



Gambling Related Financial Harm Programme Year Two Report

About GamCare

GamCare is the leading UK charity working to minimise gambling harms.

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. Find out more about our work at www.gamcare.org.uk.



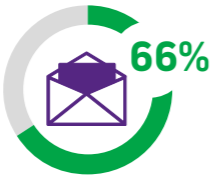
Contents

| | |
|---|----|
| Gambling Related Financial Harm Programme | 04 |
| Section One: Executive Summary | 06 |
| Section Two: Delivery of the GRFH Programme | 07 |
| Section Three: Activities and Learning | 08 |
| Generating Insights | 08 |
| Network Building | 12 |
| Dissemination of Best Practice - Externally | 14 |
| Dissemination of Best Practice - Internally | 18 |
| Section Four: Our Plans for 2022 | 19 |

Gambling Related Financial Harm Programme



78% of gamblers report financial difficulties



66% of gamblers disclose having debt



54% of affected others report financial difficulties

Source: GamCare 2020/21 Helpline and Treatment Data (combined)

4 For someone struggling to control their gambling, they may borrow money or go without essentials to be able to gamble, they may access high-cost credit, and sometimes may steal from family, friends or employers, or commit other fraud.

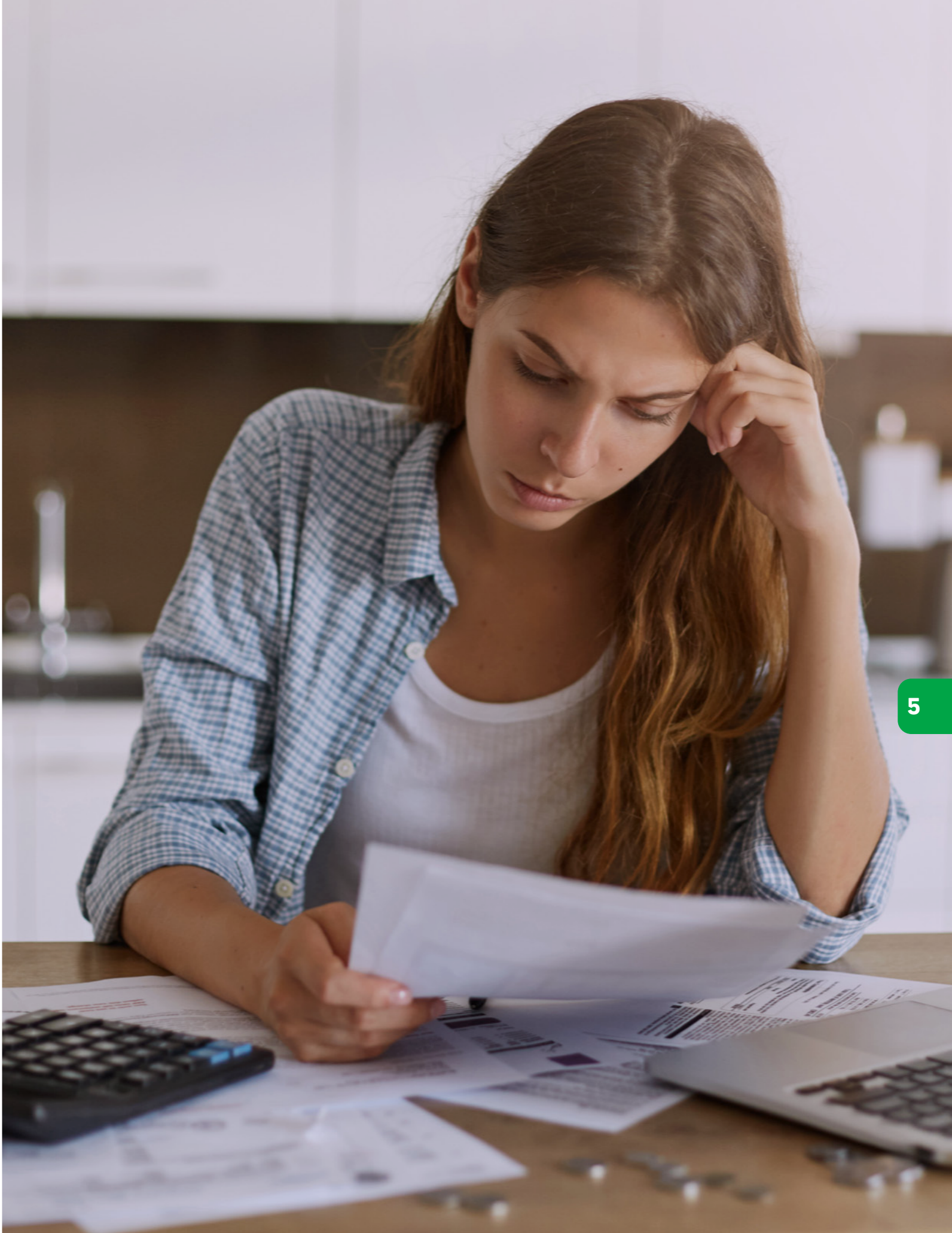
We launched our Gambling Related Financial Harms Programme (GRFH) in 2019. The aim was to bring together the banking, gambling industry, gambling support and debt advice sectors for the first time, to tackle the range of financial difficulties that can be caused by gambling, through the promotion of best practice support, better identification and more effective customer support.

