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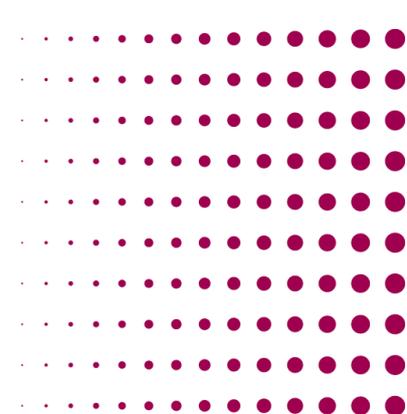
# **THE FAMILY DYNAMICS OF GAMBLING HARMS**

**April 2023**

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abrdn  
Financial Fairness Trust



# THE FAMILY DYNAMICS OF GAMBLING HARMS

## ABOUT THIS REPORT

This report was produced by the Personal Finance Research Centre (PFRC) at the University of Bristol. PFRC is an interdisciplinary research centre exploring the financial issues that affect individuals and households.

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## QUICK READ

Family members and friends are often the unseen casualties of harmful gambling, experiencing a range of harms caused by someone else's gambling.

It is roughly estimated that 11.8 million adults and children in Britain may be negatively affected by someone who gambles. The risk of harm is likely to be much higher for the estimated 3.6 million people who live with a 'problem gambler'.

This study involved 45 online in-depth interviews and three online workshops with people who reported experiencing negative consequences from their own gambling (15 participants) or someone else's gambling (30 participants). The 30 'affected others' included partners, ex-partners, siblings, parents, adult children, uncles and nephews, and friends of someone who gambled.

Our study shows that personal relationship harms, financial harms and emotional harms from gambling problems compound each other in damaging ways within family and friendship networks; and can span several decades or generations. While close family and friendship networks can be an important source of support both for people who gamble and affected others, it should not automatically be assumed that families or friends are able or willing to be supportive.

### The support that family and friends would value

It was uncommon for family members and friends in the study to have sought any external help for the impacts of harmful gambling they experienced themselves – either because they felt that external support would not be relevant or useful to them; or they weren't aware of sources of external help; or they wanted to manage things within the family. From our data, family members and friends would value help and support in **three** areas:

- **Understanding what's going on**, e.g. hearing real-life stories from 'people like me' to help recognise the early warning signs of gambling problems; understanding more about the motivators and behaviours around gambling.
- **How to talk about what's going on**, e.g. helping family members and friends to talk about gambling problems with the person who gambled;

how to have conversations with other family members; and knowing what they could do to help their loved one.

- **Accessing specialist support and advice**, e.g. emotional support through counselling or peer support; and practical support such as help to protect personal finances, or legal advice on access to children post-separation where there were concerns about their exposure to gambling and gambling harms.

Where the person who gambled was still within the close family circle, family members and friends were primarily interested in ‘getting help to help’ – in other words, accessing support that in turn could help them support the person who gambled. For ex-partners, the focus was much more on emotional and practical support to deal with the impact of gambling-related harms they personally experienced, particularly once the relationship had ended.



*For me it was difficult to understand, I could see that he had a problem, that he had to gamble, in the end he was stealing money to do it. But I just didn't really know what triggers were in his mind.*

Interview with a woman whose nephew has a gambling problem.

## Providing support: what needs to happen

Services already exist in Britain that provide the sort of help and support for affected others that family members and friends identified. But figures for national gambling support services show low take-up of help by adult affected others, who only make up around 14% of their service users. Similarly, in a 2021 online survey of 18,038 GB adults, 78% of affected others said they had not sought any type of advice or support for themselves. In addition, some of the newer services for affected others are relatively small or only serve certain geographical areas or groups, meaning that access is limited despite high needs.

Not all family members and friends who are negatively affected by someone else's gambling will necessarily want or need support. Even so, the scale of potential harm from gambling to family members and close friends, coupled with low levels of help-seeking by affected others, reinforces the case – at the very least – for the recommendations set out below.

