggression and disrespect towards women**
 - Peers fail to intervene, trivialized and excused violence, hid their gambling



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Gambling: Domestic and Intimate Partner Violence

- Gambling does not directly cause intimate partner violence but can intersect with it in a range of different ways.**
- Previous research into problem gambling has examined its connection with intimate partner violence and generally defined violence in terms of physical assault. There has been little examination of gambling and its connection with coercive control or economic abuse.
- Economic abuse is highly prevalent among women experiencing gambling-related intimate partner violence.**
- Gambling venues serve as safe spaces for women where there are few alternatives.

Problem gambling and intimate partner violence: Key findings and future directions / ANROWS (Ed.). Sydney: ANROWS, 2020. Research to policy and practice, Issue 21/2020



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Gambling: Domestic and Intimate Partner Violence

- Majority of gambling research has focused on the harms to the individual that is gambling and not the impact on the families and local communities.
- Research consistently indicates that rates of IPV reported in samples of individuals with gambling disorder are significantly higher than those in general population samples.
- Many studies fail to examine the broader dynamics of the intersection of gambling disorder and IPV: impulse control, financial stressors, pre-existing gambling/IPV, gender and culture, legal implications, etc.



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Gambling: Domestic and Intimate Partner Violence

- The stigma felt by women because of **both** their partners' gambling and abusive behaviors was a notable feature of the narratives of women - **inhibiting seeking help and prolonging them remaining in abusive relationships.**
- Research illustrates how through coercive and controlling behavior, intimate partners may engage in:
 - secretive behaviors that enable the continuation of men's gambling habits
 - a perpetuation of individual and familial harms to hide abuse
 - prevent/ denied help from friends and family, and formal support agencies



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Intersectionality of Gambling Disorder and Domestic/Intimate Partner Violence

- Family history increases risk/ susceptibility
- Develop plans to maintain safety
- Impulse control decreases with use of alcohol or other substances
- Co-occurring MH and SUD
- Progressive, develops over time
- Public Health concerns
- Impact of pandemic
- Impact on loved ones
- Lack of trust: lying and deception
- Not many persons seeking help
- Cultural Beliefs



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Intersectionality of Gambling Disorder and Domestic/Intimate Partner Violence

- Increased risk of suicide
- Economic impact on society
- Financial impact on individuals
- Limited legal protections and safeguards against harm
- Elements of Control
- Under Reported
- Under Researched
 - Overall: *by gender type, gambling type, abuse type*
- Under Funded sources for help
 - Limited access to help
- Stigma
 - why not just stop/leave



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Gambling: Domestic and Intimate Partner Violence

More research needed...

- To provide a more complete understanding of IPV link to gambling must consider forms of economic abuse.
- Little research has examined factors that contribute to gambling-related IPV beyond victims and perpetrators.
- Examine the use of coercive control which involves more injurious, frequent and persistent violence, resulting in ongoing fear, trauma, hypervigilance, and isolation.
- In alignment with a **public health perspective** on gambling harm, research could valuably examine how gambling industry products, practices and environments are contributing to IPV and what industry could/should do.



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Gambling: Domestic and Intimate Partner Violence

Seeking Solace in Gambling

A look at the cycle of violence and women who gamble



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Seeking Solace in Gambling

- **To Regain Control:** "The situation really escalated after our son was born and he really tried to control everything about what I was doing and parenting and just everything. At that point I felt trapped ... in the back of my mind thinking, my god, if I got a big windfall I'm just going to leave."
- **Psychological Escape:** "It was like a relief to watch the things spin around and you'd think about that, instead of thinking about anything else ... the anxiety just quietly dissipates ... I've won something, and that was refreshing from everything else that was going on. It was relief and a distraction."
- **Physical Escape:** "That was my safe haven ... until you left ... [and then] it was worse." & "When the abuse started that's when I used it as an escape, and that's when the real addiction took over, like, the lack of control."