The key aims of the programme are to share knowledge, develop resources, and enable organisations to help affected customers as early as possible, so that harms do not escalate. Following a successful pilot, which ended in September 2020, we secured further funding to continue this programme for two additional years (Phase 2).

This report details what has been achieved in Year 2 of the programme, covering the period of October 2020–December 2021.

| TIMELINE SUMMARY | |
|-------------------------|------------------------|
| Oct 2019–Sep 2020 | Year 1 pilot |
| Oct–Dec 2020 | Phase 2 implementation |
| Jan–Dec 2021 | Year 2 |
| Jan–Dec 2022* (current) | Year 3 |

*Note: the original end date was Oct 22 but this has been extended to end Dec 22 within the current funding.





One: Executive Summary

Over the past three years, GamCare has established itself as an expert on the intersection between gambling and financial harm. We have forged strong partnerships with stakeholders across financial services and debt advice organisations, as well within the gambling industry and gambling support services.

Our convening role has not only helped to raise awareness of the issue, but has also led to practical and tangible outputs to tackle gambling harm across the sectors.

This report outlines activities and achievements, which include:

- Facilitation of three Insights Workshops to generate learnings and best practices as well as recommendations for different sectors to consider. Our workshops covered these topics: gambling block loopholes, GRFH in children and young people, the intersection of high-risk trading and gambling. Each event was attended by 60 to 70 stakeholders and a summary of key insights and recommendations was published following each event, encouraging a cross-sector response to address these issues.
- We engaged with over 100 organisations and 180 professionals and built a network of stakeholders interested in addressing GRFH within their own organisations. As part of this, we facilitated three GRFH Networking Events to bring organisations together to encourage cross-sector collaboration. These events allow our stakeholders to learn about what other organisations and sectors are doing to address GRFH.

- We developed best practices and launched GRFH Toolkit to give sectors the tools they need to identify and support customers affected by gambling. This report provides many examples of our collaborative work with organisations who are seeing gambling harm as one of their priorities and sought our help to develop interventions.

We would like to thank many organisations and individuals who have supported this work in many different ways: by attending our events, providing subject matter expertise or working in partnership with us to address GRFH. We are particularly grateful to the individuals with lived experience of gambling harms who have shared their experiences as their insights have been instrumental in the development of best practices, including the GRFH Toolkit.



Two: Delivery of the GRFH Programme

How We Work

We developed a Theory of Change to inform how we could deliver the programme to best meet our intended outcomes of raising awareness and best practices around gambling related financial harm.