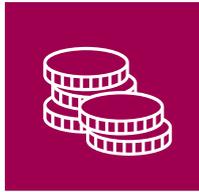
As ‘experts by experience’, affected family members and friends have invaluable knowledge and experience to input to a new generation of campaigns, messages and services to help prevent and reduce harms from gambling among all those who are negatively impacted.



*“The main thing that I have taken from this [workshop] is that it's okay to talk about it, like don't keep it all in myself, other people are going through it as well... it's been a big, big help.”*

Workshop participant

## Recommendations to improve gambling support for affected family members and friends



**The inclusion of specific services for affected others in strategic commissioning plans** e.g. the [NHS Long Term Plan](#) and the [National Gambling Treatment Service](#) as well as increased funding for other types of provision.



**Making sure there is 'no wrong door'** for people who seek help, whether they are someone who gambles or an affected other, including a simple way to find information online about the range of help available.



**Regularly-run publicity and awareness-raising public health campaigns** about the impact of gambling problems on family members and friends.



**Clear, targeted messaging** about the existing services that can provide the types of help and support family members and friends want.



# 1 INTRODUCTION

The gambling industry in Great Britain is one of the most profitable in the world, worth around £14 billion<sup>1</sup> (Gambling Commission, 2022a). At the same time, gambling is increasingly recognised as an important public health issue because it negatively affects the financial and general wellbeing of people with gambling problems, those around them, communities and wider society.

Estimates suggest that over 12 million people in Britain experience, or are at risk of experiencing, harm from gambling:

- 0.3% of Britain's adult population (aged 16+) are categorised as 'problem gamblers' who have experienced adverse consequences from gambling – more than 181,000 people.<sup>2</sup> Another 1.1% of adults – 665,000 people – are at moderate risk of harm from gambling (Gambling Commission, 2022b).
- 0.9% of young people aged 11-16 in Britain – over 40,000 – are categorised as 'problem gamblers, while a further 2.4% of young people in this age range (more than 106,000) are considered 'at risk' of harm from gambling (Gambling Commission, 2022c).
- Considering the number of adults and children living in households where someone gambles with any level of risk,<sup>3</sup> it is roughly estimated that 11.8 million people in Britain may be affected by someone who gambles (Gunstone et al, no date).<sup>4</sup> The most severe impacts are

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<sup>1</sup> Based on annual gross gambling yield, i.e., the money retained by operators after winnings have been paid out.

<sup>2</sup> Estimates of number of people are based on [ONS 2019 population figures](#) published in January 2021.

<sup>3</sup> Based on someone who gambles who has a PGSI score of 1+. The [Problem Gambling Severity Index](#) (PGSI) is a widely used, standardised measure of "problem gambling" in a population. The index consists of nine questions and is used as a rapid assessment screening tool in a range of non-clinical settings: PGSI score 0: gamblers who gamble with no negative consequences; 1-2: gamblers who experience a low level of problems with few or no identified negative consequences; 3-7 gamblers who experience a moderate level of problems leading to some negative consequences; 8 or more: gambling with negative consequences and a possible loss of control.

<sup>4</sup> This is based on analysis of the number of adults and children in the household of respondents who were classified as gamblers with a PGSI score of 1+. On average, gamblers with a score of 1+ had just under two (1.8) other people living in their household (adults and children), and those with a score of 8+ had an average of 2.5 people. This equates to an

reported by immediate family members (spouses/partners, parents and children) (ibid).

The growing popularity of online gambling means that it is accessible around the clock on devices that have become integral to everyday life, notably smartphones. It has also brought gambling squarely into the family domain, with home being the most popular location for online gambling in Britain – indeed, nearly all online gamblers (95%) report gambling at home (Gambling Commission, 2019).

This means that children and young people may be more exposed to gambling and gambling harms within the home. Recent research shows that 28% of 11–16-year-olds in Britain report seeing family members they live with gamble, of which 7% said it had resulted in tension or arguments at home; while 11% said that gambling by a family member had helped pay for things at home such as holidays, trips or clubs (Gambling Commission, 2022c).

## 1.1 About the research

There has been limited research to date in Britain on the family dynamics of gambling and the impacts of gambling on different family members. What research there is tends to focus on using surveys to measure the extent and nature of gambling harms in specific populations or contexts; and family-related risk factors (such as a family history of gambling problems, e.g. Cunha & Relvas, 2013).