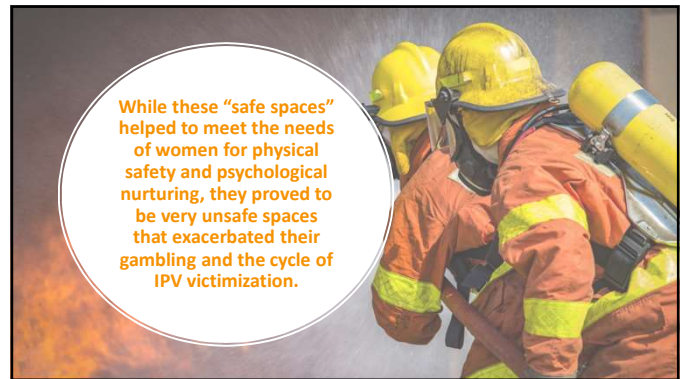
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Seeking Solace in Gambling

- **Cope after Leaving the Relationship:** "For a good couple of years, I was very raw and very untrusting, almost agoraphobic. But I would find solace in gambling."
- **Social Accessibility:** "There were all these people, and free snacks, and lights, and noise and music; and I thought, 'Oh, this is nice' ... At the time, it wasn't gambling, it was just an excuse to spend time in this lovely environment, which was so welcoming, and unlike anything else I had to go to."
- **Venues Do Not Interrupt Play:** "I always sat by myself ... I never got comfortable talking to people, particularly if I had makeup on covering a black eye, which happened more often than not." & "They just tend to turn a blind eye."
- **Geographic Accessibility:** "You can just turn up at any time, like for instance in the middle of the night."

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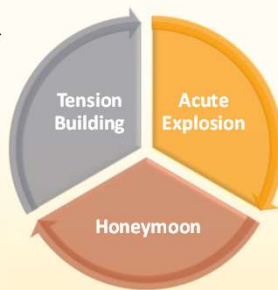
While these "safe spaces" helped to meet the needs of women for physical safety and psychological nurturing, they proved to be very unsafe spaces that exacerbated their gambling and the cycle of IPV victimization.

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Cycle of Violence:

"gambling is so interwoven with domestic violence, it's inseparable"

- Tension increases if unable to gamble
- Described their partners as "moody and nervous as tension built before a gambling session"
- Violent outbursts were directly linked to gambling losses
- Followed by remorse and promises to change; they'll do what it takes
- Resume "walking on eggshells" in tension phase



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N. Hing, et.al (2022) J of Interpersonal Violence Vol. 37

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Power and Control

Power and control wheel
adapted from the Duluth Model:

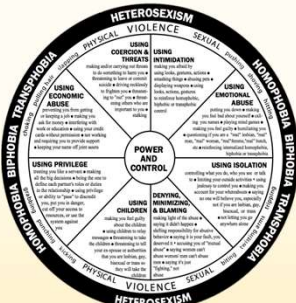
<https://www.norfolk.gov.uk/safety/domestic-abuse/what-is-domestic-abuse/power-and-control-wheel>



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- **Using Coercion and Threats**
 - Threatening you and others, stalking, threat to "out" you, threat suicide
- **Using Intimidation**
 - Using looks, gestures and actions to make you feel fear, displaying weapons
- **Using Emotional Abuse**
 - Humiliation, putting you down, name calling, mind games, making you feel guilty
- **Using Isolation**
 - Controlling what you do, saying no one will believe you, using jealousy to control you
- **Denying, Minimizing, & Blaming**
 - Making light of abuse, saying they deserved it, it is their fault, it's fighting not abuse
- **Using Children**
 - To relay messages or threaten to take custody
- **Using Privilege**
 - Treating you like a servant, making all the big decisions, preventing access to resources
- **Using Economic Abuse**
 - Preventing employment, making you ask for money



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Economic Abuse

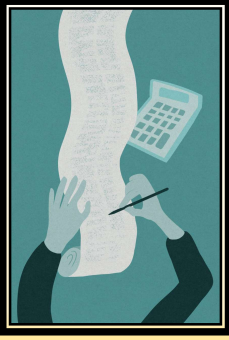
Every woman whose partner had a gambling problem reported economic abuse.

"Instead of being sorry it's like 'Well why should I give you my money, you don't do this, you haven't done that' and 'You didn't iron my uniform last week and your kids have done this' ... so everything becomes my fault."

"He made me believe I was money orientated because I wanted a house. He made me believe that because he wasn't earning much and I wanted the good things in life that he had to go gambling to get the money, and that is what he made me believe."

