

# Out of luck

**An exploration of the causes and impacts of problem gambling**



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# Summary

The latest figures published by the Gambling Commission estimate that there are around 430,000 problem gamblers in Great Britain (GB) with almost 2 million more people being considered 'at risk' based on their gambling behaviour.<sup>1</sup>

The impact of gambling-related harm is varied and wide-reaching. Financial losses, debt, housing problems, relationship breakdown, and decreased mental wellbeing are consistently reported by both gamblers and their families, friends, and co-workers. While action has been taken, and support services provided to help those affected, our research shows that this has not tackled the problem.

As a generalist and holistic advice service, the Citizens Advice service is well-placed to spot the signs and impact of problem gambling. Building on our existing insight we surveyed more than 1,500 people affected by their own gambling, or someone else's, and interviewed 35 people about their experiences of gambling-related harm. We found that:

**1. Gambling-related harm affects far more people than just the problem gambler.** Some estimates suggest that for every problem gambler, between 6 and 10 additional people (such as friends, family or co-workers) are directly affected. This means that between 2.5 to 4.3 million people in Great Britain may be affected by gambling-related harm. Around one in ten of our survey respondents told us that more than 10 additional people were impacted.

**2. Gambling can lead to financial difficulties:** More than three-quarters of gamblers and more than two in five affected others had built up debt as a result of gambling. Over a third of families with children couldn't afford essential costs such as food, rent and household bills as a result of a family member's gambling.

**3. Gambling has an impact on people's mental health:** Two-thirds of gamblers we interviewed reported mental distress as an impact of their gambling. More than nine in ten affected others experienced emotional distress.

**4. Problem gambling affects family relationships and can cause relationship breakdown:** Three in five people told us that they had experienced relationship problems as a result of gambling. More than a third of households with children experienced family breakdown.

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<sup>1</sup> Gambling Commission, [Gambling behaviour in Great Britain in 2015: Evidence from England, Scotland and Wales](#), August 2017

**5. A range of interlinked factors contribute to problem gambling:** Ease of access to and lack of restrictions on gambling, isolation, escapism, boredom, thrill-seeking, behavioural traits, mental health problems and exposure at a young age were all mentioned as causes for problem gambling. The prevalence of advertising made it harder for those with a problem to stop.

**6. Tools to manage gambling addiction don't work for everyone:** For tools to work, gamblers need to acknowledge they have a problem, which can be difficult. Existing tools need to be improved to make them more effective.

**7. Gambling support services are not always suitable or easily accessible:** There aren't enough local services specifically for gambling addiction and levels of funding are insufficient to meet the need.

## **Recommendations**

**Recommendation 1:** The government should ensure there is sufficient funding for research, education, and treatment for problem gamblers and affected others by using its existing powers to introduce a compulsory levy on all gambling firms

**Recommendation 2:** GambleAware should ensure its planned research explores:

- Innovation of financial controls for problem gamblers
- The development of more suitable, inclusive and accessible support for problem gamblers and affected others from different backgrounds
- How support can be better delivered locally and tailored to local needs

GambleAware should also ensure that all awareness raising activities about problem gambling includes affected others.

**Recommendation 3: The gambling industry** should be more proactive in using their existing data and technology to identify and help problem gamblers.

**Recommendation 4: Banks and creditors** should provide training to their staff so that they feel more comfortable talking to customers about gambling addiction.

Banks and credit card companies should investigate how they can use their data to identify the signs of problem gambling and signpost their customers to support. Where appropriate, creditors should allow their customers more flexibility to restrict gambling transactions and reduce lines of credit.

# Research methods

This report uses the following data:

- An online survey of 1,537 individuals affected by gambling-related harm. This included 849 self-identified problem gamblers and 688 people affected by other people's gambling. The survey ran from the end of March to the end of May 2017.
- In-depth anonymous interviews with 25 gamblers and 10 affected others carried out between April and June 2017
- Analysis of existing Citizens Advice data including notes from anonymised case studies from April to June 2017

The survey link was published on relevant advice pages of the Citizens Advice website. These were the landing pages for housing, debt and relationship advice as we had identified from existing gambling case studies that these were possible triggers for seeking advice. It was also promoted on Twitter and the Money Saving Expert mailing list. This survey therefore drew on a self-selecting sample to allow us to gather insight and data from problem gamblers and affected others. A demographic breakdown of the respondents can be found in Annex A. See Annex B for the survey questions.

Respondents were invited at the end of the survey to contact us to be interviewed about their experiences. We interviewed at least 2 people from every government region in Great Britain. They were from different ethnic backgrounds and had varying income profiles. Just over half were male (54%). The affected others we interviewed were mainly partners/spouses or ex-partners, but we also spoke to parents and adult children of gamblers. Local Citizens Advice offices also directed clients to the survey and to interview, and some interviewees were identified using anonymised case studies. We are grateful to all the local offices that assisted in organising and arranging interviews.

Four local Citizens Advice offices (Cardiff and the Vale, Merton and Lambeth, Rushmoor, Wigan and Borough) took part in local research projects about gambling-related harm. They were asked to look into existing gambling facilities, explore support services for those affected by gambling-related harm, and identify clients for case studies.

# Background

Gambling in the UK is a £13.8 billion industry.<sup>2</sup> In the last 3 years, the industry's profits have grown by more than 18%.<sup>3</sup> According to the Gambling Commission, nearly two-thirds of adults in Great Britain (GB) gambled at some point in 2015.<sup>4</sup> In a more recent survey they found that nearly half (48%) the respondents had gambled in the 4 weeks prior to being questioned. This represented a 4% increase for men and 3% increase for women compared to the previous year.<sup>5</sup> Part of the industry's growth is the result of technological changes - 33% of the gambling in Great Britain is now online.<sup>6</sup> As the industry grows, so does the concern that problem gambling is increasing.

## What is 'problem gambling'?

The Royal College of Psychiatrists defines problem gambling as: "gambling that disrupts or damages personal, family or recreational pursuits."<sup>7</sup> The term **"gambling-related harm"** is used because harm from gambling is known to impact individuals, families, and communities; and these harms are not restricted to people with a gambling disorder."<sup>8</sup> It refers to any negative consequences affecting someone as a result of their own, or someone else's gambling.

Gamblers' friends, family, and co-workers can also be affected negatively by their gambling. These individuals are often referred to as **"affected others"** and they experience similar disruption to their personal lives and finances.

The majority of people taking part in gambling do so responsibly and without risk. But for hundreds of thousands of people who are defined as problem gamblers, the impact can be devastating, including mental health problems, debt and relationship breakdown. Some of these impacts often go unidentified and also affect other people, such as family members, friends and colleagues.

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<sup>2</sup> Gambling Commission, [Gambling key facts](#), accessed 21/08/2017

<sup>3</sup> Gambling Commission, [Industry Statistics](#), May 2017

<sup>4</sup> Gambling Commission, [Gambling behaviour in Great Britain in 2015: Evidence from England, Scotland and Wales](#), August 2017

<sup>5</sup> Gambling Commission, [Gambling participation in 2016: behaviour, awareness and attitudes: Annual report](#), February 2017

<sup>6</sup> Gambling Commission, [New figures show online gambling is largest gambling sector in Britain](#), November 2016

<sup>7</sup> Royal College of Psychiatrists, [Problem gambling](#), accessed 14/09/2017

<sup>8</sup> Erika Langham, [Understanding gambling related harm: a proposed definition, conceptual framework, and taxonomy of harms](#), 27 January 2016

Concern about gambling-related harm has increased in recent years. In 2016 the Responsible Gambling Strategy Board (RGSB)<sup>9</sup> called for gambling-related harm to be recognised as a public health issue.<sup>10</sup> There are also concerns about the increase in advertising (between 2012 and 2015 there was a 46% increase in the amount of spending on sports betting, bingo and online casino games television adverts<sup>11</sup>), and the damaging effects of Fixed Odds Betting Terminals (FOBTs).<sup>12</sup> These issues are covered in the current government review into gambling.<sup>13</sup>

There are, however, positive sides of the industry, such as the enjoyment experienced by most people who gamble. It contributes to the UK economy via tax and employs over 100,000 people in Great Britain.<sup>14</sup> The National Lottery raised £1.5 billion for contributions to good causes in 2016/17, and gambling adverts and sponsorship bring in significant revenue to other sectors.

The gambling industry also contributes millions of pounds a year towards the research, education and treatment of problem gamblers. Failure to do so can lead to their licences being removed by the Gambling Commission.<sup>15</sup> There is no statutory or regulatory requirement as to how much gambling firms should contribute. GambleAware, however, recommend that firms contribute at least 0.1% of their annual gross gambling yield to ensure that enough is raised.<sup>16</sup>

GambleAware describes gambling-related harm as crossing “multiple domains, such as physical and mental health, crime, debt, housing and employment, family, relationships and social inclusion.”<sup>17</sup> As a generalist and holistic advice service that helps people with all these issues, Citizens Advice is well-placed to spot problem gambling. Newport Citizens Advice already runs the Gambling Support Service, which provides problem gambling identification and intervention.<sup>18</sup> To build on that, we worked with the Gambling Commission to gather qualitative evidence that explores the wider impacts of gambling related harm and the barriers people face in addressing their problems.