While quantifying gambling harms is important, the success of efforts to prevent or reduce gambling harms also depends on understanding the complex and dynamic forces at play within the social worlds of those affected. Family systems theory, for example, defines the family unit as:



*“a complex social system, in which members interact to influence each other’s behavior [sic]... Any change in one individual within a family is likely to influence the entire system and may even lead to changes in other members.” (Pfeiffer & In-Albon, 2022: 188)*

Research on family systems and the public health issue of obesity highlights the concept of nonsummativity – the fact that the family system is greater than, but also different from, the sum of its parts. Consequently, accepting or assessing only one family member’s experience of an issue (weight loss, gambling) is insufficient for developing a comprehensive understanding of the individual’s trajectory and aspects that reinforce their behaviour (Novak et al, 2022).

This research used innovative qualitative methods to provide a better understanding of the family dynamics of gambling problems that can be used to help shape effective support services for people who experience negative

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estimated 11,758,000 people in Great Britain who may be affected by someone who gambles at any level of risk (PGSI score of 1+), of which an estimated 3,600,000 people may be affected by someone gambling with a PGSI score of 8+ (Gunstone et al, no date).

consequences from their own or someone else's gambling. We use a broad definition of the word 'family' to include friends, organisations and services that participants considered to be 'family' as well as blood relations and kinship by marriage. The research addresses **four** questions:

1. What are the different family dynamics of gambling problems?
2. What effects do gambling problems have on the financial and wider wellbeing of family members?
3. What help and support do family members get around gambling problems and related issues?
4. What help and support would family members value and how might it be delivered?

To answer these questions, we conducted:

	<b>A rapid evidence review</b> of family dynamics around gambling problems, their impact on affected others, and the help and support available to them.
	<b>45 online in-depth interviews</b> with people who reported experiencing negative consequences from their own gambling (15 participants) or someone else's gambling (30 participants) currently or in the past.
	<b>Three online workshops</b> with people who reported experiencing negative consequences from someone else's gambling currently or in the past. Workshop participants were recruited from those who had taken part in the in-depth interviews.

The appendix provides further details about our research methods.

## 1.2 The people we spoke to

To ensure we captured a diverse range of experiences (including people who had had no contact with treatment, support or advice services) the participants in our qualitative research were recruited by a market research agency.

Of the 30 people we interviewed who were affected by someone else's gambling ('affected others'), most were partners, ex-partners or relatives of the person who gambled, with the latter including siblings, parents, adult children, uncles and nephews. In a few cases, our interviewees had been affected by a friend's gambling.

The 15 people we interviewed who experienced harm from their own gambling were generally no longer gambling at the time of the interview. Those who were still gambling either felt they had it under control or didn't see it as a problem, even though they reported experiencing harm from gambling in the past 12 months.

A limitation of the research is that we did not interview any children or young people who had experienced harm from gambling, although the impact of gambling harm on children and young people is covered in our rapid evidence review; and some participants did talk about the impacts of gambling on children in their family or how they had been affected by the gambling of a young adult relative. In addition, while we considered interviewing multiple (adult) members of the same family to get their different perspectives, we decided against it for both practical and ethical reasons.

### 1.3 About this report

**Chapter 2** is a scene-setting chapter that explores some fundamental ideas around the family dynamics of gambling, namely: Who is family? Is the person who gambles within the family circle? Are family circles a source of support? What different roles can families play in relation to (harmful) gambling?

**Chapter 3** looks in detail at how gambling problems impact people who gamble and those in their family circle; and considers the ways in which gambling-related harms affect family relationships.

**Chapter 4** describes the types of support that are available in Britain for families affected by gambling harms; our research participants' experiences of treatment, support and advice; and the types of help that family members would like.

**Chapter 5** sets out our conclusions.



In the report we use the term 'gambling problems' to describe the issues and difficulties that people faced because of their own gambling; 'gambling harms' to describe the negative impacts of gambling on people who gambled and those affected by someone else's gambling; and 'affected others' to refer to family members and friends who were negatively impacted by someone else's gambling.