We identified four key workstreams and focused on these activities to help us achieve our goals and intended outcomes:

Generating Insights

- Facilitation of GRFH Insight Workshops
- Facilitation of GRFH Steering Group meetings
- Dissemination of key insights, recommendations and summaries
- Engagement with lived experience and gambling support frontline staff to understand key issues and emerging trends

Network Building

- Facilitation of GRFH Networking Events and roundtables
- External engagement (events, conferences)
- Meetings with key stakeholders
- GRFH-related newsletters and updates

Dissemination of Best Practice (externally)

- Dissemination of GRFH Toolkit
- Dissemination of recommendations arising from GRFH Insight Workshops
- Supporting organisations to help them develop customer and staff communications around GRFH
- Supporting organisations to help them develop referral pathways into gambling support and treatment
- Encouraging organisations to develop solutions relating to recommendations from GRFH Insight Workshops

Application of Best Practice (internally)

- Launching a pilot with a debt advice agency to facilitate warm referrals from gambling treatment into free debt advice
- Training and thematic guidance for GamCare staff
- Inviting external organisations to train our staff around the issues of money and debt

In the following sections we examine these activities in greater detail, looking at each of the four areas of our Theory of Change, including activities undertaken and learning to date.





Three: Activities and Learning

Generating Insights

GRFH Insight Workshops are cross-sector collaboration events to address key and emerging topics relating to gambling and finances.

The GRFH Steering Group has been set up to provide strategic oversight for the Insight Workshops and the programme, and promote best practices in sectors on the issues addressed in the workshops.

GamCare and the Steering Group meet following these events to synthesise workshop information and put forward key insights and recommendations to encourage a cross-sector response to drive changes forward.

In 2021 we facilitated three Insight Workshops, which addressed these topics:

- Gambling block loopholes
- GRFH in children and young people
- High-risk investing and gambling

1. Gambling block loopholes

In recent years, many UK banks have introduced gambling blocks, which allow customers to block payments to gambling operators. However, the insight from those with lived experience and GamCare frontline staff has been that gamblers often find workarounds to these. We facilitated this workshop to better understand the different loopholes associated with bank gambling blocks and what measures could be put in place to safeguard vulnerable consumers.

This event was attended by 45 representatives from financial services (including banks, payment systems, electronic money institutions), debt advice sector, gambling businesses and gambling support services, as well as people with lived experience of gambling harms.

Key recommendations:

- E-wallets to offer their own gambling blocks
- Banks to block open banking payments and transfers to operators
- Gambling operators to provide their bank account details to help banks enhance their blocks

Key achievement:

The Betting and Gaming and its members have agreed to work with the financial services industry and the Government to close the loophole that allows consumers to transfer money directly to a gambling account and are committed to drive the forward.

[Download](#) the full summary of key insights and recommendations.



100%

of attendees who responded to the survey agreed that the workshop subject was relevant to them.

2. GRFH in children and young people

The internet has become a fundamental part of young people's everyday life, giving them access to a multitude of gambling and gaming platforms. The financial harm caused by gambling and gambling-like activities, such as 'loot boxes' and 'skins gambling', is a growing concern for many families. This workshop explored what measures could potentially be put in place to better protect children and young people from the financial harms that can be caused by gambling.

The event was attended by 60 representatives from different sectors: financial education charities, banks, debt advice organisations, gambling businesses, gambling support and education organisations as well as people who have been harmed by gambling from a young age.

Key recommendations:

- Banks to introduce gambling blocks on all under-18 bank accounts
- Financial education programmes to include awareness of gambling harms
- Gambling operators to set blanket spending limits on all under-25 accounts
- Student loan companies and banks to prevent the use of credit (e.g. student loans, overdraft) to be used for gambling

[Download](#) the full summary of key insights and recommendations.

Key achievement:

We advocated for mandatory bank gambling blocks on under-18 accounts to prevent underage gambling and gambling harms in children and young people. In April 2021, the age limit for National Lottery was increased from 16 to 18 years and many banks have since taken steps to introduce such measures.



