# Afterpay adds new layer of addiction to alcohol use

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### A new report shows the alcohol industry freely exploits Victoria’s weak liquor licensing and planning laws, despite objections by local authorities attempting to curb family violence.

FARE has called on the Australian Government to ban the sale of alcohol through ‘buy now pay later’ services, such as Afterpay.

FARE Chief Executive Michael Thorn says buying alcohol via quasi-credit doubles the pain for the most vulnerable in our community.

“Using ‘Afterpay’ for addictive consumables like alcohol via cheap, prominent online promotion is of particular concern for vulnerable groups, including dependent drinkers and underage drinkers,” Mr Thorn said.

“Alcohol is no ordinary commodity because of the health and social harm caused, which costs the Australian governments almost $11 billion per annum[[i]](#_edn1),” Mr Thorn said.

“Alcohol is a psychoactive drug and a group one carcinogen, which makes it one of the leading contributors to death and disability, and is a causal factor in over 200 disease and injury conditions,” he said.

Mr Thorn said normalising the purchase of cheap alcohol alongside other consumables through Afterpay makes alcohol harm a more invisible problem.

“With Afterpay services widely used for goods such as clothing, electronics, car repairs, or even dental work, having the same method for purchasing alcohol makes it more of an everyday expense,” he said.

Mr Thorn said having more options to buy alcohol on impulse was a lose/lose scenario.

“Afterpay increases the availability and accessibility of alcohol through really cheap, or nil, upfront payments combined with easy delivery options, and this can lead to decisions later regretted and snowballing debt,” he said.

Mr Thorn said this has the potential to increase alcohol harm because price is a crucial modifier in alcohol purchasing behaviour.

“Making it easier to access and buy alcohol is associated with increased harm to innocent third parties, including assaults, domestic violence, road crashes and child maltreatment,” Mr Thorn said.

In its [submission to the Senate Economics References Committee on *credit and financial services targeted at Australians at risk of financial hardship*](https://fare.org.au/submission-credit-and-financial-services-targeted-at-australians-at-risk-of-financial-hardship/) FARE has called on the Australian Government to prohibit the use of unregulated after-pay services to purchase alcohol.

“There is also a window of time before the next election to lock in a public inquiry into the online sale, advertisement and delivery of alcohol, to ensure that future regulation covers the responsible service of alcohol,” Mr Thorn said.

[[i]](#_ednref1) Collins, D., and Lapsley, H. (2008). *The costs of tobacco, alcohol and illicit drug abuse to Australian society in 2004/05.* Retrieved from

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