## 2 THE FAMILY DYNAMICS OF GAMBLING PROBLEMS

Our interview data illustrates the complex family and personal dynamics that are often at play in gambling problems, which can span several decades or generations. Among our interviewees, there were instances where gambling problems had been an issue for several members of the same family (including some of the affected others we interviewed who had their own gambling problems); links with mental health problems, learning disabilities, other addictions, and domestic violence; and the ebb and flow of gambling problems over time – for example where the person who gambled tried at different points to cut back or stop gambling with varying degrees of success.

In this scene-setting chapter, we use our interview data to explore some fundamental ideas around the family dynamics of gambling that are difficult to capture in surveys, namely:

- Who is family?
- Is the person who gambles within the family circle?
- Are family circles a source of support?
- What different roles can families play in relation to (harmful) gambling?

By better understanding the family dynamics of gambling problems, we can see what support and help occurs within families and get a sense of the support and help that families may need when dealing with gambling problems. The data shows that family can be an important source of support both for people who gamble and affected others, but it should not automatically be assumed that families are able or willing to be supportive.

### 2.1 Who is family?

To get a better understanding of the complex social system that makes up ‘a family’, we asked interviewees to tell us who they considered to be in their ‘family’ at the time of the interview, which might include friends, organisations or services as well as relatives.

The interview data shows that our participants' close family networks were typically small and tight knit. For both those who gambled and affected others, close family circles commonly included:

- Partners (for those in couple relationships)
- Parents and stepparents
- Siblings
- Children, and
- Close friends.

Except for partners (who invariably lived in the same household), other close family members included a mix of those who lived in the same household as the person who gambled and those who lived elsewhere. For the latter, geographical proximity was often a factor in the closeness of family relationships. Where gambling was linked to the breakdown of intimate relationships, ex-partners who gambled were generally not in participants' close family networks.

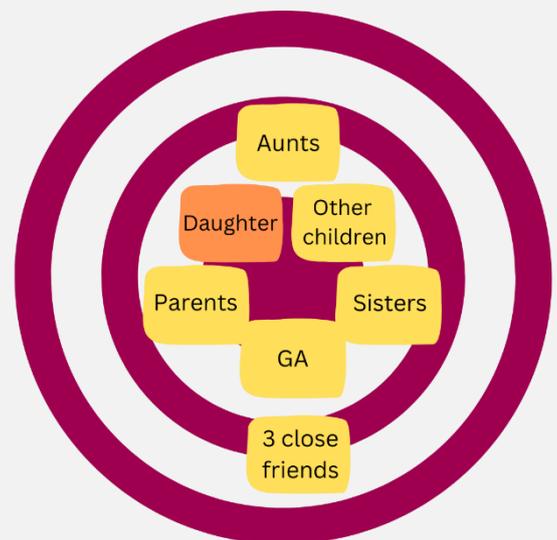
**Joanne**<sup>5</sup> was among the handful of interviewees who included an organisation or service – in her case Gambler's Anonymous (GA) – within her close family circle, which otherwise comprised her close family members (including her adult daughter who has a gambling problem, shown in orange) (Figure 2.1). For Joanne, Gambler's Anonymous was a critical source of support for her daughter; even though her daughter did not attend regularly, it was there when she needed it.

**Figure 2.1, Joanne's family circle (affected other)**

*The orange shape represents the person with gambling problems.*

**“Gambler’s Anonymous... that is a lifeline although it's not consistent and it's not there all the time, it is very important.”**

Joanne, affected other



<sup>5</sup> We have changed interviewees' names and some personal details for anonymity.