85.7%

of attendees who responded to an anonymous post-event survey said they have a clear idea what their organisation could do to address underage gambling.



"Gambling block loopholes are a growing issue for consumers and through this workshop, Gamcare have taken a leading role in identifying issues and bringing sectors together to look for solutions."

JESSICA BILCOCK, PUBLIC POLICY AND VULNERABILITY MANAGER, MONZO

3. High-risk investing and gambling

As millions of people were placed on furlough or simply had more time on their hands during the Covid-19 lockdowns, the interest in investing, popularity of apps and platforms that enable self-investing (i.e. making trades themselves without the help of a financial adviser) has risen dramatically. It is reported that 2.3 million UK adults now hold cryptoassets. During this workshop we looked at the similarities between gambling and trading and discussed what measures could be put in place to protect the vulnerable and ensure that those affected get the support they need.

This event brought together over 70 representatives from relevant sectors, including trading platforms, as well as those who have experienced trading harms first-hand.

Key recommendations:

- More awareness of high-risk trading harms and how trading intersects with gambling
- Gambling support organisations to assess the need and consider further support provisions for those harmed by high-risk trading
- Trading platforms to develop better support mechanisms for customers experiencing harm (e.g. identification, self-exclusion, signposting to support)

[Download](#) the full summary of key insights and recommendations.

Key achievement:

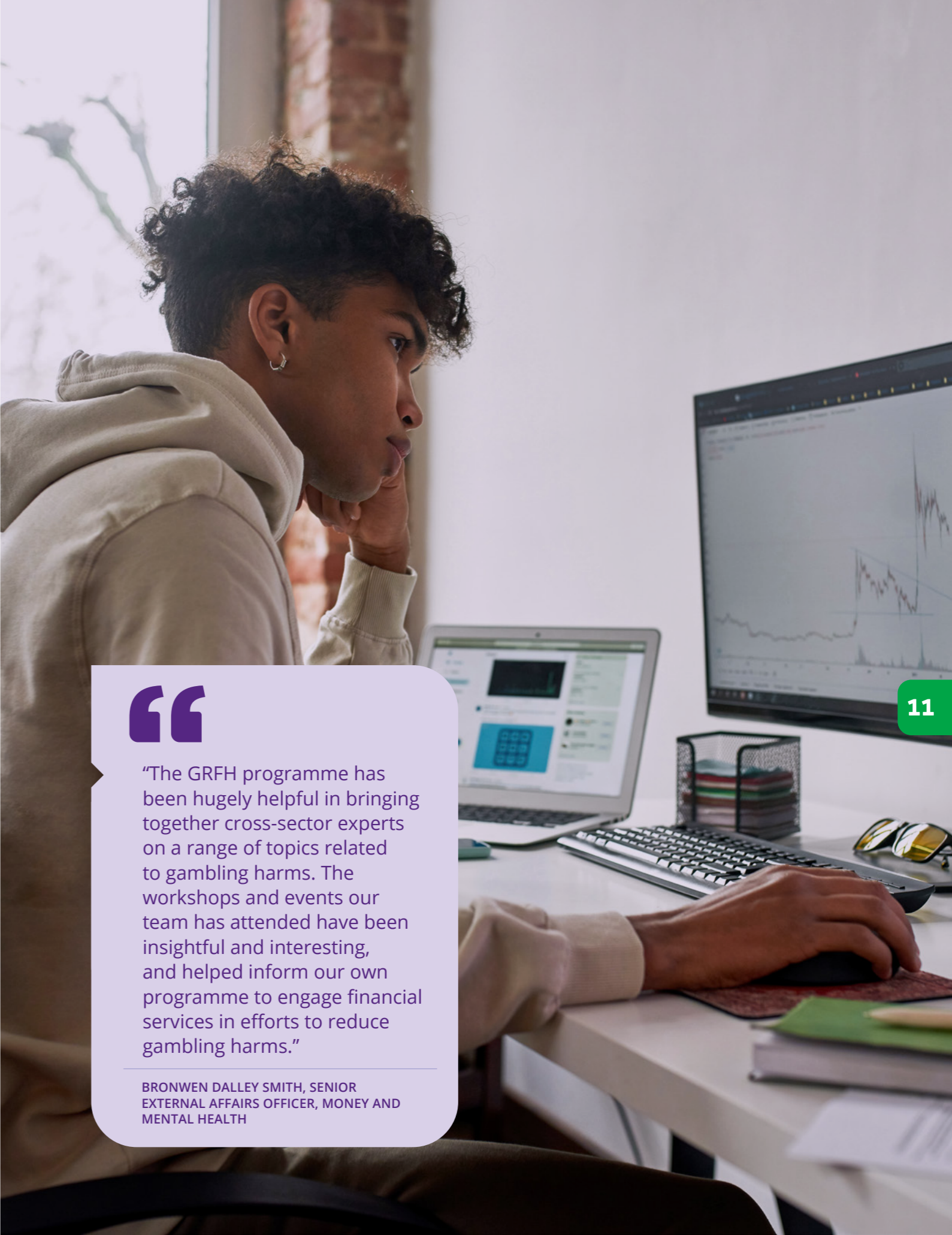
GamCare have since reviewed their involvement in this area and are committed to gaining a better understanding of the needs of this cohort, what support interventions are effective, and to develop support services around this.

