GamCare is the leading UK charity working to minimise gambling-related harm. We operate the National Gambling Helpline and provide a range of support and treatment for anyone affected by gambling across Great Britain, as well as targeted education and outreach programmes to reduce risks for those who may be vulnerable to harm. Each year, we support thousands of people impacted by gambling harms and help them to improve their quality of life. We also work to raise standards of player protection across the gambling industry. Find out more about our work at Gamcare.org.uk.

The Women’s Programme
Each year at least 30% of callers to the National Gambling Helpline are women, half of whom call about their own gambling and half about someone else’s. One fifth of all clients in GamCare’s treatment services are women. Women can be disproportionately affected by gambling-related harms, experiencing financial, relationship and mental health issues. Evidence also suggests that for women, emotional distress, trauma, domestic abuse or other pressures can make them vulnerable to developing gambling problems.1

In 2019 GamCare secured funds for two years from the Tampon Tax Fund to deliver the first national programme of outreach, education and awareness-raising to tackle these issues systemically. Our team of outreach officers bring a range of skills and experience from multiple sectors, including health and social care, mental health, domestic abuse and education.

This report details what we’ve achieved in the first year of the programme and sets out how we plan to build on these successes in the coming year.

Executive Summary

Our goal with the Women’s Programme is to reduce gambling-related harm experienced by women. In order to achieve this we need to work across several areas, to build a more complete picture of an issue which is currently misunderstood.

We need to connect with other organisations who work with women (sometimes unknowingly) experiencing gambling-related harm; increase understanding and raise awareness of the problem; identify at-risk women and girls and support them into treatment; ensure that services are meeting women’s needs; and develop a rich and robust evidence base to support our findings.

The activities undertaken to achieve these goals include outreach and networking to engage professionals, accredited training to drive up awareness and embed screening tools, and a qualitative survey of women to better understand their experiences of harm.

This year we have focused on identifying barriers to women accessing help, so that we can ensure they receive it, and harm can be addressed before it escalates.

Key Findings include the following:

- Women are unaware of support and treatment services for gamblers and affected others
- Many women who are aware of services believe that they exist to support men
- The shame that women feel and the fear of what might happen to them are powerful barriers to them getting the support they need

What women (sampled in our qualitative survey) are telling us:

- 71% of women who currently gamble spoke of issues around debt; 100% identified a negative impact on their mental health and wellbeing; 43% talked about suicidal thoughts or feelings; 57% discussed negative impacts on family life
- 38% of former gamblers talked about suicidal feelings; 23% discussed crime linked to gambling; 85% spoke of debt
- Among those affected by someone else’s gambling: 61% spoke about debt; 28% spoke about an impact on their mental health; 22% spoke about some form of domestic or economic abuse; 67% spoke about a negative impact on family life

Independent evaluation of the programme showed:

- Understanding of the impact of gambling-related harm on women increased from 34% pre-training to 94% post-training
- Confidence to talk to women about problem gambling increased from 25% to 95% as a result of attending training
- Professionals felt more prepared to signpost and refer women in need of support

Finally, emergent learning from the programme indicates that barriers such as fear and shame, the perception of gambling as a male activity, and the limited evidence base around women’s experiences of harm, may be leading to an exclusion of women from the wider policy frameworks established to mitigate gambling related harm. We are keen to pursue further learning on this in the coming year.

Key Achievements

- 330 organisations received our women and gambling training
- 3400 professionals trained
- 95% confidence to talk to women about problem gambling increased from 25% to 95% as a result of attending our training
- 72 network events attended

Impact

When professionals embed learning from our training we achieve real impact for all the women reached by that professional, by changing perceptions and practice. For example, Sefton Park (Addiction centre) in the South West said “As a result of the training received, we have already incorporated elements of it into our practice and procedures. Evidence of problems with gambling are now identified during assessment.”

Good information and training help us to bust myths surrounding women and gambling. One of our participants said “Our service is only females and although we had come into contact with a few clients with gambling issues, I don’t think any of us were too au fait as to how these things came about. You just automatically assume that it’s a thing that men do.”

By promoting the voices of women with lived experience we can shine a light on the distress they feel. One female gambler told us “I didn’t want to talk to anyone about it, because it was so shameful.

What would my family or friends say? I truly believed that none of them would love me any more. So, I didn’t tell anyone. I spoke to my GP and was told ‘it doesn’t matter so much for you as you’re not the main breadwinner.’”