## 2.2 Is the person who gambles in the family circle?

Among our interviewees who were affected others, there were three main types of relationship with the person who gambled:

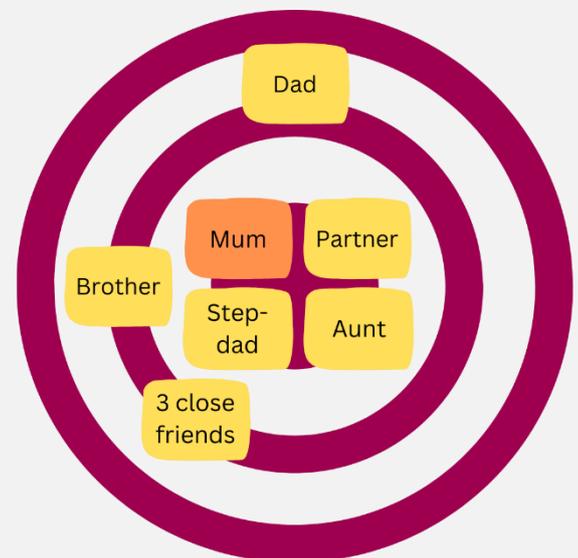
1. **In the close family circle:** the person who gambled was still very much part of their close family circle, with regular contact. In these cases (like Joanne's above and Stephanie's, below), the person who gambled was usually a spouse, partner or blood relative.
2. **In the wider family circle:** the person who gambled was on the outer edge of the family circle, often with infrequent or strained contact either wholly or partly because of their gambling problems. The person who gambled was sometimes a blood relative but also included friends and non-blood relations.
3. **Estranged:** the relationship with the person who gambled was completely estranged, wholly or partly because of their gambling problems (as in Callum's case, below). This meant affected others had no contact at all with them at the time of the interview. It included several interviewees (both men and women) whose ex-partners had gambling problems.

**Figure 2.2, Stephanie's family circle (affected other)**

*The orange shape represents the person with gambling problems.*

*"I've never talked outside my little bubble before with anyone at all, because I feel like I'm going behind her back... you feel like you're being secretive in talking about it; it's a big thing."*

Stephanie, affected other



**In Stephanie's case** (Figure 2.2), her mother has gambled for as long as she can remember and currently gambles exclusively online. Although very close to her mother, Stephanie (who's in her late 20s) feels that gambling is 'off limits' as a discussion topic because her mother does not recognise that her gambling could be an issue. Stephanie, her stepfather and her maternal aunt

have all tried to support her mother in different ways over the years related to her gambling; but Stephanie has only talked to her brother about it occasionally, and she would never discuss it with anyone outside her close family circle (even her close friends).

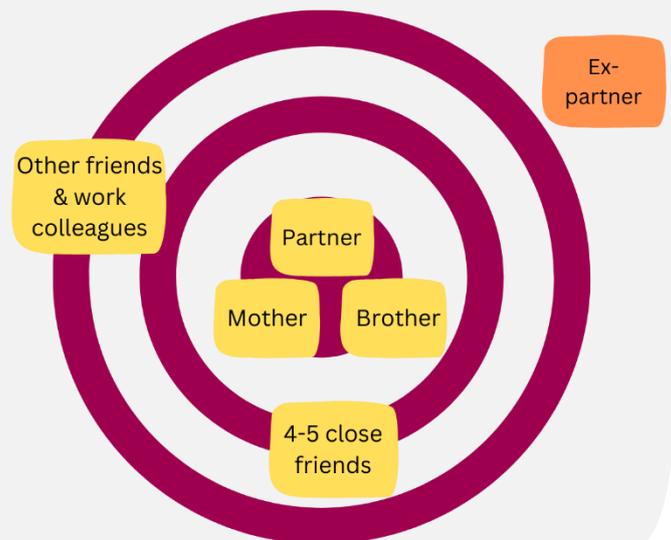
**In Callum’s case** (Figure 2.3), he is largely estranged from his ex-partner of four years (although they are still connected on social media). When they were together, she had always spent a lot of time playing games on her phone, and from this got into online slots. At first, Callum thought it was just a bit of fun and lent her money to continue playing when she asked for it. Her gambling spiralled to the point where she was borrowing money not only from him but also friends and family to continue gambling, even though she had a well-paid job. When he made a loan application, his frequent bank transfers to her were queried, which made him realise that something was not right. The fact that she continued to gamble ultimately resulted in the breakdown of their relationship.