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Women and Finances

An abuser's actions can plummet a survivor into poverty.

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Women and Finances

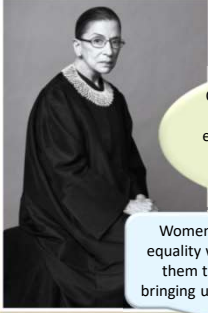
Until 1974...

- women were not allowed to apply for bank accounts, credit cards, and/or mortgages without a male co-signer.
- women could not receive the same military housing allowances as men.
- women were required to pay more for pension plans than men to receive the same benefits.

...This was only 50 years ago

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The Notorious RBG: Honorable Ruth Bader Ginsburg

Our goal in the '70s was to end the closed-door era. There were so many things that were off limits to women.


I am sensitive to discrimination on any basis because I have experienced that upset.

Women will only have true equality when men share with them the responsibility of bringing up the next generation.

I don't say women's rights—I say the constitutional principle of the equal citizenship stature of men & women.

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The Notorious RBG: Honorable Ruth Bader Ginsburg

1. Employers cannot discriminate against employees based on gender or reproductive choices.
2. State-funded schools must admit women.
3. **Women have the right to financial independence and equal benefits.**
4. Men are entitled to the same caregiving and Social Security rights as women.
5. Juries must include women.

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Women, Money, Confidence: A Lifelong Relationship

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Women, Money, Confidence: A Lifelong Relationship a Bank of America Study

- Financial experiences vary by age, income and ethnicity, pointing to the need for women to get individualized support.
- Younger women (ages 22-39) were more likely to have conversations around finances than their older counterparts (65 and up).
- The top obstacles women say are holding them back from investing:
 - not having savings to invest (38%)
 - lack of knowledge (32%)
 - believing investing is too risky (22%)

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Women, Money, Confidence: A Lifelong Relationship *a Bank of America Study*

Most women report they are doing well managing their day-to-day finances, like:

- paying their bills every month (70%)
- following a budget (53%)

However, they are struggling with longer term actions like:

- paying down debt (44%)
- saving for emergencies (44%)
- saving for retirement (36%)
- building wealth (27%)

One-in-five women (21%) admit it is time to make a change to their finances.



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Women and Finances

Lorna Sabbia, head of Retirement & Personal Wealth Solutions at Bank of America:

“There’s a huge wealth gap between men and women, caused by such things as the pay gap and the fact that women tend to spend more time out of the workforce caring for family.”

In 2020, women earned 82.3% of what men earned, according to the U.S. Bureau of Labor Statistics.



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Empowering Survivors: *Safety 1st*



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Empowering Survivors *Developing a Safety Plan*

- Create a safety plan: where to go and who to call in an emergency.
- It is important to see your life first and possessions second.
- Inform people you trust about your plan and *allow* them to help you.

Safeguard your finances and personal documents:

- Obtain a PO Box and have all mail sent to it.
- Change Passwords and Pin Numbers.
- If possible, open a bank account or hide money to establish or increase independence (i.e., tell the abuser you paid \$40 for a coat you bought for \$10).
- Leave money, an extra set of keys, copies of important documents, and extra clothes **with someone you trust** so you can leave quickly.



<https://hruth.org/get-help/create-a-safety-plan/>

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Some items you want to consider having safe:

- birth certificates, social security cards
- marriage and driver's license, car title
- bank account number, credit and/or ATM cards, savings account information
- lease agreements, house deed, mortgage papers
- insurance information and forms
- school and health records
- welfare or immigration documents
- medications and prescriptions
- divorce papers or other court documents
- phone numbers/addresses for family/friends/community agencies
- clothing and comfort items, extra keys



<https://hruth.org/get-help/create-a-safety-plan/>

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Empowering Survivors *Meaning of Empowerment*

Enhance feelings of empowerment by partnering with the survivor to:

- Envision a set of safety-related goals
- Strengthen the survivor's internal resources needed to achieve goals
- Inform and connect the survivor with potential external resources of support
- Facilitate the acquisition of resources needed to decrease the potential emergence of new safety-related risks



Increasing feelings of personal autonomy, the ability to have control and influence over their own lives.







Reducing feelings of powerlessness.

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Empowering Survivors Housing



-  Emergency shelters are often for a limited time
-  Transitional housing is not permanent
-  Limited financial resources making housing difficult
-  Rent is rising faster than grant money

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Empowering Survivors Things to consider...



Financial Trauma

- Poverty-related stress
- Past and present injustices and/or exploitation
- Social inequities derived from education, socioeconomic status, material circumstances, employment and social status
- Negative family interactions and interpersonal stress
- Connection found between financial hardships and psychological distress including depression, anxiety and PTSD

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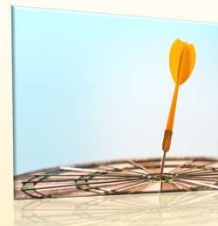
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Empowering Survivors Things to consider...

- Conversations about money and finances can be difficult.
 - Shame and Stigma if we do not have "enough"
 - Salaries are not discussed at work, challenges in asking for a raise
 - Gendered relationship towards money – income, paying bills
- Financial History.
 - Understanding of credit and current score, use of banks
 - Familial background and current practices around money management
 - Values and practices toward money
- Many women express regret about not becoming involved in their financial lives sooner.
 - Ways to rebuild assets and savings
 - Understanding credit
- Emotional relationship towards money and its impact on decisions.
 - Managing regret, increase confidence
 - Money as a means to an end
- Gambling money is not seen as real money.
 - Group support, building community
 - Creating a healthy relationship with money while treating gambling problems

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Empowering Survivors Financial Education and Counseling



Key areas to focus on:

- Understanding basic banking services.
- Understanding tax credits and how to file taxes.
- Basic budgeting/creating a spending plan; shifting if needed during the crisis.
- Understanding financial values and decision-making.
- Protecting yourself from identity theft.

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Empowering Survivors Financial Education and Counseling

- **Financial knowledge** includes the necessary information to participate in the economy.
- **Economic self-efficacy** is the individual's perceived ability and personal confidence to perform financial tasks.
- **Economic self-sufficiency** is having the abilities or skills needed to manage finances and maintain financial independent living.

Engaging in more financial planning, increasing knowledge, and working with a financial advisor can increase monetary confidence.

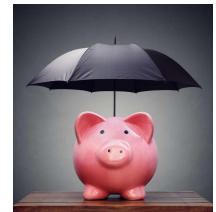
The more we know, the more confident we will feel.

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Empowering Survivors Resources

- Moving Ahead Curriculum
 - <https://www.allstatecorporation.com/the-allstate-foundation/relationship-abuse.aspx>
- Your Money, Your Goals (CFPB) Financial Empowerment Toolkit
 - <https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/>
- FDIC Money Smart Curriculum
 - <https://www.fdic.gov/resources/consumers/money-smart/index.html>



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Outreach to Local DV/IPV Providers

Inquired about:

- Their observance of gambling problematically as it related to DV/IPV with perpetrators and/or survivors in the population they serve.
- Any awareness of survivors' use of gambling to cope/ escape?
- What are the impacts of economic abuse, coercion and control in the population they serve?
- What resources are utilized to empower survivors?



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Outreach to Local DV/IPV Providers: *Findings*

- Human Trafficking associated with gambling venues, casinos specifically
- Support internally and from other agencies for financial education, employment assistance, legal help, etc.
- Rural Locations suspect gambling by perpetrators “due to missing large amounts of money”
 - Gambling less likely to be identified as a problem
- Urban Locations see problematic gambling by the perpetrators
 - “40% are engaged in gambling, 5% are non-black”



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Outreach to Local DV/IPV Providers: *Findings*

Economic Abuse is prevalent in **all** DV/IPV cases and addressed by:

- Education – what is financial abuse
- Emergency housing/shelters (long-term housing a bigger issue, rent increases)
- Employment assistance, clothing, phones
- Establish flags at the bank for new accounts
- Cost associated with Identity-Theft protection is a barrier
- Partner with other organizations for financial wellness
- Legal Support
 - Recoup monies/assets
 - Custody/Child-support
 - Divorce



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Special Thanks

- Queen Afi, Founder & Executive Director of **Domestic Violence Wears Many Tags Org (DVWMT)**
- Taylor D., Deputy Director of **Southern Maryland Center for Family Advocacy**
- Heather Hanline, Executive Director of the **Dove Center**



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Questions and Comments



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