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<sup>9</sup> The RGSB is a [panel of experts](#) who aim to reduce gambling-related harm. They set the National Responsible Gambling Strategy and the priorities for research, education and treatment

<sup>10</sup> Responsible Gambling Strategy Board, [Responsible Gambling Strategy Board publishes call to action for gambling-related harm to be regarded as a public health issue](#), 13/12/2016

<sup>11</sup> Nielsen

<sup>12</sup> FOBTs are machine games, often virtual roulette, that allow gamblers to make bets of up to £100 every 20 seconds.

<sup>13</sup> [Consultation on proposals for changes to Gaming Machines and Social Responsibility Measures](#), DCMS, October 2017

<sup>14</sup> [Industry Statistics](#), Gambling Commission, November 2017

<sup>15</sup> Gambling Commission, [Industry contributions to the research, education, and treatment of problem gambling](#), accessed 22/08/2017

<sup>16</sup> GambleAware, [Fundraising](#), accessed 06/09/2017

<sup>17</sup> GambleAware, [Commissioning Plan 2017-2019](#), 10 May 2017

<sup>18</sup> Newport Citizens Advice, GSS Project Report, September 2017

# 1. The impact of problem gambling

**It's not just problem gamblers who are adversely affected by their gambling addiction. Their partners, children, siblings, parents, friends and even work colleagues can experience similar negative impacts of gambling-related harm. There are three key impact areas: financial, mental health, and relationships.**

The latest figures published by the Gambling Commission estimate that there are around 430,000 problem gamblers in Great Britain (GB) with almost 2 million more people being considered 'at risk' based on their gambling behaviour.<sup>19</sup> According to the Gambling Commission, problem gamblers are most likely to be:

- Men
- Aged 25-34
- Engaged in multiple types of betting and gambling

But problem gambling affects far more people than problem gamblers. Some estimates suggest that for every problem gambler there are on average between 6<sup>20</sup> to 10<sup>21</sup> additional people (such as friends, family or co-workers) who are directly affected. This means that between 2.5 to 4.3 million people in GB may be affected by gambling-related harm to some extent. When those considered 'at-risk' are taken into account, the actual number may be much higher.<sup>22</sup> The vast majority of our survey respondents (86%) told us that their problem (or the problem they were impacted by) affected at least 1 other person, and nearly 1 in 10 (9%) told us that more than 10 other people were impacted.

The majority of affected others (52%) were the spouse or partner of a gambler. Twenty percent were the parents of the problem gambler and more than one in ten (11%) were the children of the problem gambler.

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<sup>19</sup> Gambling Commission, [Gambling behaviour in Great Britain in 2015: Evidence from England, Scotland and Wales](#), August 2017

<sup>20</sup> Gordon Moody Association, [The Social Impact of Problem Gambling](#), 16 April 2014

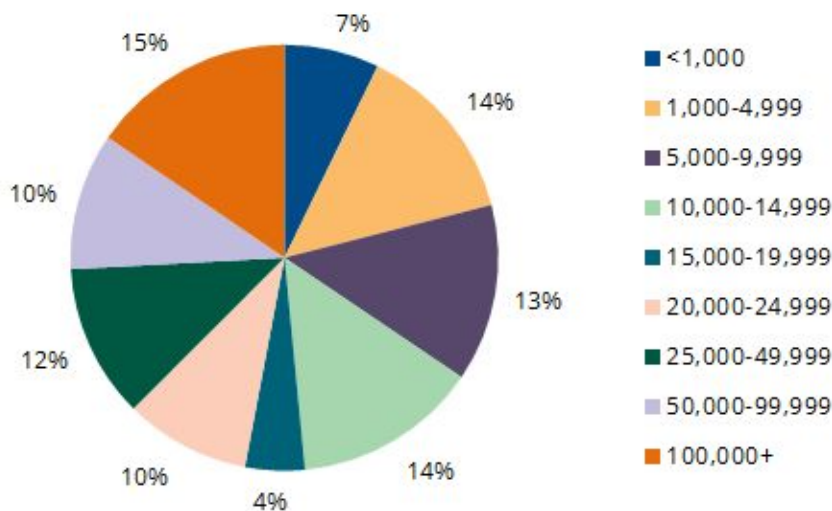
<sup>21</sup> Belinda C. Goodwin, Matthew Browne, Matthew Rockloff & Judy Rose, [International Gambling Studies Journal](#), Volume 17, 2017, Pages 276-289

<sup>22</sup> The Gambling Commission defines gamblers 'at-risk' as "...those who show some signs of problematic gambling but remain below the threshold for problem gambling. These gamblers may still experience a range of negative outcomes and may be at risk of developing problems in the future."

## Financial difficulties

The scale of losses by gamblers means that financial difficulties are likely to result. Nearly two-thirds (65%) of gamblers we surveyed had lost £10,000 or more, with several reporting losses in the millions. As well as the direct losses to betting itself, gamblers and affected others we interviewed also spoke about spending money on gambling rather than on essentials.

### Losses to gambling



Citizens Advice survey: "Roughly how much money do you think you have lost to gambling?" (Percentages rounded to nearest whole number) Base: 557

Most gamblers we surveyed (79%) used more than one means to fund their betting. This could include anything from using up savings to theft. One person gambled away the money put aside for her father's funeral.

Nearly 4 in 5 (78%) of the gamblers used their wages to fund their betting. This meant they often used money that should have paid other essential household costs for themselves and their family:

"Wages, but at the time I risked everything; I risked rent, money for bills, petrol. There's been several instances where I've been paid, so that's a month's wage gone in, that's obviously got to pay rent, bills, food, petrol, living expenses for a month, and I've blew it in an hour." - *Current male gambler with losses of over £100,000*

In some instances, the use of joint finances by problem gamblers alerted affected others to the issue. More than a quarter (29%) found out by looking at their bank statements or other financial records.

Over two thirds of affected others (69%) had to cover the costs or debts of the gambler. While some chose to assist the gambler financially, others reported feeling “manipulated” into giving the gambler money or covering their debts.

"He manipulated me over and over again, and that was very difficult. I look back and I was emotionally abused and manipulated with finances, really, all so he could just carry on with what he wanted to do with his life and his addiction." - *Female partner of a gambler with two children*

As a result of helping the gambler cover their costs or debts, some affected others could not afford food (18%), pay the rent (15%) or pay utility bills (19%):

"When you're scrabbling the pence around because you have no money to buy stuff or you're getting out more credit, to just pay for the basics of every day and wondering "Are you going to be able to pay the bills?" I think that is the biggest worry." - *Partner of a gambler with dependent children*

Over a third of families with children surveyed (36%) couldn't afford essential expenditure as a result of a family member's gambling. In some cases this had a significant impact on the wellbeing of the children:

"What happened was about a year leading up to it, it was things like school uniform was an issue, things like lunch money." - *Adult child of a gambler*

### **Use of credit**

Nearly half the gamblers we surveyed used credit cards (49%) to fund their gambling which brought with it the risk of being able to spend beyond their means. Two in five gamblers (40%) went overdrawn and over a quarter (27%) had taken out payday loans. The ease of access to credit was identified as an issue by some gamblers were interviewed and they wanted creditors to intervene:

"What they sometimes do is if I was gambling for hours and spend loads of money on they used to send me a text saying, 'Is it you doing it?' All you have to put is 'Yes' and you can carry on. It would be helpful if they did intervene because sometimes you can completely lose it. It's like the barman saying to you, 'Alright, you've had enough to drink now. Can you leave?' It's a reality check. " - *current female gambler*

One way banks or creditors could assist is by restricting access to credit. Credit card companies, in particular, should not increase nor offer to increase credit limits if the customer tells them not to. They should also act on consumers' requests to reduce their credit limits.<sup>23</sup> This is not well known.

They could also help by training their staff and using their data to identify and assist potential problem gamblers. Recent research found that creditor staff reported greater difficulties in talking to their customers about addiction than any other type of vulnerability.<sup>24</sup> Some companies are looking at whether an analysis of their customers' transactions might help identify problem gambling or other problems. This is very welcome.