**Figure 2.3, Callum’s family circle (affected other)**

*The orange shape represents the person with gambling problems.*

**“I feel like I ruined a couple of years of my life... it just got progressively worse, she was asking for more and more money and it would take her longer to pay me back.”**

Callum, affected other



### 2.3 Are family circles a source of support?

Our interviewees (both those who gambled and affected others) generally described having at least one person in their close family circle (usually partners or immediate family but sometimes friends) they could turn to for support in relation to gambling-related problems if they needed to – while being clear there were other people they would definitely *not* feel comfortable talking to. Stated reasons why interviewees would *not* turn to family or friends for support (either at all, or to particular people) are shown in Box 2.1.

We explore the impact of gambling problems on personal relationships further in Chapter 3.

### Box 2.1, Stated reasons for *not* turning to family or friends for support

		
Being <b>fearful</b> of the response, e.g. judgement, criticism, lack of understanding, anger, disappointment.	Finding it a <b>difficult or embarrassing</b> topic to talk about, particularly in families that are not close-knit.	Being unable to talk about it because family relationships are <b>fractured</b> due to gambling problems.
		
Wanting to handle any gambling-related problems <b>by yourself</b> .	Feeling that discussing the situation with others is <b>betraying</b> the person with the gambling problems.	Not wanting to <b>burden</b> family members because they ‘ <i>had a lot going on</i> ’ or ‘ <i>had been through enough</i> ’.

**In Lou’s case**, she had no close relatives at all – she was an only child, her parents were dead, and her remaining blood relatives all lived overseas. As a result, her family comprised a small circle of close friends (Figure 2.4). She also felt close to her ex-partner even though their relationship had recently broken down (due to his gambling) and they no longer lived together. Although she had discussed her ex-partner’s gambling problems with close friends, she found their responses unhelpful and unsympathetic, to the point that she stopped talking to them about it.

In addition, some affected others held back from talking to family members or friends about the gambling-related issues affecting them from a desire to protect the person who gambled. Shona, for example, was worried about undermining other people’s relationships with her then-partner and also wanted to preserve a façade of normality to the outside world:

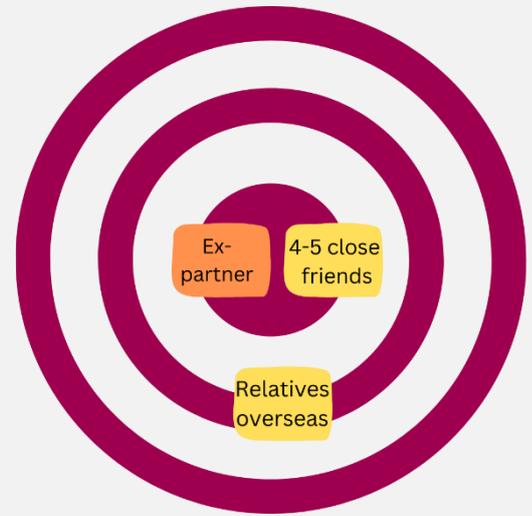
“... you definitely feel like you cannot share certain things, like I didn’t share that information with a lot of people because I think it’s embarrassing and it’s also something you don’t really want to talk about and I did try and protect him.”

Joanne (who we met earlier) felt she could talk to her close family circle about ‘*anything and everything*’ – except for her daughter’s gambling. She thought this was in part due to the fact that she didn’t fully understand it herself – something we return to in Chapter 4.

**Figure 2.4, Lou's family circle (affected other)**

*The orange shape represents the person with gambling problems.*

***“I've stopped talking to them about it because partly I think they're fed-up hearing about it... but also I think because they don't really know him as well, they are probably a bit more judgemental.”***

