

2023 NEW ZEALAND GENERAL ELECTION



PRESSING ISSUES



Te Ope Whakaora

Social Policy & Parliamentary Unit

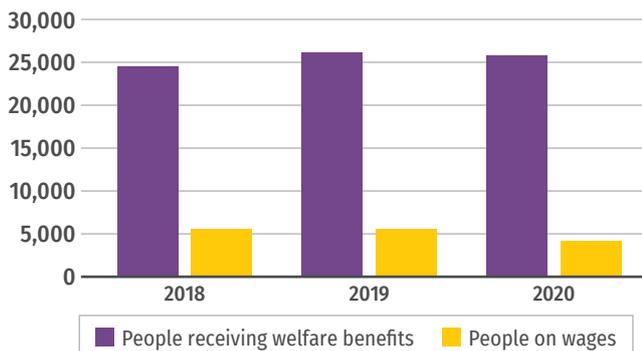
Working for the eradication of poverty in New Zealand

ALCOHOL, ONLINE GAMBLING AND FINANCIAL HARDSHIP

STOP ATTACHMENT ORDERS

For several years, alongside other organisations, we have been advocating for stronger protections for beneficiaries and poorer New Zealanders from oppressive attachment orders. In 2021, we further highlighted these attachment orders in our [*Struggle is Real: A snapshot of financial hardship post-Covid-19*](#) (see graph below) advocacy paper. These orders have added to and magnified the financial hardship that many of our

Attachment orders—people receiving benefits and wages—2018–2020



people face. We have pushed for the inclusion of a judgment-proof debtor policy, modelled off the Victorian legislation which rules that instalment orders (to repay debt) will not be made if the income of the judgment debtor is derived solely from a government welfare payment. The policy works well in Victoria, and we believe it can have the same impact for our people in New Zealand. We were delighted that MP Anahila Kanongata’a succeeded in getting the District Court (Protecting Judgment Debtors on Main Benefit) Amendment Bill added to Parliament’s work in July 2023. This

bill is vital to ensuring that beneficiaries who are on extremely tight budgets do not fall deeper into debt spirals if an attachment order is placed on them in the courts.

This is a very specific area of advocacy in the financial hardship space. But again, in advocating for our people, this is a piece of legislation and policy that should be passed by the incoming government as soon as possible. The Salvation Army still believes that there are some amendments and changes that can be made to this bill. We will raise these matters in the select committee stage. However, this law or policy can directly impact thousands of vulnerable people and families, and we urge the passing of this bill.

STRONGER REGULATION OF ONLINE GAMBLING

The Salvation Army has stated several times that they believe online gambling has the potential to be more addictive and more damaging for gamblers and their families than pokie machines in our country. Many organisations providing gambling harm treatment services, including our own Salvation Army Oasis service, have advocated strongly in recent years for better regulation in the online gambling space. This key focus was captured in our advocacy paper [*Just a Click Away: Online Gambling in Aotearoa*](#), released in 2021. However, there has not been much action from the Department of Internal Affairs (DIA) since they conducted their review of online gambling in New Zealand in 2019 and 2020. We are unsure about why there has been this inaction from the DIA in recent years, but with an incoming government, we strongly urge that better regulating online gambling becomes a priority for the new Minister of Internal Affairs and their department. Overall, The Salvation Army is opposed to making gambling more accessible and increasing opportunities to gamble in our country, whether online or in-person. Regulation for online gambling in New Zealand is long overdue. However, many New Zealanders are also gambling on overseas sites with even less limits and protections on these sites for those participating. Either way, stronger regulation is needed, as well as more effective harm prevention and minimisation measures for local and international online gambling.

What does effective regulation look like in this online gambling space? Despite the inaction from government, we have presented our recommendations to have a stronger harm prevention and minimisation focus on the regulation of gambling, including online gambling, in our country. Some key elements that good regulation and policy should contain include:

- **‘Opt-out’ pre-commitment measures** to set pricing, time and other variables such as limits on their play. Currently, pre-commitment is largely an ‘opt-in’ measure and patrons must actively search for it—or it is only offered after a problem has been identified. We would like to see it built-in and mandatory. The solitary position of online gambling is even more isolating than pokies and TAB, which can lead to more mental health issues, as well as other social problems.
- **Enforced credit card spending limits** to protect people from going into debt. In our experience, online gambling is hidden and not noticed or observed by anyone else. It is only noticed when the bills come in and credit cards are overdrawn.
- **Strong limits or prohibitions on advertising;** for example, no targeted social media ads, no bet pushing or bonus bets, and protection of children, young people, and other vulnerable people (for example, people trying to cut back on gambling). The United Kingdom Gambling Commission Review 2018 explained that the continued expansion of the online market has led to increased advertising, including on TV and social media, which increases the exposure of young people to gambling advertising. This has raised concerns about the normalisation of gambling for young people.
- **Restriction of use of public Wi-Fi** for online gambling and restriction of online gambling in public spaces, for example, in internet cafés and libraries.
- **Strong age restrictions** to make sure that under 18-year-olds are unable to participate in online or in-person gambling.

MORE ACTION ON ALCOHOL AND OTHER DRUG ADDICTIONS

The wider healthcare system, including the mental health and addictions treatment sector, have undergone massive changes in recent years. It will take several years to truly judge whether or not these changes have been beneficial, especially to poorer people and families. We have consistently advocated for increased funding for addictions treatment services. We have supported the huge national investment into mental health treatment services in recent years. But in many ways, the addiction treatment services provided in the community have been a 'poor cousin' to mental health funding. Significantly increasing funding is critical, but it is not the only lever to pull to get better outcomes in addictions treatment for vulnerable people.

The incoming government should be acutely aware that the underfunding of the addictions treatment sector is a major pressing issue facing our people—those facing addictions challenges. We call on the new government to move on these issues with the following tools:

- **Significant increased investment into addictions treatment services:** The key here is to adequately fund these treatment services in the community, so that innovative, community-led solutions can continue to be developed. When more innovative solutions can be developed, then better engagement in the community and on the coalface can take place to help clients.
- **Investing in digital interventions:** As mentioned above, innovation and performance are key for the community. Some of these digital interventions are already being developed, like tele-health options, but other ideas could be developed and designed if there was further investment.
- **More alcohol law changes to reduce harm:** There have been a number of alcohol-harm-related bills before Parliament in recent years, but there is still need for further reform to current alcohol laws. **A huge win for communities** was the new legislation passed in late August, the Sale and Supply of Alcohol (Community Participation) Bill, that makes it easier for people in local communities to challenge alcohol licences and for local councils to enforce their local alcohol policies. But more needs to be done to restrict alcohol advertising and sponsorship, as well as revisiting the debate on using excise taxes to increase the price of alcohol, in order to help reduce the enormous harm caused by alcohol.

We welcome your comments on this *Pressing Issues* election series.
Please contact the authors at social.policy@salvationarmy.org.nz

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