### **The impact of debt**

More than three-quarters (76%) of surveyed gamblers had built up debt as a result of their gambling and over two in five of affected others (44%) built up debt themselves. The affected others we interviewed frequently spoke about having to borrow money from friends and family, with some using credit in their name to cover essential costs or household debts:

"[We borrowed from] family. We just said we had unexpected bills, or we would always make an excuse. We never admitted to why we were in the situation. It felt like we were constantly lying about things, and just keeping the burden inside. Which made it even harder for me, because I wasn't the one that had caused this, yet I was put in that situation." *Partner of a gambler with dependent children*

In some cases the build up of debt was very severe. One in five (20%) of all respondents to our survey told us they they took out debt relief measures, such as Debt Relief Orders (DRO) or bankruptcy. Both can have a long term impact on the ability to access to credit, job opportunities or housing:

"I pay probably over the odds [for my flat], but I'm pretty stuck in terms of me getting back into even just a rented property with an estate agent, because they just run a credit check and despite you earning what I do and having a pretty stable job, the credit reference is going to come back pretty bad."

As a result of gambling-related harm, 6% of families with children were made homeless. This could have long-term impacts, particularly on the children:

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<sup>23</sup> FCA Handbook, Consumer Credit Sourcebook, CONC 6.7.8

<sup>24</sup> [Vulnerability: a guide for debt collection. 21 questions, 21 steps](#), Fitch, C and Trend, C, University of Bristol Personal Finance Research Centre, March 2017

"As a family, we've lost quite a lot, and I would say the loss came from the repossession of the house. That's a massive kick in the teeth. You look back and think 'Gosh, I was really, really affected by that.' At the time, I didn't think it had affected me emotionally." *Adult daughter of a gambler*

It's not just families, relatives and friends that can be affected financially by gambling-related harm. Work colleagues and employers can also suffer. This was mostly not being focussed at work or being away from their work for long periods, but for some the impact was more severe:

"I can give you hundreds of examples how it's affected other people. For instance, the company that I stole from. They gave me a job, promoted me to a position where I was in charge of finances, 100% trust. They were a small family business who treated me like a son and I completely abused their trust. And that is something that still haunts me." - *gambler with dependent children*

## Impact on mental health

Two-thirds of gamblers we surveyed said that their mental health suffered as a result of their gambling. Several interviewees talked about how gambling "brought suicidal feelings to the forefront", or spoke about attempts they had made to end their lives. Gamblers also talked about gambling worsening existing mental health problems:

"In the moment, it's quite exhilarating, but there's always the immediate bring down and guilt then shame, and that feeds into my anxiety and low self-esteem." - *Current female gambler*

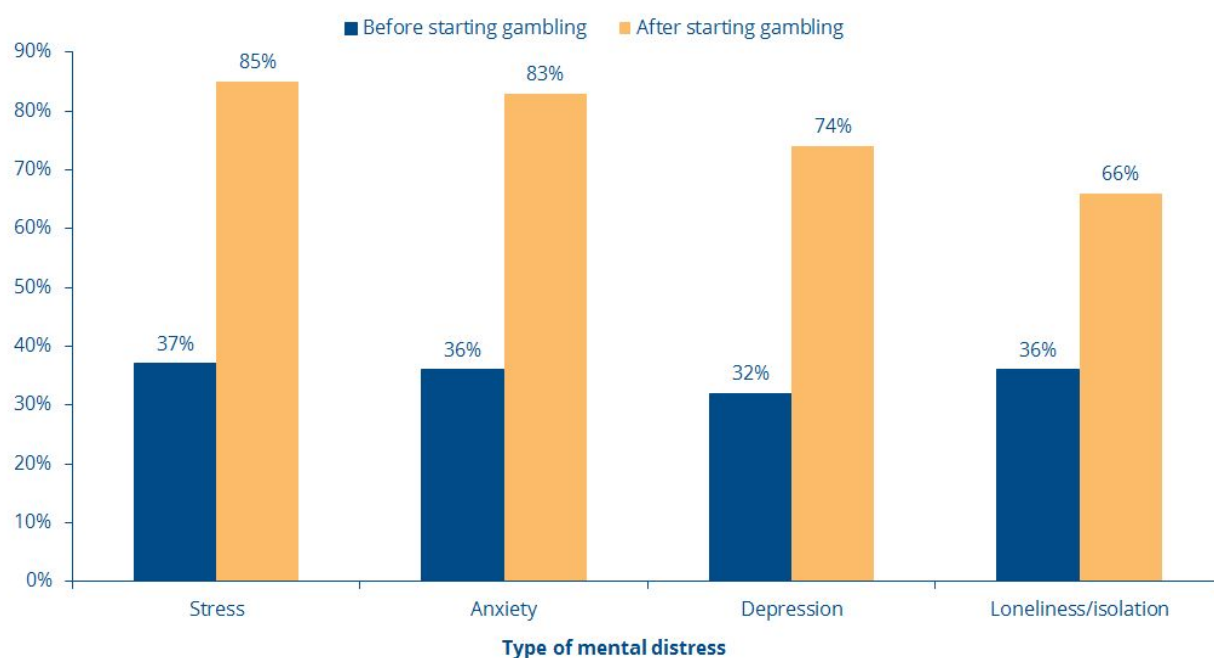
Nearly all the affected others (91%) we surveyed experienced emotional distress with more than half (57%) experiencing some kind of mental ill health. One affected other, a partner, said, "You get depressed because they're depressed."

The financial impacts of gambling also contributed to gamblers' and affected others' stress levels increasing:

"I'm very stressed, and my children as well, to be honest. I'm stressed when somebody is knocking on my door or a letter arrives because I don't know what to expect." - *Ex-wife of a gambler with three children*

In our survey, we asked whether gamblers had experienced four different types of mental distress before and after starting gambling; stress, anxiety, depression and loneliness/isolation. Generally occurrences of all four were much higher after starting gambling:

### Increase in mental distress since starting gambling



Citizens Advice survey: "Before/since you started gambling did you experience: Stress, Anxiety, Depression, Loneliness/isolation?" Base: 551

### Impact on relationships

Just over three in five (62%) of our survey respondents told us that they experienced relationship problems as a result of gambling. Both affected others and problem gamblers we interviewed spoke about the negative impact of gambling on relationships - with partners, children, wider family members, friends and work colleagues:

"I was in such a state because I'd just had the baby and he just wasn't interested in the baby at all, he was just so interested in the gambling."- *Wife of a gambler with two children*

Relationships were put under particular strain when the gambling problem first came to light or when the gambler was confronted. Over three in five (62%) of affected others surveyed said that the gambler either denied having a problem or got angry when they were confronted. In some extreme cases affected others were assaulted by the gambler when they took action:

"One time, after I had the baby, the police were called because I took his cards away from him and he went absolutely crazy. I had quite a few bruises where he attacked me." - *Ex-wife of gambler and mother of two*

In many cases, the strain on relationships and the loss of trust in particular led to a complete breakdown in the relationship. A third of (33%) of all survey respondents experienced family breakdown as a result of gambling-related harm. More than a third of households with children (36%) experienced a family breakdown.

"Friends, family, partner, the whole lot. I've lost friends through it, I've lost family through it, I've definitely lost partners through it, because people just won't put up with it. For instance, many years ago where we were going on holiday, I gambled our holiday spending money." - *ex-gambler*

The fallout from a family breakdown can have significant and long-lasting consequences:

"In terms of the effect that it had, it's not as simple as your father has a gambling-related issue and then you develop mental health problems. It's really, really complex. There was massive chaos in the home for a number of years whilst we were still in education. I dropped out of college at the time. I was in quite a horrible relationship where I shouldn't have been. And if we weren't in such a bad place as a family, then maybe I wouldn't have been in that relationship for as long as I was. My brother and sister had similar issues to education. My brother has developed severe anxiety since then. If there are arguments now, he gets panic attacks. My sister became really, really withdrawn for a long time. My mother, massive, massive issues for her as well." *Adult child of a gambler*

In this chapter we have identified who is affected by problem gambling - not just the gambler, but their family, friends and work colleagues. There are a wide range of impacts on gamblers themselves and affected others of gambling-related harm, particularly financial, on mental health and on relationships. In the next chapter we explore what causes problem gambling and what makes it hard to stop.

## 2. Contributing factors to problem gambling

**In this chapter we look at how gambling can become problematic. We explore how some of these issues are exacerbated by ease of access, lack of limits and visibility of gambling facilities.**

### Ease of access and lack of restrictions

Nearly one in five (19%) of gamblers who completed our survey said that the ease of access to gambling caused their gambling to become harmful:

"My problem has always been the ease of access. Your £10 bet can easily spiral into you losing £400 or £500 that day because you continued to chase losses. And I know you can set up an account where you limit your daily deposits. But you can just open another." - *Current male gambler with losses of £40,000*

You can now gamble anywhere and at any time of the day or night. The use of mobile phones and tablets in gambling increased from 33% in 2015 to 43% in 2016 and an increasing number of people aged 18-44 years are gambling at work and while commuting.<sup>25</sup> Some gamblers even talked about how they could lose money on their phone whilst "sitting on the toilet".

"You can choose not to go into a casino, but you can't really choose in 2017 not to have your phone. If you've got your phone then you've got access to email and you're getting adverts and promotions. You're sitting watching the football on TV with your phone in your hand and the advert comes on. It's so easy to be on that website and register." - *Current female gambler with losses of £10,000*

One in ten gamblers we surveyed said that lack of restrictions on gambling facilities had led to gambling-related harm. In particular they cited the lack of player protections on FOBs and online casinos:

"I could easily control myself when it was horses and football because there's time between races and matches which enabled me to think things through. When I started on the machines it was the odd pound here and there but before long it became multiple £100 spins daily, using wages, savings, student loans etc. Machines provide something to bet on

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<sup>25</sup> Gambling Commission, [Gambling participation in 2016: behaviour, awareness and attitudes: Annual report](#), February 2017

between races but once on them I'd lose track of time. The time between one spin stopping and placing the next bet isn't long enough to force you to stop and think." - *gambler respondent to our survey*

## Impulsive behaviour, boredom, isolation and depression

The ease of access and the amount that can be staked make it difficult for some gamblers to control their impulses. Nearly a quarter of the gamblers in our survey (24%) told us they had behavioural traits or personality disorders which made them more likely to be impulsive and develop a serious problem:

"I have a condition called EUPD, which means impulsive behaviour is a problem for me. I do things first and think later." - *gambler who responded to the survey*

Nearly one in three gamblers (31%) told us that the thrill or 'buzz' they got from gambling made it hard to control their behaviour. Some continued to gamble to chase a big win or make good their losses (19%). For others, boredom and loneliness were contributing factors (16%):

"I was addicted to the thrill of winning and always thought I still had a chance as long as I had some money left to gamble with. I was competitive and hated to lose. I was bored or lacked social opportunities, especially at the weekend. I could not stop going even during a losing streak." - *gambler who completed our survey*

A number of gamblers we surveyed (13%) specifically pointed to their mental health as a contributing factor to their gambling becoming problematic.

"I have mental health problems and physical illness, which means I can't work. My old coping strategies have gone, like exercise, and there's only so much TV I can watch. My mental health care has deteriorated and I barely get any professional input at all. Gambling was about the only thing that made me feel a little bit better." - *Gambler who completed our survey*

Cardiff and the Vale Citizens Advice's research produced a case study that shows how mental health and stressful life events can trigger gambling problems:



Nathan<sup>26</sup> suffers from PTSD and a number of other mental health conditions. Following the loss of his child, he entered a long, traumatic and costly legal case. Under this intense pressure and emotional strain, Nathan began to gamble in high-stakes poker games, and online, where he incurred even large losses. With crippling legal costs and mounting debts, Nathan sold his house and became homeless. In despair, he attempted suicide and was referred to a community mental health team for support.

## Marketing and advertising

Only 5% of problem gamblers who completed our online survey attributed their gambling problem to advertising and marketing. However, some people who took part in our research felt that advertising made it harder to stop or caused setbacks.

"It's too easy. It's also advertised EVERYWHERE. it should be like cigarettes and the ads banned. I've now gone 1 month without gambling but I'm seeing adverts all the time so it's hard." - *gambler who completed our survey*

Gamblers who took part in our research told us that they found three types of advertising problematic:

- Televised adverts around sporting events, particularly football
- Free bet or special offer adverts
- Marketing emails, texts, or calls to gamblers from betting outlets

"I struggle because it was too easily accessible, lots of promotion online and on TV. When I saw the adverts or messages, it would prompt me to visit the gambling websites and spend money." - *gambler who completed our survey*

We welcome the action that has been taken already to resolve some of these problems, including the Competition and Markets Authority's (CMA) <sup>27</sup> announcement of enforcement action against firms using unfair practices. We also welcome GambleAware's intentions to prioritise research into understanding the impact of advertising on vulnerable groups and the industry funded advertising campaign to raise awareness of problem gambling.

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<sup>26</sup> All interviewee/case study names used in this report have been changed.

<sup>27</sup> CMA, [CMA launches enforcement action against gambling firms](#), 23 June 2017

## Normalising gambling

One in twenty gamblers in our survey told us that the initial cause for their gambling problem was growing up in an environment where gambling was normal. In 2010 the British Gambling Prevalence Survey reported that “problem gamblers were more likely to ... have parents who gambled regularly and had experienced problems with their gambling behaviour.”<sup>28</sup>

Citizens Advice Wigan Borough discovered possible “gambling-related harm waiting to happen” in their local research. A manager at a bookmakers described their “main problem” being the number of children that gathered outside at the end of the school day. It was discovered that these were the children of gamblers inside the shop, and the manager “said she regularly had to find the mothers and persuade them to abandon their game”.

Some gamblers we interviewed said that they started while they were still at school and experienced the initial thrill of winning. One gambler told us how she first became involved in gambling while still in primary school:



Claire began gambling at a young age, when she would visit amusement arcades with friends, and progressed to casinos and online gambling as an adult. Her gambling led to running up huge credit card debts and her mental health deteriorated to the point that she was declared unfit for work. She currently lives in a care home and is assisted by her mental health team and family, who limit her access to her bank account. Claire does, however, still have relapses and has pawned her possessions to fund them.

In this chapter, we have looked at the causes and triggers for gambling-related harm. In the next chapter we will consider the effectiveness of tools to manage problem gambling.

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<sup>28</sup> National Centre for Social Research, [British Gambling Prevalence Survey 2010](#), 2011

### 3. Dealing with the problem

**Some gamblers face difficulties in admitting to themselves (or those around them) that they have a problem. This can act as a barrier to them controlling their behaviour. For some who decide to take action the tools available to help them aren't fully effective or widely known.**

#### Identifying the problem and choosing to take action

For tools to manage problem gambling to be effective, gamblers need to acknowledge that they have a problem. However, many don't realise they have an issue until they have experienced serious other impacts. It was only after running out of money that over half (56%) of gamblers we surveyed realised they had a problem:

"I felt at times on the verge of breakdown. I left two jobs over it because as soon as I got paid I'd paid my bills, and then I'd lose the rest of my wage. For two weeks of the month, I'm skint. I was thinking, 'I'm not working for nothing.' I left work and I phoned GamCare and they put me onto one of these counselling things. So for 12 weeks I didn't work. It was drastic, but it needed to be done." - *Gambler who lost £5,000*

Some gamblers we spoke to described how a deterioration in their physical or mental health led them to acknowledge the impact of their gambling:

"I've always suffered with depression and anxiety, but it was something that led me into a really bad phase of it, to the point where I had to be signed off work. I couldn't do anything. It was only when I realised that it was all down to gambling that I decided to stop." - *previous gambler*

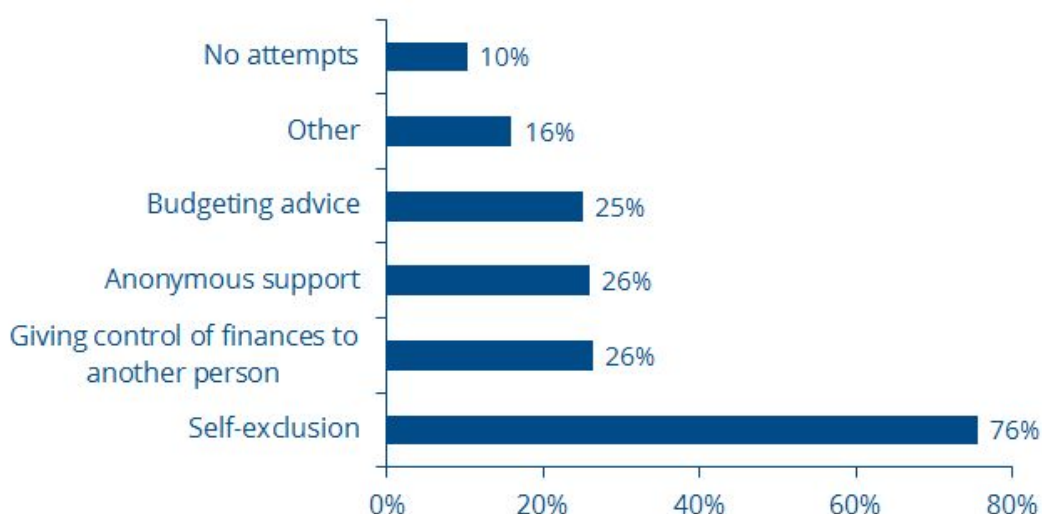
Almost 1 in 5 (19%) gamblers we surveyed didn't acknowledge the problem until someone else intervened. Despite this, nearly half (49%) the affected others who confronted a gambler said they continued to deny having a problem afterwards. Some gamblers we interviewed spoke about the vital importance of disclosing their problem to friends or family:

"I never actually tried committing suicide but I was close to. I thought about it quite a lot last year especially. But coming clean to my wife and getting counselling - my whole life has turned around in basically six months." - *former gambler who lost £100,000*

## Effectiveness of different tools

The survey asked gamblers whether they had tried different tools to control their gambling and how effective they were.

### Which tools have problem gamblers tried?



Citizens Advice survey: "What attempts have you made to manage your gambling?" Base: 539

### How effective were tools to control problem gambling?



Citizens Advice survey: "What attempts have you made to manage your gambling? How effective have they been?" Base: 539

We explore in greater detail the tools that the gamblers we interviewed mentioned as having tried - self exclusion, control of finances and blocking software.

## Self-exclusion

The Gambling Commission require all operators to have procedures in place to allow gamblers to request that they are blocked from continuing to gamble on their premises or website.<sup>29</sup> This is known as self-exclusion. Several schemes, such as the four Multiple Operator Self-Exclusions Schemes (MOSES)<sup>30</sup>, allow gamblers to self-exclude from numerous companies at once.

More than 3 in 4 gamblers we surveyed (76 %) had tried self-exclusion. Whilst the majority of those who had tried it found it effective to some extent, 19% found it not at all effective. Some of the gamblers we interviewed told us about the limitations, such as how easy it was to remove self-exclusion measures, or open new accounts:

"There's daily or weekly limitations that you can put onto your online account. So, you can put a limit on there to say no more than £20 a day. But within 24 hours you can remove them. So, it's all dependent on the individual. If you haven't got any willpower, you're in trouble." - *Previous male gambler*

We welcome the Remote Gambling Association's plan to introduce a new online multi-operator self-exclusion scheme GAMSTOP by Spring 2018.<sup>31</sup> In the meantime, some gambling websites are already using account holder data (such as card details and IP addresses) to both prevent fraud<sup>32</sup> and identify problem gamblers. We welcome these steps and support the work already being done by the Gambling Commission and GambleAware to drive up standards across the industry.<sup>33</sup>

The current government gambling review features a package of measures for improving player protections on gaming machines which we would like to see adopted.<sup>34</sup> The gamblers we spoke to described how some of these measures were helping them already:

"There seems to be more time outs or timers on the screen so you can see how long you've been there, and that's certainly useful just to have it on

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<sup>29</sup> Gambling Commission, [Licence Conditions and Codes of Practice](#), January 2017

<sup>30</sup> Four MOSES schemes exist for betting, casinos, arcades, and bingo halls.

<sup>31</sup> Gambling Commission, [Online multi-operator self-exclusion scheme](#), accessed 17 January 2018

<sup>32</sup> Gambling Commission

<sup>33</sup> Department of Culture, Media and Sport, [Consultation on proposals for changes to Gaming Machines and Social Responsibility Measures](#), October 2017

<sup>34</sup> Department of Culture, Media and Sport, [Consultation on proposals for changes to Gaming Machines and Social Responsibility Measures](#), October 2017

the same screen rather than having to look away to a clock. In a casino there are no clocks and no natural daylight, you don't know where you are. You can be here forever and nobody would ever know." - *Current gambler*

The project in Wigan Borough found that local gambling premises had a "black book" system for staff to identify self-excluded customers. One manager in this area reported that the company planned to roll out an automatic facial recognition system to assist staff. Several gamblers we interviewed mentioned that self-exclusion could be less effective because of staffing levels or turnover in betting shops. This method could increase the effectiveness of self-exclusion.

### **Handing over control of finances**

Gamcare suggests gamblers could manage their problem by temporarily handing over control of their finances to a trusted person.<sup>35</sup> Nearly half of the gamblers (49%) who had tried handing over control of their finances to other people, found it effective to some extent. However, only one in four (26%) of gamblers we surveyed had attempted this tool for controlling their gambling, which suggests there is a need to make it more widely known.

One barrier to using this tool is that gamblers must tell someone else they can trust to manage their finances about their problem:

"I was encouraged to hand over control of the finances to somebody else, but at that point in time I wasn't really in a position to do so. I wasn't living either at home or within a reasonable distance of home. So I couldn't hand it to my parents. I didn't trust the girlfriend that I was with and there was no-one else around." - *Ex-gambler with losses of more than £10,000*

### **Blocking software**

Some of the gamblers we interviewed spoke about blocking software which, when installed, limits the exposure to online gambling content. They had mixed experiences; some found it useful, whilst others said it didn't work at all. In particular there were issues with the software not working on all platforms and concerns over the cost of a product that might not be 100% effective:

"The one thing I've always lamented not existing is free software that completely blocks gambling. They always charge and I'd usually just lost hundreds of pounds, so wasn't interested in paying £50 more. There's now

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<sup>35</sup> See <http://www.gamcare.org.uk/get-advice/what-can-you-do/finance-and-debt-management>

one that's free and blocks access permanently on a laptop. The only reason I haven't used it is because it doesn't work on the operating system on my phone which I do most of my gambling on now." *Current gambler*

It was easy for gamblers who controlled the software themselves to remove it. One person we interviewed told us that they got their sister to set the passwords which they found worked well. However, this wouldn't work for those who live alone and don't want to tell anyone about their gambling problem.

We welcome the research being done by GambleAware to evaluate the effectiveness of current blocking software and the steps they are taking to encourage innovation in the sector<sup>36</sup> by inviting bids from software and tech companies.

It is essential that gamblers and affected others are aware of the more in-depth help that is available to them and that they know how to access it. The existing support services that are available, and the barriers to their use, are explored in Chapter 4.

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<sup>36</sup> GambleAware, [Commissioning Plan 2017-2019](#), 10 May 2017

## 4. Support services for problem gamblers and affected others

**Existing support services for problem gamblers and affected others can be effective, but some people face barriers to using them. It is essential that gamblers and affected others are able to get the help they need regardless of their location, background, or family situation and that there is sufficient funding to ensure this happens.**

There are a wide range of support services for problem gamblers, including helplines, online chat services, residential programmes and mental health interventions. Many of these are funded by GambleAware and connect with associated NHS and community services where available.

Support services for affected others are available. For example, in addition to supporting gamblers, the charity GamCare provides support for those affected by someone else's gambling, including access to a helpline, online forums, and counselling.<sup>37</sup> Gam Anon holds support meetings specifically for affected others and organises online meetings for those who are unable to get to meetings.<sup>38</sup>

Both gamblers and affected others we interviewed described the positive impact of support services and sharing their experiences :

"I attended my first meeting and there were people who had similar stories to me. There were bits that rang true in everybody's story. I felt at home. I could comfortably talk to people about the problem I had." - *previous gambler*

"We have all types of people in there, the parent/child relationship, the child/parent relationship, you've got the partner, etc. And they all can offer advice and support based upon sound knowledge of how things worked for them. They're all offering alternative views, but with a sort of central thread, it's very helpful." - *mother of a previous gambler*

Despite the good range of support services, only 3% of problem gamblers in need of assistance are receiving the support they need,<sup>39</sup> and there remains a lack of understanding of the number of affected others, and what their support needs are.

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<sup>37</sup> GamCare, [Relationships and Family](#), accessed 23/08/2017

<sup>38</sup> Gam Anon, [Online meeting](#), accessed 23/08/2017

<sup>39</sup> GambleAware, [Fundraising](#), accessed 06/09/2017

Our research identified a number of barriers for both gamblers and affected others in finding and accessing appropriate support services. They can be categorised into 4 broad themes:

- Visibility
- Accessibility
- Service design
- Funding

## Visibility

Some affected others we interviewed told us that they weren't aware of any services that would support them:

"There's very, very little out there, actually. There's some information out there for the gambler, but there's very, very little information for the person that the gambler is affecting." - *Female partner of gambler*

Gamblers and affected others who tried to find out about support services sometimes found that there was general lack of awareness about what services existed locally, including from health professionals:

"The problem that other people have, is that they try routes, one of which is going to see their GP, and very few GPs are trained in anything about this. They are often referred for one-to-one counselling and organisations which specialise in drug abuse or alcohol abuse. The assumption is that 'I'm sure they can help with gambling abuse as well, so we'll just send them there'." - *mother of previous gambler*

## Accessibility

Gamblers we spoke to stressed the importance of being able to access local support services. The local research project in Rushmoor found a gap between the number of gambling facilities and support services in Aldershot, an area the local Citizens Advice served. There were 25 betting shops in the town centre but no dedicated facilities to support people with gambling addictions. The nearest option was more than 10 miles away in Guildford.

The distance some people had to travel to access support services discouraged them from seeking help:

"There weren't many meetings in my local area, so it was a bit of a trek to go. I wanted to access it locally rather than travel 30-40 miles to go to an hour-long meeting. I also wanted to know that it was going to help, if that makes sense." - *previous gambler*

Some gamblers with family or childcare commitments found it difficult to access face-to-face or residential support due to time constraints. One gambler, a single mother of two, described how she was unable to commit to regularly attending a support group:

"It was on a Wednesday night and the children would be doing something, so I had to knock it on the head."

The Gordon Moody Association recently announced a new service for women which requires significantly less time in residence and allows the follow-up therapy sessions to be delivered online if necessary. This is welcome as it will ensure that more people will be able to access support and treatment.

Even when gamblers were able to access support services, they sometimes found they were oversubscribed:

"I went to a session at a national clinic. It seems like a fantastic service. The only problem was a huge waiting list. By the time the appointment came round I was gambling [again]." - *previous gambler*

## How services are designed

### **Meeting the needs of the local population**

Our research identified that there was a need for support services to be designed to meet the specific needs of the local population. This was particularly evident from the research carried out by Rushmoor Citizens Advice.

They identified an elderly Nepali population in Aldershot that use gambling shops to socialise. Local betting shops seemed to have acknowledged this by providing Nepali snacks and putting up welcome notices in Nepali. Whilst they also provided gambling harm and support leaflets, they were all in English, with no information in Nepali. Local counselling services were also difficult to access for those whose first language is not English. To address this, Citizens Advice Rushmoor produced a leaflet in Nepali and persuaded all local gambling outlets

to display it. This demonstrates how the gambling industry could work with local organisations to tackle gambling-related harm.

### **Meeting the needs of wider groups**

We found there were different groups of people who needed, or would have benefited from, access to support services. Some faced difficulties in acknowledging or being able to talk about the problem due to stigma or beliefs:

"I still haven't told my mum and my brother. You'll be shunned by your community. Gamblers are not thought of as people that need help. They're bad, they did it knowingly, they kept on doing it, they've committed a sin. They're not getting any sympathy." - *female gambler*

Others have struggled to find appropriate services as those available locally are faith based. Another interviewee stopped attending a "12-step" support group because he struggled with the spiritual aspect of "accepting a higher power":

"I went for 4 or 5 weeks. The only thing that I struggled with was the spiritual side. I'm not a religious or a spiritual person. If that helps other people then that's brilliant, but it wasn't something that I could relate to." - *Current male gambler with losses of £5,000*

Affected others seemed to experience a stigma of their own when it came to someone else's gambling, and there is a need to expand awareness and support for these individuals:

"Online forums would have been useful for me, because I feel quite embarrassed about it. It wasn't something I could tell my friends or my parents. At the time it was a case my ex spending the rent or us not having any food on the table. I felt like, 'Well, it's not my problem to discuss.' I was ashamed, and I didn't quite know how to deal with it." - *Ex-wife of gambler*

Cardiff and Vale Citizens Advice identified a successful support service for everyone affected by gambling related harm that used a non-faith based model. The Living Room provides Cardiff residents with free face-to-face and remote-access support, including financial advice, counselling, peer support, and support for gamblers' families. Between December 2015 to April 2017, 65% of gamblers supported by the service had stopped gambling or shown improvements.

## Gambling-specific support

There need to be more support services just for gamblers. Gamblers we interviewed told us that services that treat all addictions as the same are sometimes not effective, because they tend to focus more on drug and alcohol addiction:

"I've been to a general addiction support group. Being honest, that doesn't appear to be for gambling. It's advertised as being for gambling, but the way the meetings were run you can tell it's more for drugs and alcohol. I felt like an intruder. 'Well, you haven't got a real addiction.'" - *ex-gambler*

Rushmoor Citizens Advice identified a local homelessness charity that provides general support for a range of addictions, but nothing specific for gambling. One of their clients used this support group, but found that it was mainly focussed on alcohol and drug use.

Support services can be helpful for affected others, but would benefit from more relevant practical advice and techniques:

"Having someone that I could speak to and say, 'This has happened to me,' and for someone to be like, 'You know what? That's really bad.' And just give some solutions, such as not lending my father any more money. That would have been really handy for my extended family because at the time they were just bailing him out. Something like that would have really, really helped." - *adult child of a problem gambler*

## Funding

In the 12 months leading to 31 March 2017, the gambling industry made more contributions to fund support for problem gamblers than in the previous 12 months. Some of this money will be used to fund GambleAware's Research Commissioning Plan which includes a range of projects to evaluate treatment capacity and quality, analyse gaps in treatment delivery and compare service needs with existing services announced.<sup>40</sup> However, the amount donated up to

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<sup>40</sup> GambleAware, [Commissioning Plan 2017-2019](#), 10 May 2017

March 2017 still fell 20% short of the Responsible Gambling Strategy Board's target of £10 million in contributions from the industry.<sup>41</sup>

From our research, it seems that gambling support services need to be more widely available, better publicised and more targeted at both problem gamblers and affected others. All of this is likely to require an increased level of funding. The Responsible Gambling Strategy Board themselves have said that the amount of money needed for treatment is likely to increase if GambleAware's ambition to increase the proportion of problem gamblers in treatment from 3% to 9% is to be met.<sup>42</sup> They also acknowledge that the high cost of successful treatment programmes limits the funds available for other aspects of support, such as prevention. The Government have also recognised that funding requirements could be much greater.<sup>43</sup>

There are other means of less explored support that may well benefit from additional funding to help tackle gambling-related harm, such as debt advice agencies and other community contact points. For example, advice agencies help people with many of the symptoms of gambling-related harm, particularly in relation to personal debt. Given the right training, advisers can be well placed to identify problem gambling and intervene where appropriate. They can also have an important role to play in making sure problem gamblers get access to further specialist support. This is something that has worked particularly well for agencies who have received training from the Newport Citizens Advice Support Gambling Project.

The Gambling Act 2005 provides for a statutory levy on gambling firms to fund research, education, and treatment of gambling-related harm.<sup>44</sup> This power has never been used. Instead, Government and the gambling industry have agreed to a voluntary contribution, most of which is paid to GambleAware.<sup>45</sup> It is welcome that the Government is willing to consider whether it should now be implemented to ensure that there is sufficient funding for research, education and treatment.

In the final part of this report, we set out our conclusions and recommendations to address the findings of our research.

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<sup>41</sup> GambleAware, [Fundraising](#), accessed 06/09/2017

<sup>42</sup> [National Responsible Gambling Strategy, Quantum of funding](#), Responsible Gambling Strategy Board, January 2017

<sup>43</sup> Paragraph 5.107 of [Consultation on proposals for changes to Gaming Machines and Social Responsibility Measures](#), DCMS, October 2017

<sup>44</sup> Section 123

<sup>45</sup> GambleAware, [Fundraising](#), accessed 06/09/2017

# Conclusion and recommendations

Whilst gambling provides a leisure activity for many, problem gambling has a wide range of impacts on gamblers, such as financial difficulties, mental health problems and relationship breakdowns. These same impacts are felt by many more people who are close to them. Affected others also feel a stigma about talking about their problems and getting help.

Given the severity of impact from problem gambling it is crucial that adequate support services are available to individuals who need them. Our research suggests that more needs to be done to ensure there are readily available and varied support services delivered at a local level. With additional funding existing local services could be used to ensure that support is widely available and tailored to local needs, and to address the impact of gambling-related harm more widely. Funding must be sufficient to meet the need and should be flexible to adapt to increasing numbers of gamblers and affected others getting support.

## Recommendations

### **Government should:**

- Ensure there is sufficient funding for research, education and treatment of gambling-related harm for both problem gamblers and affected others by using its powers to impose a mandatory levy on all gambling firms
- set the levy at a suitable amount to ensure funding is sufficient for expanded support services for both problem gamblers and affected others.

### **GambleAware should:**

- ensure that its planned research to improve and innovate tools to help problem gamblers manage their problem covers financial controls.
- ensure that its research on support services explores how they are suitable, inclusive and accessible for both problem gamblers and affected others from various different backgrounds.
- ensure that its research on support services explores how they could be better designed to meet local needs and make use of existing third party support.
- ensure that all awareness raising activities about support for problem gambling includes affected others.

**The gambling industry should:**

- be more proactive in using their existing data and technology to identify and help problem gamblers.