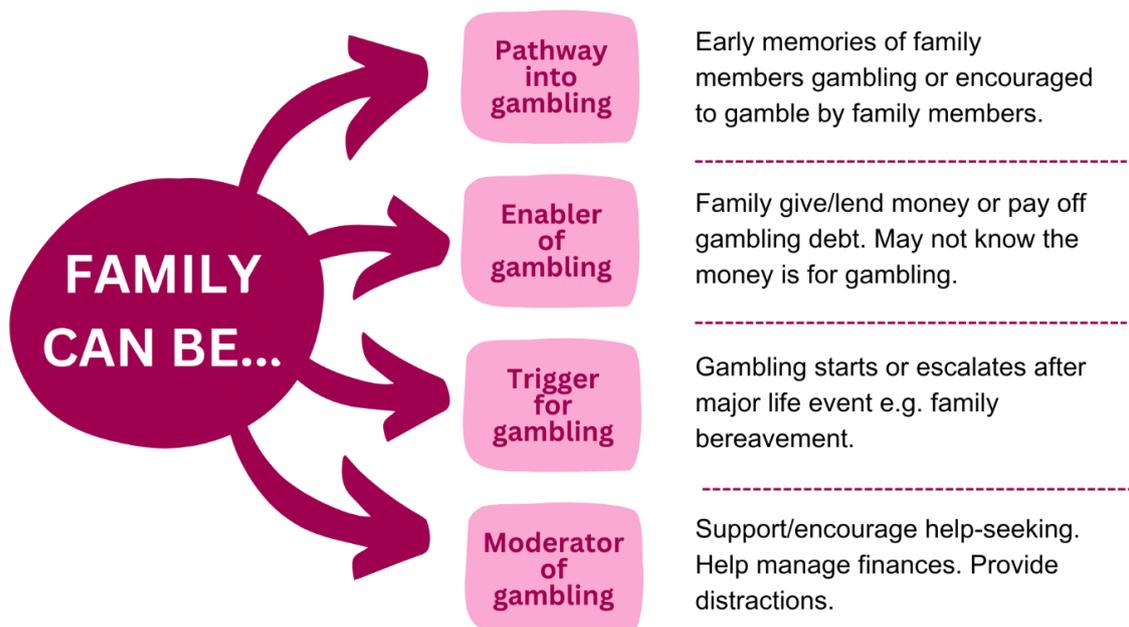


Lou, affected other

## **2.4 What different roles can families play in relation to (harmful) gambling**

The interview data highlights four different roles that families and different family members can play in relation to (harmful) gambling, as illustrated in Figure 2.5. We describe these roles below.

**Figure 2.5, The roles of families in (harmful) gambling**



## 2.4.1 Family as a pathway into gambling

The gambling behaviour of parents and other family members is known to influence gambling among children and young people, with some evidence that those with a family history of gambling problems have a higher risk of experiencing gambling problems themselves (Tulloch et al, 2022; Forrest and McHale, 2021; Cunha and Relvas, 2013). Our interview data shows that family can be an important influence on gambling behaviour both in childhood and adulthood.

In terms of family influences on gambling behaviour through exposure early in life, Helen described early memories of her dad playing poker and gambling being part of family life; while David (in his 30s) remembered seeing his dad and his dad's friends gambling at the bookies when he was growing up, although his own gambling as an adult was mainly online. Stephanie – who we met earlier – felt that her mother's life-long gambling had encouraged her to try online slots and bingo when she was eighteen; this was short-lived when she came to feel she was wasting her time. Some affected others who had adult children with gambling problems felt guilty or worried that their own gambling may have been a factor, such as Janet's concerns about her son's childhood experiences in amusement arcades on family holidays:

“I can remember when he was a small child we were going to Blackpool and you'd have given him a few pence and I mean even then it should have rung alarm bells, you literally had to drag him away from it, you know.”

Notably, there were also examples of family influences on gambling behaviour in adult life. Having never gambled much before, Kelly got into online slots as an adult when her husband showed her one of the online sites he used. She feels her gambling got out of control in part because she had more time to do it when she was on maternity leave, as she describes:

“I thought oh gosh that looks quite fun... and I sort of had a couple of goes and that was it really, I don't have that same discipline he [husband] has and I think I'm at home a lot more in the day... when it was bad I was on maternity leave and it was just, I suppose it was an outlet really for me.”

In some cases, gambling was an embedded part of family culture. Mandy was someone who didn't feel her gambling was a problem – even though she self-reported experiencing harms from gambling and told 'white lies' to family members about how much she gambled. She described how her partner had started gambling online, spurred on by seeing her win on the online slots (although notably she never mentioned her losses to him):

“He's seen me winning a lot on the slots and he's liking a go as well.”