Following this event, GamCare have engaged in six media pieces on this, including two national publications.



of attendees rated their knowledge of high-risk trading harms 4 or 5 (out of 5) at the end of the workshop (compared to 12.1% before the event).

The GRFH programme continues to engage organisations to raise awareness of the solutions to address some of these key issues. We will continue monitoring progress and changes arising from this work.



“

“The GRFH programme has been hugely helpful in bringing together cross-sector experts on a range of topics related to gambling harms. The workshops and events our team has attended have been insightful and interesting, and helped inform our own programme to engage financial services in efforts to reduce gambling harms.”

BRONWEN DALLEY SMITH, SENIOR EXTERNAL AFFAIRS OFFICER, MONEY AND MENTAL HEALTH

Network building



In 2021, the GRFH programme facilitated three Networking Events, with almost 100 attendees across all events.

These virtual events give organisations an opportunity and space to share insights and learnings arising from their work to tackle gambling related financial harms and learn about the changes in this fast-evolving landscape. Participants also have a chance to network and connect with other sectors.

Some of the highlights from the 2021 Networking Events included:

- National Illegal Money Lending team (England) giving an update about loan sharks and the rise in gambling-related cases.
- Santander sharing news about their pioneering initiative, where the bank sent letters to customers who were showing signs of financial vulnerability linked to gambling.

- Serve & Protect Credit Union shared rich insights from their report, which looked at gambling prevalence in their members and how much those who applied for loans via Open Banking are spending on gambling.
- Gambling Commission shared key findings from the credit card ban evaluation report.

Additionally, we facilitated the first GRFH roundtable for financial services in Northern Ireland.

Throughout 2021 we attended various external events, where the Project Lead delivered keynote presentations and facilitated workshops on the issue of GRFH:

- GambleAware Annual Conference.
- Money and Mental Health Policy Institute Conference.
- The Institute of Money Advisers (IMA) Annual Conference. GRFH facilitated two workshops together with PayPlan to raise awareness about gambling harms and equip debt professionals with tools to help identify and support clients experiencing GRFH.
- Insolvency Practitioners Association Conference. GRFH Project Lead and a Lived Experience speaker attended this important sector event in Manchester, where they delivered a keynote presentation to raise awareness of gambling harms, tools and calling on the insolvency sector to better identify and support those affected. Following this engagement, GRFH Toolkit was shared with insolvency practitioners around the country.
- The Quarterly European Gaming Meetup. We participated in the Responsible Gaming panel discussion at this event.

 **97.5%**

IMA workshop participants said they were confident or very confident in identifying and supporting clients affected by gambling (up from 24.3% who felt this way before the workshop).

“

“The support of high quality, and respected speakers is a critical part of making our events a success. Thanks for the [GamCare’s] contribution at the Personal Insolvency Conference. It is evident from the feedback we have received that it was extremely well received by our members.”

PAUL SMITH, CHIEF EXECUTIVE, INSOLVENCY PRACTITIONERS ASSOCIATION

Dissemination of Best Practice - Externally

GRFH Toolkit

Our Gambling Related Financial Harm Toolkit, launched in September 2020, was developed out of a need for all sectors to address gambling harms consistently – a gap we identified in the first year of the programme. The Toolkit is designed to offer improved outcomes for customers – giving businesses the tools to offer quality customer communications about gambling risks and the support available so the issues can be addressed as early as possible. It was developed in collaboration with all key sectors and people with lived experience.

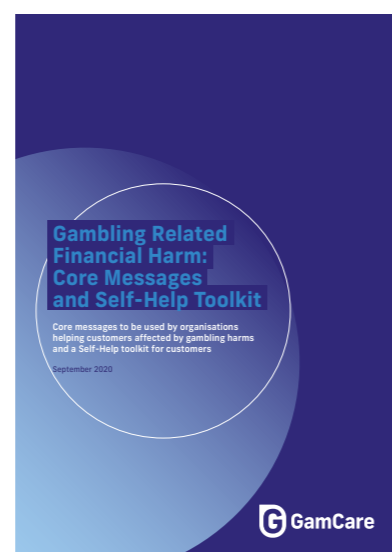
The Toolkit is made up of the following parts:

- **Core Messages and Self-Help toolkit** summarises key messages which organisations should adopt when communicating with customers about gambling harms. The Self-Help toolkit lists four key tools to recommend to customers who want to control their gambling.
- **Timely Interactions with Customers to Prevent Gambling Related Financial Harm.** This resource is a call to action for all sectors to adopt a more proactive approach in normalising conversations about gambling affordability and potential financial harms with their customers. It provides recommendations on the steps any organisation could take to proactively engage their customers and prevent GRFH.
- **Referral pathways** flowcharts are one-page guidelines for frontline staff working in financial services, debt and money advice and the gambling sector. They contain key information and guide professionals working in these industries to provide effective and sensitive support and signposting to customers affected by GRFH.

- **A Framework for Continuous Learning** helps organisations plan staff training and learning to continually improve internal knowledge about GRFH.

↓ 255

The number of times GRFH Toolkit resources have been downloaded from the GamCare website.



Collaboration

In 2021, we proactively promoted the GRFH Toolkit to over a hundred stakeholders across all relevant sectors to ensure they deliver consistent messaging and interventions to customers affected by GRFH. We also worked with a number of organisations on a one-to-one basis to support the development of their gambling strategy, products and interventions, following GRFH best practices.

Here are just some of the examples of how we've been working collaboratively with our partners:

- **NatWest Banking Group** and GamCare have been working together to ensure that NatWest customers receive timely support. NatWest set up a 'warm transfer service' to the National Gambling Helpline (run by GamCare) for customers experiencing gambling harms.
- We've been working in close partnership with debt advice organisation **PayPlan** to provide reciprocal staff training and set up referral pathways to provide additional support for clients with gambling debts.
- **The Money and Pensions Service** used key messages and signposting information from the GRFH Toolkit to develop their consumer guide "Tackling problem gambling and debt" on the Money Helper [website](#).
- **Danske Bank** consulted us when developing a gambling block tool for customers experiencing gambling harms.
- **StepChange** is one of the biggest debt advice charities in the UK. We've been working with their Vulnerability Team to examine digital client journeys and explore ways to encourage more vulnerability disclosures related to gambling.
- **HSBC** is just one of the financial services firms that embedded messaging about the [TalkBanStop](#) campaign on their website.

- **AIB Group (UK) plc** used our Toolkit to develop their own resources for all frontline staff. AIB bespoke toolkit includes guidance on red flags to look out for, conversation starters, support measures they can offer, signposting and referral options.

This list is not exhaustive, and we have been collaborating with these and many other organisations on different initiatives.



Number of page views for the Money Helper guide on gambling over the past year.

“

“Collaborating with expert organisations such as GamCare has really supported us on our journey to develop better support for customers experiencing gambling harms.”

KATHY MCCUNE, VULNERABILITY LEAD,
AIB GROUP (UK) PLC

Informing policy

Throughout 2021, we engaged with regulators and industry bodies to provide GRFH insight, learning and best practices to inform policy. Here are some of the examples:

- We provided a response to the **Financial Conduct Authority's** consultation on updated guidance for financial firms on the fair treatment of vulnerable customers. We also met with the regulator to share insights regarding high-risk investing harms amongst those who call the National Gambling Helpline.
- We responded to the **Cabinet Office's** consultation on a cross-government Vulnerability Toolkit. It helps government organisations improve their identification and support for vulnerable customers in their debt management and debt collection processes.
- We were consulted by the **Lending Standards Board** during the development of their new guidelines for lenders.



GamCare's Money Guidance Service

During the year, GamCare was successful in gaining additional funding to set up a new Money Guidance Service. This service has been significantly informed by insights and discussions from the GRFH project.

The client-facing service will provide practical support and interventions for people engaged in GamCare's treatment or helpline services who report facing financial difficulties.

The new provision will upskill staff to provide initial interventions in-house, strengthen pathways and referral routes with external debt and money specialists, and enable us to learn more about the needs of the client group in relation to gambling related financial issues. The service will go live later in 2022.

Dissemination of Best Practice - Internally

Finance and debt advice landscape is fast-evolving, and our staff, particularly colleagues working on the frontline, need to continually develop their knowledge in this area to provide the best support to clients.

The GRFH programme has worked to develop consistent messaging to ensure that best practices are adopted internally, and throughout GamCare's partner network, and so that the messaging is consistent throughout the client journey.

Some of the initiatives included:

- We set up a pilot to trial a direct referral pathway from gambling treatment into debt advice. As part of this joint initiative, GamCare's Leeds Community Gambling Service can now easily transfer clients to PayPlan to discuss their financial situation, so that PayPlan's debt advisers can arrange suitable debt solutions based on their individual circumstances.
- Raising awareness about GRFH-related issues internally either through training via external specialists (e.g. on debt, loan sharks) or through the provision of thematic guidance (e.g. FAQ about credit scoring developed in collaboration with Experian).
- Sharing information about bank gambling blocks and ensuring that the list of banks offering such tools is kept up to date on the GamCare website.
- Our work highlighted the need for better money guidance and support for clients accessing our services, which helped build the case for GamCare's Money Guidance Service (see page 17).

“

“A warm referral into advice is an effective way of ensuring our services are joined-up and welcoming. Our goal is to make advice as comfortable and as easy to access for GamCare clients as we can. We look forward to building up this alliance in the coming years.”

ALISTAIR CHISHOLM, HEAD OF ADVICE
SECTOR POLICY AND PARTNERSHIPS
AT PAYPLAN



Four: Our Plans for 2022

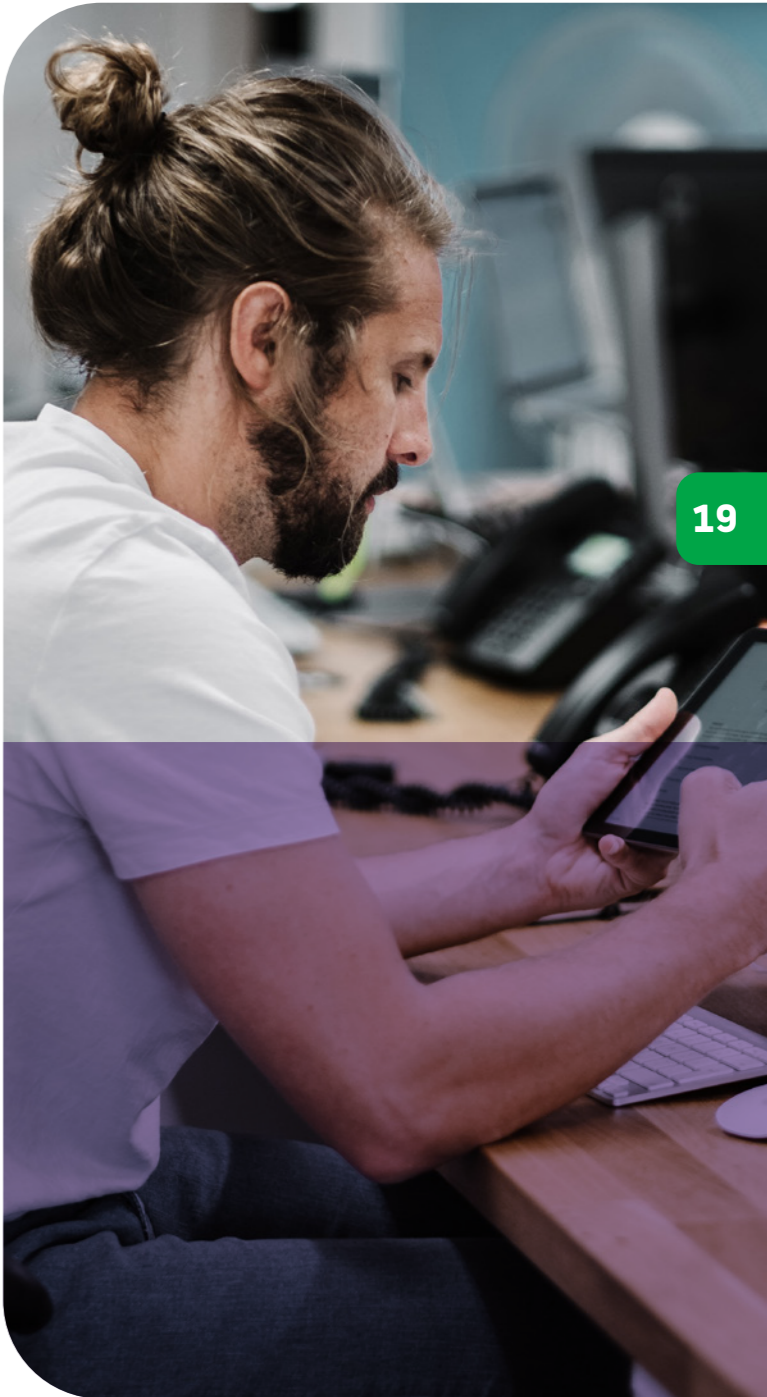
During Year Three (Jan-Dec 2022) we will continue to build on the significant successes of the previous year.

We are planning to:

- Facilitate three Insight Workshops in 2022. We will work with the GRFH Steering Group and wider staff to select and plan topics for these events, focusing on emerging trends and needs.
- Continue to run GRFH quarterly Networking Events to maintain engagement with stakeholders and share insight and best practice across sectors.

In addition to this, the GRFH team will also:

- Expand our debt advice referral pathway initiative to make it available to all GamCare treatment teams, and consider stronger pathways with other external debt/money support services.
- Support the set up of GamCare's new Money Guidance Service (see page 17), and ensure insights and recommendations from this programme are embedded into training and client interventions.
- Organise some of our events to happen in-person from summer 2022, providing the Covid-19 situation does not deteriorate.
- Agree on the future of the programme, whether continuation or how to sustain the work when it ends.



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National Gambling Helpline

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Chat via **www.GamCare.org.uk**