**Banks and other creditors should:**

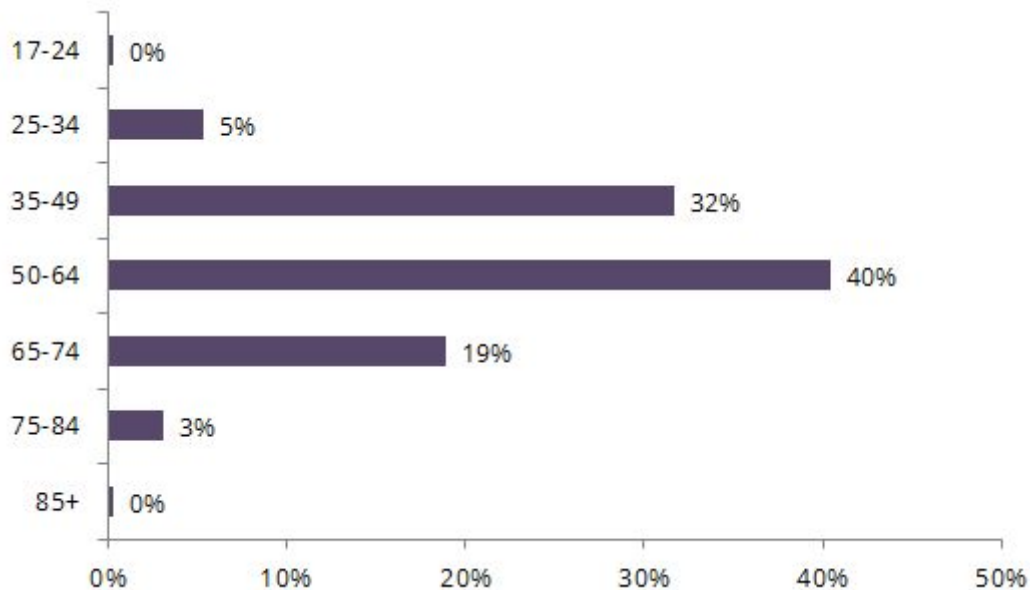
- provide training to their staff so that they feel more comfortable talking about gambling addiction
- investigate how they can use their data to identify the signs of problem gambling and signpost their customers to support
- Where appropriate, allow their customers more flexibility to restrict gambling transactions and reduce lines of credit.

# Annexes

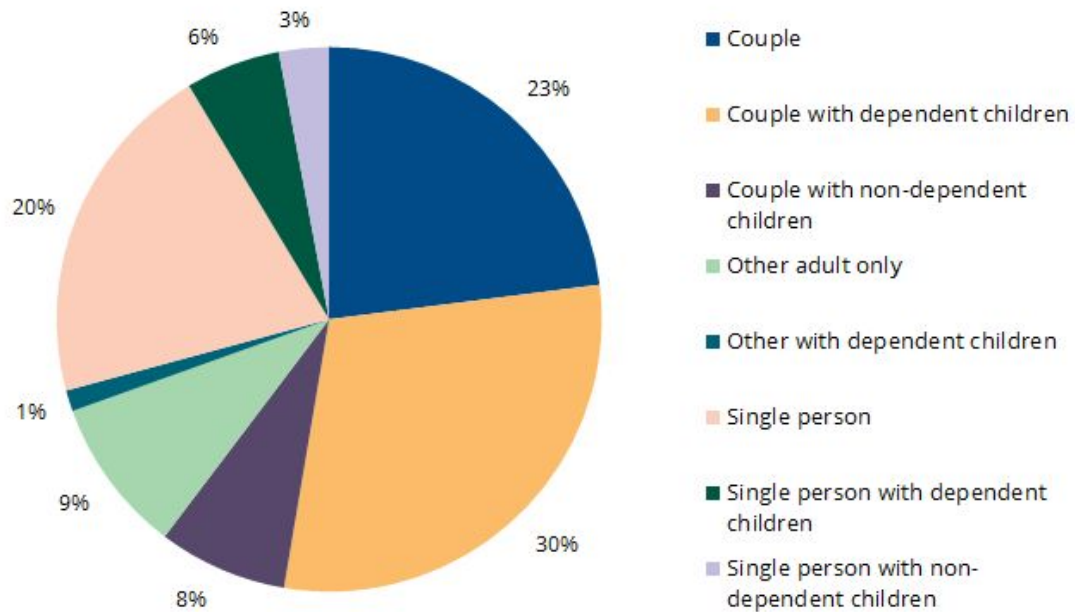
## Annex A - demographics of survey respondents

### Demographics - Gamblers

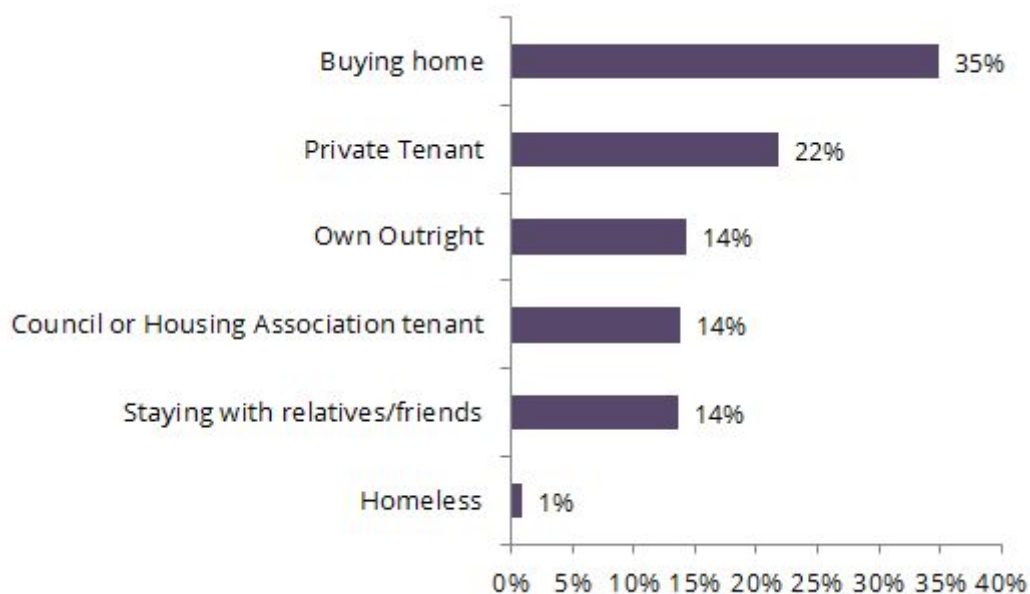
- **Gender:** 71% of the problem gamblers were male and 27% were female. (Base: 655)
- **Age:** Most gamblers (44%) were between 35 and 49. (Base: 596)



- **Disability:** 13% of gamblers described themselves as having a disability or long-term health condition. (Base: 655)
- **Ethnicity:** 83.5% of gamblers described themselves as White British. (Base: 655)
- **Household:** Most gamblers (35%) lived with a partner and dependent children. (Base: 640)

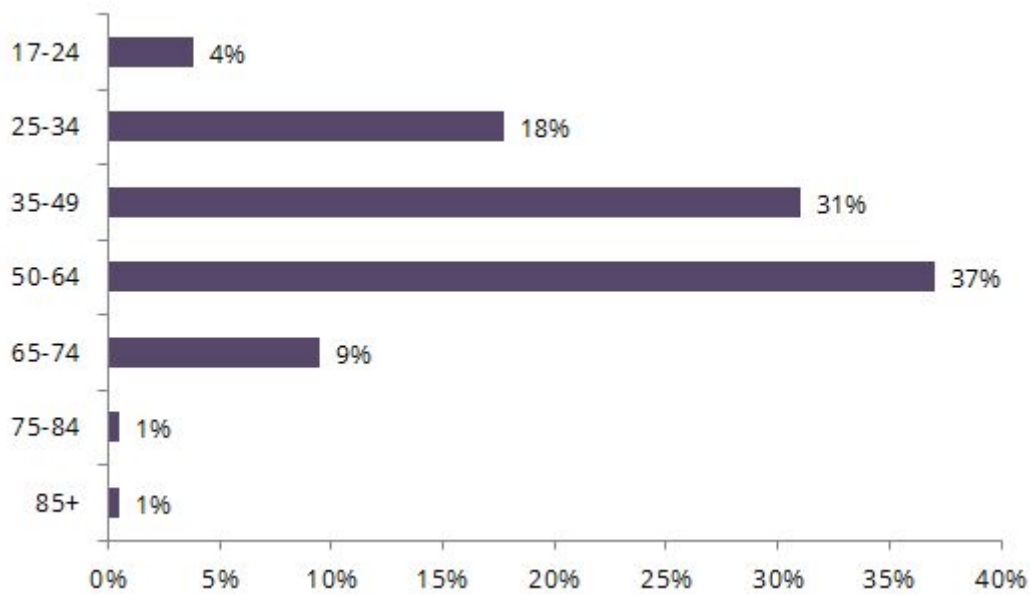


- **Housing status:** (Base: 635)