Mandy's adult children also gambled, and similarly her wins seemed to have influenced their gambling behaviour, for example her son mainly bet on football but started to play the Irish Lottery after seeing her do it.

## 2.4.2 Family as an enabler of gambling

The interview data shows that family members can be financial enablers of gambling in various ways, sometimes unknowingly. This ranged from:

- Family members giving or lending money which was used to gamble
- Family members paying off gambling-related debts, to
- Theft and fraud within families to fund gambling.

Some interviewees described how family members financially enabled gambling (or encouraged other family members to fund someone's gambling) because they didn't believe the person's gambling was a problem – which could be a cause of tension and conflict within families. Raziya recounted how her mother and siblings continued to financially support her brother who (in her view) had a long-standing gambling problem – bailing him out when he had heavy losses and paying off his gambling-related debt. As she explained:

“... the Asian culture is very heavily weighted on sons... he was the much-loved son and I think that love at times was, as a mother myself now, I can see how that love was misplaced and a lot of covering up was happening to not embarrass him in front of my dad and cousins. Certainly, no acceptance of any consequences, ‘Oh he's just being silly, he's just being silly.’”

Other research notes that affected others may provide the person who gambles with money they believe will be used to gamble or pay gambling-related debts because they fear the person who gambles would otherwise resort to criminal activity to obtain money (Krishnan & Orford, 2002, cited in Riley et al, 2018).

We discuss the negative impacts of gambling problems on personal relationships and family finances in more detail in Chapter 3.

## 2.4.3 Family as a trigger for gambling

The existing evidence suggests that traumatic events are associated with harmful gambling in adults, although it is not clear whether trauma is a risk factor for harmful gambling (GOV.UK/Public Health England, 2021a). Our interview data suggests that family bereavement is one type of traumatic event that can be associated with gambling problems. Mia recalled her father's gambling escalating after the death of her sibling in childhood, which she felt in hindsight was possibly a way for him to cope:

“I think it intensified his gambling... a distraction to get away from things because I don't think he grieved as well as maybe he could have.”

Similarly, Claire felt that the death of her adult brother during the pandemic triggered her gambling problems, because gambling became her way of dealing with the situation – it was something to focus on which meant she wasn't crying and so her children didn't see her upset:



*“I should have been grieving a lot more and I should have been talking about it with my children but instead I just used that [gambling] as a platform to hide away from it.”*

Another significant event that interviewees linked to gambling escalation was moving back to the parental home in difficult circumstances. Courtney thought her brother’s gambling increased when he moved back home to help care for his father; while Zoe saw her son’s gambling increase after he returned to live with her in the family home following the breakdown of his relationship.

While not specifically mentioned by our interviewees, there is other evidence that people may use gambling as a *‘a means of avoidance-based coping’* (Hing et al, 2020, page 44) including as a way of coping with family pressures or domestic violence and abuse.

#### **2.4.4 Family as a moderator of gambling**

The existing evidence indicates that having a supportive family and family involvement with gambling treatment can have positive outcomes for people with gambling problems (Topino et al, 2021; Kourgiantakis et al, 2013). Our interview data provides new insights into four common *informal* responses that happen within family circles to try and reduce gambling harms for the person who gambles (and potentially for those around them as well), as described in Box 2.2 – emotional support; financial management; advocating for treatment and support; and diversionary activities.

All four elements might be present in family responses at the same time or different points in time. Interviewees reported varying degrees of success with these responses, although financial management seemed to have the most direct impact because it reduced the opportunity for someone to gamble.

For the most part, the affected others we interviewed had tried to support family members or close friends to moderate their gambling in the ways described above. Where this did not happen, it was usually linked to rapid relationship breakdown following the shock discovery of gambling problems; or in cases where gambling problems co-occurred with domestic violence.

These interview data illustrate that providing support is a two-way street: family members need to be aware that gambling is a potential cause for concern; and the person who gambles needs to be receptive to support. Family members also need to know what to do – which we discuss in Chapter 4.

## