

Increased online gambling during a pandemic

Rick Brown and Amelia Hickman
Australian Institute of Criminology
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The problem

While not a criminal activity, online gambling may create additional financial stress at a time of reduced household incomes, which may in turn be a precipitator for involvement in crime and/or violence.

What we know about online gambling and how we know it

Online gambling has grown markedly in recent years. In the 2019/20 financial years, the UK's [HM Revenue and Customs](#) reported a 33% increase in receipts from remote gambling duty (the tax applied to online gambling). According to the Gambling Commission, 21% of adults in the UK reported gambling online in 2019 (compared with 18% in 2018). According to the [Health Survey for England](#), 0.5% of adults were assessed as having a gambling problem (of any kind) in 2018.

Set against this backdrop, involvement in online gambling during the COVID-19 pandemic has been mixed. In the UK, a survey by [Survation](#), found that 30% of online gamblers had increased their participation and 37% had reduced participation. Among online gamblers in [Australia](#), 60% reduced and 45% increased their participation in at least one form of online gambling during March; and 20% increased their spending, while 40% reduced their spending. This may have led to an overall increase in expenditure in online gambling. For example, in Australia, [AlphaBeta/illion](#) recorded a 142% increase in online gambling transactions in the week to 3rd May 2020, compared with a typical week.

Problematic gambling can be a precipitating factor for involvement in crime. It has been shown to contribute to [fraud](#) and [property crime](#), with offenders motivated to engage in acquisitive crime in response to financial pressures. However, gambling is also associated with expressive crimes – especially [domestic and family violence](#), resulting from stressful life circumstances created by problematic gambling.

What we think might happen in the COVID-19 pandemic

For some online gamblers, the COVID-19 pandemic could be associated with increased involvement in crime. During the lockdown period, there may have been an onset in online gambling for some and increased participation for others. This may have been a displacement from on-land forms of gambling that have not been possible during the lockdown, as a perceived money-making venture to addressing reduced incomes, or to alleviate boredom in the absence of pursuits outside the home. For some, this will increase the level of financial pressure resulting from spending more than could be afforded on gambling. This is likely to be a greater issue for the small proportion of the population that have an existing gambling problem.

The financial stress caused by online gambling could lead some individuals to engage in fraudulent behaviour. This could take a variety of forms, ranging from fraudulently claiming government benefits, tax fraud, misuse of payment cards, insurance fraud, or (for those in employment) misuse of employee entitlements / misuse of employer funds. There may also be increases in theft, although the circumstances of the lockdown (with reduced opportunities for shoplifting / theft from the person) make this less likely.

There is also risk of increased domestic and family violence resulting from increased online gambling during the lockdown, resulting from both the frustration of gambling loss and financial stress created.

However, it is important to recognise the significant confounding factors that may accompany increased online gambling and crime, including financial stress resulting from loss of income (regardless of whether an individual gambles) and the very real frustrations that may arise from the lockdown. These may be sources of the types of crime described, regardless of online gambling.

Some ideas in response

Given the legitimate nature of online gambling, responses need to address the problematic behaviours that arise during the lockdown, rather than necessarily the gambling activity per se. Responses should also be targeted towards those at increased risk of harmful behaviour during the temporary period of the restrictions. Responses might include:

- **Increasing guardianships.** Online betting platforms in the UK are already being asked by the Gambling Commission to monitor the time spent gambling by their customers and to conduct affordability assessments to limit the activity of those who reach the threshold for problematic gambling. Further remote guardianship could also be provided by financial institutions to provide prompts to customers (perhaps via text) when they see excessive funds being spent on online gambling. Guardianship could also be extended to probation officers supervising offenders with a history of offending that might be precipitated by gambling – they could be provided with access to the offender’s online betting accounts, or sent warnings when pre-set betting thresholds are met.
- **Controlling triggers.** During the lockdown period, online advertising on social media platforms could be scaled-back or ceased in an effort to prevent individuals from engaging in online gambling. Algorithms could be employed to target those exhibiting problematic internet history that may put them at risk of engaging in crime.
- **Increasing effort.** The UK’s current GAMSTOP initiative, which enables customers to voluntarily block access to online gambling for a specified period of time could be implemented for the duration of the lockdown on a compulsory basis for those with a very recent history of offending where financial stress was a contributory factor. This could be applied as a bail condition by the police.
- **Pulling levers and focused deterrence.** As part of a strategy to increase the intensity of response aimed at repeat domestic violence offenders, online gambling platforms could be co-opted to assist by blocking access to accounts.

Relevant resources

- GAMSTOP: <https://www.gamstop.co.uk/>
- Gambling Commission: <https://www.gamblingcommission.gov.uk/news-action-and-statistics/News-action-and-statistics.aspx>
- Focused deterrence POP guide: https://popcenter.asu.edu/sites/default/files/spi_focused_deterrence_pop_guide_final.pdf
- Gamblers Anonymous: <https://www.gamblersanonymous.org.uk/>

This is one of a series of short, speculative papers developed by the UCL Jill Dando Institute during the current pandemic. It is edited by Nick Tilley and Gloria Laycock and published by University College London. The raison d'être of the series is fully described at: <https://www.ucl.ac.uk/jill-dando-institute/research/covid-19-special-papers>