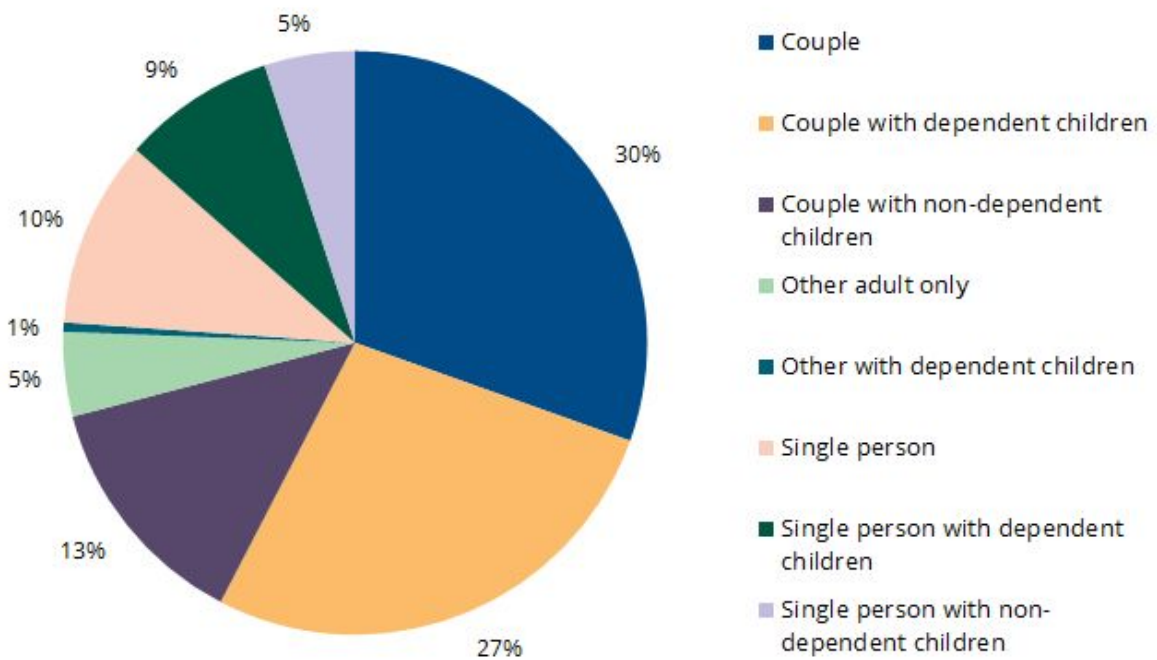


## Demographics - Affected Others

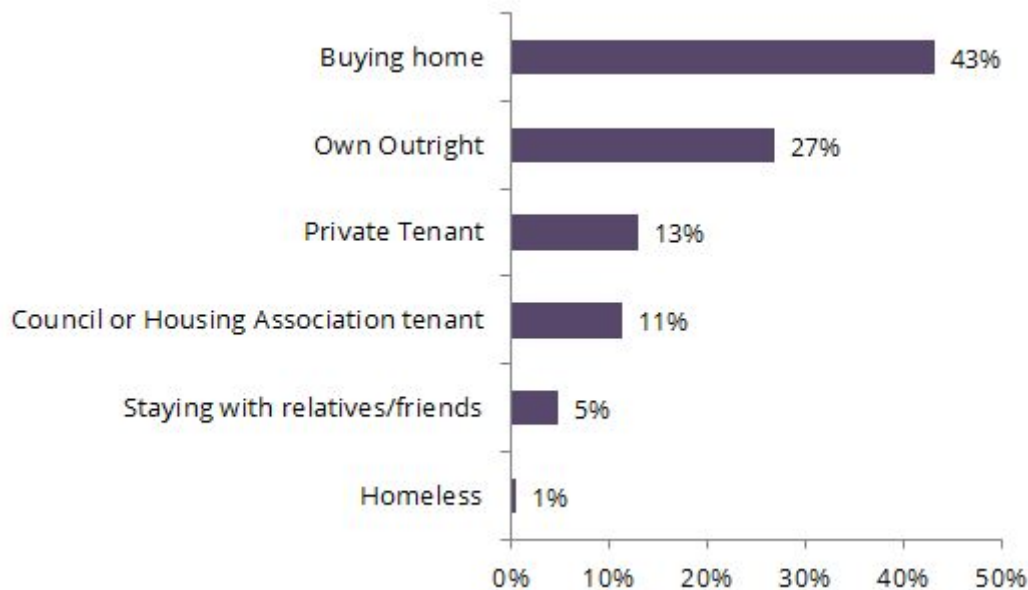
- **Gender:** 83% of affected others were female and 15% were male. (Base: 596)
- **Age:** Most affected others (33%) were between 50 and 64. (Base: 655)
- **Disability:** 8.9% of affected others described themselves as having a disability or long-term health condition. (Base: 596)
- **Ethnicity:** 85.6% of affected others described themselves as White British. (Base: 596)



- **Household:** Most affected others (30%) lived with a partner. (Base: 578)



- **Housing status:** (Base: 573)



## Annex B - survey questions

### Which statement best describes you?

- I have gambled or do gamble regularly
- I have been affected by someone else's gambling

### Gamblers

### Do you currently have a problem with gambling or feel that you gamble too much?

- Yes
- Not currently but have in the past
- No

### What kind of gambling have you taken part in? (Tick all that apply)

### Was there a particular kind of gambling that you struggled with?

### Roughly how much money do you think you have lost to gambling?

### How did you or do you fund your gambling? (Tick all that apply)

- Savings
- Income from pay
- Income from benefits
- Payday loans
- Loan sharks
- Credit cards

- Overdrafts (authorised)
- Overdrafts (unauthorised)
- Credit in someone else's name
- Friends
- Family
- Previous winnings
- Other

**Roughly how much money do you think you have lost to gambling?**

**When did you realise you had a problem? (Tick all that apply)**

- Ran out of money
- Someone else intervened
- Ran up debt
- Couldn't afford debt repayments
- Couldn't afford food
- Couldn't afford rent
- Couldn't afford utilities
- Other

**Why do you think gambling became a problem for you?**

**Have you experienced any of the following impacts on your well-being as a result of gambling? (Tick all that apply)**

- General build up of debt
- Had to take debt-relief measures e.g. bankruptcy, debt-relief order
- Family-breakdown
- Homelessness
- Mental distress
- Deterioration of physical health
- Relationship problems
- Unable to afford food
- Unable to afford rent/mortgage
- Unable to afford utilities
- Worsened other addictions e.g. smoking/alcohol
- Other

**Before I started gambling I experienced:**

- Stress

Strongly disagree>Disagree>Neither agree nor disagree>Agree>Strongly Agree

- Anxiety

Strongly disagree>Disagree>Neither agree nor disagree>Agree>Strongly Agree

- Depression

Strongly disagree>Disagree>Neither agree nor disagree>Agree>Strongly Agree

- Loneliness/isolation

Strongly disagree>Disagree>Neither agree nor disagree>Agree>Strongly Agree

**Since I started gambling I have experienced:**

- Stress

Strongly disagree>Disagree>Neither agree nor disagree>Agree>Strongly Agree

- Anxiety

Strongly disagree>Disagree>Neither agree nor disagree>Agree>Strongly Agree

- Depression

Strongly disagree>Disagree>Neither agree nor disagree>Agree>Strongly Agree

- Loneliness/isolation

Strongly disagree>Disagree>Neither agree nor disagree>Agree>Strongly Agree

**How many other people do you think have been affected by your gambling?**

**Who?**

**What attempts, if any, have you made to manage your gambling?**

- Self-exclusion
- Budgeting advice
- Anonymous support
- Giving control of finances to another person
- Other

**How effective have they been?**

	Not at all effective	A little effective	Don't know	Somewhat effective	Very effective
Self-exclusion					
Budgeting advice					
Anonymous support					
Giving control of finances to another person					
Other					

**How comfortable do you feel talking about your problem gambling?**

Very uncomfortable>Uncomfortable>Don't know>Comfortable>Very comfortable

**Which of the following would you feel comfortable disclosing your problem to?**

- Friends
- Family
- Other gamblers
- Specialise gambling support workers
- Debt advisers
- GP
- Other health professional e.g. mental health nurse, psychologists, etc.
- Other

**Affected Others**

**What is/was your relationship to the gambler?**

**What was the financial impact on you as a result of their gambling?**

- Debt built up in your name
- Lost money / personal property
- Had to cover costs / debts of problem gambler
- Lost wages / pension
- Employees lost wages / pension
- No financial impact (breach of trust)

**How did you find out that these impacts were the result of gambling?**

- Gambler disclosed
- Police
- Bank/other creditor
- Someone you work with
- Other

**What effects did these impacts have on you?**

- General build up of debt
- Had to take debt-relief measures e.g. bankruptcy, debt-relief order
- Emotional distress
- Family-breakdown

- Homelessness
- Lost job
- Mental distress
- Relationship problems
- Unable to afford food
- Unable to afford rent
- Unable to afford utilities
- Other

**Have you at any time confronted the problem gambler?**

- Yes
- No

**If yes, If yes, what was the outcome? (Tick all that apply)**

- They agreed to get help
- They denied having a problem
- They got really angry with me
- They became very upset
- They asked for help
- They asked for money
- Other

**Are you aware of anyone else being affected by the same gambler?**

- Yes
- No
- Don't know

**If yes, how many people do you think have been affected?**

**Who?**

**How did discovering the person's problem gambling make you feel towards them?**

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We value diversity, champion equality, and challenge discrimination and harassment.

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