Looking forwards - year two of the programme:

Using the insights gained from delivering the programme, and the recommendations from the external evaluation, we have already implemented improvements to our training content and delivery.

Additionally, we will shift our focus towards: increasing input from lived experience; improving our data and deepening our understanding; increasing the programme’s profile, working with policy-makers and with industry representatives; and concentrating on the needs of the most vulnerable women.
Where We Work
Regional Locations

How We Work

We developed a Theory of Change to inform how we can deliver services which will best meet our goal of reducing gambling-related harm experienced by women.

We identified key outcomes that must be achieved in order to reach our goal:

- Understanding the nature and prevalence of gambling problems amongst women
- Understanding the impacts of problem gambling on women
- Cultivating knowledge of the risk factors associated with women and problem gambling
- Improving confidence levels to signpost and refer women to services
- Increase confidence levels to identify gambling problems in women

We developed six workstreams to deliver these outcomes:

- **Connect**
  Create a nationwide network

- **Understand**
  Raise Awareness and educate

- **Identify**
  Women and girls needing support

- **Support**
  Signpost and refer women and girls to support services

- **Improve**
  Treatment and support structures

- **Evidence**
  Establish an evidence base

In the following pages we examine in greater detail each of the areas of our theory of change, including the activities undertaken and learning to date.
Connect
Create a nationwide network

We have created a nationwide network of organisations across, public, community and voluntary sectors where there is little understanding and discussion about women and gambling related harm.

This has meant that:

- Women’s needs within the gambling and treatment sectors have not been prioritised
- Gambling-related harms are not generally discussed in the women’s sector
- There is little cohesion and cross-sector exchange, making it difficult to understand and exchange knowledge between the sectors

Regional Work
Our networking has increased opportunities for partnership working, in order to improve responses to women experiencing gambling harms, by:

- Encouraging platforms to share knowledge and learning across sectors that supports review and developments of treatment and support services available to women
- Attending networking events, e.g. multi-agency meetings, network events and organisations’ internal team meetings
- Exploring opportunities to embed processes to improve identification, signposting and referral pathways into gambling support and treatment services

Understand
Raise awareness and educate

We have raised awareness and supported cross-sector learning by delivering training to interested professionals, who have received little or no training on the impact of gambling-related harm on women.

The Women’s Programme has worked across England, Scotland and Wales to raise awareness and support cross sector learning by:

- Delivering training to professionals in the wider workforce on women and gambling harms
- Delivering presentations at partnership meetings and networking events
- Collaborating with a range of experts to drive forward learning and insight, including:
  - Bringing together experts across the sector via an Advisory Panel
  - Smaller working groups formed from the Advisory Panel to action change
  - A panel of leaders (including across regulation, treatment, industry and policy-making) where knowledge is shared to steer development in policy and strategy on women and problem gambling
- Cross-department working groups and regular meetings to feed learning back into GamCare treatment and support services
- Developing a variety of wide-reaching communications and marketing materials

Training
Our free, tailored training packages were developed and successfully rolled out in September 2019. In December 2019 we gained CPD accreditation for our half day and full day training packages. Thus far we have reached 330 organisations and more than 3,400 professionals.

Each package has three objectives for improvement:

1. Professionals’ awareness and understanding of problem gambling, particularly regarding the prevalence of gambling harm, how it intersects with other issues affecting women and the impacts of gambling-related harm.
2. Professionals’ ability to identify women and girls at risk of harm, including their knowledge of risk factors and warning signs and their confidence to talk about and screen for problem gambling.
3. Professionals’ ability support women affected by gambling based on their knowledge of where to signpost and refer women and girls and their confidence to do so.

Merseyside are totally committed to expanding our understanding and awareness of problem gambling and starting to have conversations about it.”

DWP, NORTH WEST

72
Number of network events attended
Women and Problem Gambling Training: Learning Objectives

**1.5 Hours**
- Understand services available for problem gamblers and affected others
- Identify risk factors and how problems manifest themselves, specifically in women
- Understand and identify warning signs
- Understand signposting and referral pathways into treatment and support

**3 Hours**
- CPD accredited
- Understand services available for problem gamblers and affected others
- Identify risk factors and how problems manifest themselves, specifically in women
- Understand and identify warning signs
- Understand signposting and referral pathways into treatment and support
- Understand what women gamble on and why, the barriers and ways women prefer to access services
- Screening for problem gambling or hidden harm
- Ability to deliver brief interventions using FRAMES

**6 Hours**
- CPD accredited
- Understand services available for problem gamblers and affected others
- Identify risk factors and how problems manifest themselves, specifically in women
- Understand and identify warning signs
- Understand signposting and referral pathways into treatment and support
- Understand what women gamble on and why, the barriers and ways women prefer to access services
- Screening for problem gambling or hidden harm
- Ability to deliver brief interventions using FRAMES
- Understand how problem gambling can occur and impact a person’s life
- Understand how gambling-related harms affects women and affects others
- Understanding of how to adapt to FRAMES to work with affected others

Feedback and evaluation is crucial in supporting the review and development of our training offer. Alongside our baseline and endpoint evaluations completed during a training session, many services have shared positive feedback:

“As a result of the training WomenMATTAWomen In Prison plan to include a question on the Needs Assessment Form about gambling. It will be included in the section dealing with finance, benefits and debt.”

“I think after the session many more Samaritans will have an understanding and awareness of what you do and are much more likely to signpost your service.”

“You are an extremely skillful presenter and facilitator - it’s great to see a young woman holding the room on such a sensitive topic and creating a safe space to deliver such important information - to quite a mixed audience. I certainly ended the session with more knowledge about gambling, addictions and domestic violence.”
Raising Public Awareness
We have been working to raise public awareness and understanding of gambling-related harms for women, as well as targeting specific cohorts of potential service users to ensure they know what support is available and feel confident to connect with our services.

Our marketing and communications activity has included:
- Specific online and printed information for women about gambling harms (e.g., our support leaflets, blogs and information on our website)
- Social media promotion across Facebook, Twitter and LinkedIn
- Proactive and reactive work with press and media
- Attending local and awareness and information events
- Engaging with grass-roots podcasts and other local audiences to stimulate conversation and highlight our work

We have also worked to update existing information and collateral in response to feedback from women as part of the programme, including information targeted at employers and Employee Assistance Programmes.

In response to feedback from those with lived experience of gambling harms, we have also developed information sheets, process flows and guidance for frontline practitioners so that they can better refer women into treatment services, raising awareness of:
- What women say they need from gambling support services
- The services currently available
- The barriers women face when engaging with support and treatment
- The tools they can make use of when supporting women

Identify
Women and girls needing support

We help organisations to identify women and girls in need of services as part of our training, since there is currently no routine screening, and little attention to the specific needs of women.

Our training delivery has supported the identification of women and girls in need of support. Our communications activity has included:
- Information on the warning signs of gambling-related harm
- Information on the risk factors related to women and gambling-related harm, and how this is relevant to the women practitioners work with
- Information on the use of our ‘trigger question’ and intervention process flow chart to identify women experiencing gambling-related harm

Learning and feedback from the programme has supported the development of a single ‘trigger question’ (based on the standardised PGSI Q1) to complement screening and referral. This question helps to open up conversation regarding gambling harms, and can assist a wide range of practitioners in targeting an intervention. The referral form on page 15 shows how the trigger question is used to identify harm in practice.

A key part of our programme is addressing low levels of identification and/or referral of women impacted by gambling-related harm into support, specifically because professionals in the women’s sector have limited knowledge of gambling and gambling-related harms, and little awareness of what services are available for women impacted by gambling-related harm.

The ‘Trigger’ Question
In the last 12 months, have you bet more than you could really afford, or has this happened to someone close to you?
Support
Signpost and refer women and girls into support services

Once women experiencing gambling-related harms have been identified, it is crucial that they are easily able to access support and treatment which meets their needs.

In addition to raising the profile of gambling-related harm and ensuring women are confident to access support across the treatment network, we needed to provide practical support with tools which can be used by partners and external agencies to provide timely and appropriate referral into support services.

The Women’s Programme has supported the development of revised tools to improve referral pathways into treatment and support:

- Cross-sector referral process flowchart (see over the page), referral form and guidance for frontline professionals
- Incorporating third party referral routes into treatment via the GamCare website
- Protocols to adapt our ‘trigger question’ and guidance for additional settings, which will lead to greater coordination with wider frameworks, in consultation with our partners
Sharing Lived Experience: Jen’s Story

Jen first heard about ‘matched betting’ from her personal trainer – a form of gambling that makes use of free bets and incentives provided by gambling businesses that is often marketed as ‘risk free’.

Jen had always been athletic and a fan of sports, so the idea seemed like a good one and at first it was fun. Jen says: “I was disciplined, with a spreadsheet to keep track of everything, and it kept me occupied.”

After an injury, Jen had to spend time laid up at home, and wasn’t able to take part in activities she was used to like sport or work. Jen felt like she was losing her sense of self, and her mental wellbeing suffered. Online gambling became more of a frequent pastime during this period, however the medication she was taking meant that she was no longer fully connecting with the activity. She says: “[The medication] numbed my emotions, gambling was no longer a buzz. My gambling became reckless and I’d bet on anything like random university matches overseas. My husband knew I was gambling, but he didn’t know to what extent. In my mind, I had a green light to carry on gambling with bigger and bigger amounts.”

A crisis point came a few months later when Jen and her husband faced a possessions order for their home. As the extent of her gambling was revealed, Jen felt a sense of relief and decided to stop. At this point, she didn’t seek any further help or put any blocks in place to prevent her gambling, she simply stopped gambling.

Another few months later, Jen was again physically unwell and isolated at home, and she started to place small bets, which escalated once again. She says: “I needed surgery, and afterwards I slept in a separate bed. I admit now this was less because I needed to recover, and more so I could gamble online throughout the night without waking my husband.”

I did go back to work, but another injury just made me feel so desperate I found myself raiding our family bank accounts for any money I could access. I’d put it on anything, and at one point I placed a single bet for £20,000 on online roulette. I rang the Samaritans at this point, and thankfully they signposted me to GamCare.”

With access to GamCare counselling treatment, and by putting blocks in place to minimise her access to gambling, Jen has begun to make great progress in the last few months. Her husband has also accessed GamCare resources and is fully supportive of her recovery journey, although some of her family have struggled to understand what has happened.

Jen also uses GamCare’s online group chatrooms. She says: “At first I found it hard to engage with people online as it’s just text chat, but someone already in the chatrooms made a real effort to get me talking. Nowadays, I try to be that supportive for others joining.”

Jen is also rediscovering hobbies she had disengaged with, either through her injuries or her gambling, and where she can’t she is trying to find alternatives. She says: “Looking back, I feel shame and embarrassment, and that I should have known better – I’m an intelligent woman! But now I feel like I’m starting to regain my identity and I can move forward.”

Jen would like to see greater recognition of the differences in gambling behaviours and motivations for men and women, and more tailored support to address this. Jen is also keen that people with experience of gambling harms come together to support others in the same position now – either through online peer support or through programmes like Peer Aid.

Jen says: “The most important thing I understand now is that if you’re experiencing any level of harm because of gambling – your own or someone else’s – you need to reach out and find support. It’s there, please just ask.”

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Case study is based on real life presentations, name and circumstances amended for anonymity.
Developing the evidence base

The evidence base relating to women and gambling harms is small and not easily accessible. Opportunities for women to be heard and understood in relation to their lived experience are also minimal.

Current knowledge:
In 2018/19 only 17% of gamblers calling the National Gambling Helpline, and 14% of gamblers accessing GamCare treatment services were women. However, the majority of affected others were women: 79% of affected others calling the Helpline and 85% accessing treatment services. Women experienced more problems with online gambling than men (in 2018/19, 69% of helpline callers compared with 51% of men, and 64% accessing treatment compared with 53% of men), with around half of them experiencing problems with ‘slots’.

YouGov’s Women in Focus report (2019) demonstrated that:
- Stigma is a barrier to accessing treatment, support or advice
- Women from BAME backgrounds, from C2DE social grades and younger women aged 18-34 are more likely to experience gambling-related harm.
- Women gamblers experiencing high levels of harm are more likely to be from a BAME background, 35% compared to 12% of women overall
- Women gamblers who sought treatment/support were most often prompted to do so due to mental health problems, followed by relationships being affected.

New learning:
Key learning for Year One from our work across England, Scotland and Wales has built our knowledge and understanding in the following areas:
- Barriers to seeking and or/accessing support services for women experiencing gambling-related harms
- Layers of stigma contributing to barriers
- How stigma and barriers should inform the policy context
Continuous learning in the area of women and gambling, particularly around how barriers and layers of stigma intersect, will be shared regularly with key partners and academics, feeding into future research, education, training and policy. We look forward to uncovering more about these issues in year two.

Women's Voices Survey:
To encourage women to contribute to our programme, we promoted an open survey so they could share their experiences. The survey gathered the views of women who gamble, whether concerned about their gambling or not, who had previously gambled and/or experienced gambling problems, whether in recovery or not, and those who were or had been affected by someone else’s gambling. The survey aimed to develop our understanding of:
- What motivates women to gamble
- Individual gambling experiences from women
- How gambling impacts different individuals and groups of women

We received 38 responses across all regions in the UK from age 26-66+, from current and previous gamblers, and women affected by another’s gambling. Whilst the number of respondents was small, the survey was in depth and has yielded powerful qualitative contributions from women whose voices would otherwise be excluded from this conversation. Our key findings are summarised over the page.

What Women Are Telling Us

Key Results from our Women's Voices Survey (38 responses)

- ‘I gamble’
  - 71% spoke of debt
  - 100% identified negative impact on mental health and wellbeing
  - 43% talked about suicidal thoughts or feelings
  - 57% discussed negative impact on family life

  I don’t know how to fix myself. I don’t know how to fix this.

- ‘I used to gamble’
  - 38% talked about suicidal thoughts or feelings
  - 23% discussed crime committed through/because of gambling
  - 85% spoke of debt

  I started to gamble after the loss of a dear friend. I stole from my employer, I got caught and pleaded guilty and now have a criminal record because of it.

- ‘I am/was an affected other’
  - 61% impacted by debt
  - 28% spoke about impact on their mental health
  - 22% spoke about some form of domestic/economic abuse
  - 67% discussed negative impact on family life

  He’s stolen from me, the kids, I’ve had to hide money, take out loans to clear debt … when he’s not gambling he’s a loving kind person who I can see a future with. When gambling [he’s] a horrible, nasty argumentative person who is deceitful and disrespectful.

Footnotes:
Key Findings / Learning from Year One

Key learning for Year One from our work across England, Scotland and Wales has built our knowledge and understanding in the following areas:

Barriers to seeking help and/or accessing support services

We gathered learning from women with lived experience of gambling harms, professionals from public, voluntary and community services and experts in the field of gambling to better understand the barriers women face to seeking support and treatment.

Low awareness of services, shame related to gambling behaviours, fear of unknown consequences, and the perception that services are designed for men, were all identified as barriers to women seeking support. This knowledge can help inform our design of training, resources and support going forward.

The diagram below has gathered these multiple perspectives:

Layers of stigma

Extensive conversations with women and professionals suggest that there are several layers which contribute to stigma around gambling and gambling-related harm. These include:

- cultural stigma
- women are viewed as primary care givers, and as such, responsible for others
- women not viewed as financial ‘owners’
- gambling being perceived as a ‘male issue’

Knowledge of the stigma that surrounds gambling harms can assist in designing communications that mitigate this and encourage women to seek help sooner, so that harms do not escalate.

Informed the policy context

It is important that we ensure that learning around the barriers to women seeking help are incorporated into a whole system approach including research, education and treatment. It is also important to understand where the voices and experiences of women affected by gambling harms can be amplified, to mitigate any unintentional policy bias and to address the misconception that gambling is a ‘male activity’.

The diagram below is a visualisation of how different variables in the system are interrelated, contributing to low numbers of women seeking support.
Year 2 - Responding to learning and findings

Our evaluation has recommended the following areas of focus for the second year of the programme:

- Strengthening lived experience work by gathering voices from women engaging in treatment and under-represented groups to better understand gambling participation/trends, impacts of gambling-related harms, barriers to seeking and accessing support and ways to overcome these barriers.
- Incorporating more lived experience into our training packages, including in-depth information on risk facts and harms specific to women.
- Improve understanding of how gambling intersects with vulnerable women and girls, by increasing collaboration with those working with the most vulnerable women, targeting opportunities to share learning and knowledge.
- Improving and using our data better to support improved monitoring, developing insights and deepening our understanding of the issues being experienced.
- Improving integration with treatment and support services to provide better understanding of women’s treatment and recovery needs, and sharing this knowledge with the professionals we train.
- Increase the visibility of our service, particularly to marginalised and underserved communities.
- Increase understanding of women and gambling from the industry perspective by working with industry representatives to share learning and relevant data.
- Continue to develop best practice through improved knowledge exchange and efficient systems and processes, which can better serve the needs of women, and influence the wider policy context.
- Work more closely with experts and policy-makers to advance the knowledge-base and promote validated evidence of how gambling-related harms are experienced by women.

We are excited about the learning identified so far, and we plan to explore these issues in more depth in future years. It is clear from our initial findings that there is a need for further work, to understand the complexities surrounding women and gambling harm, and a demonstrable need to design support and services which fully meet their needs.
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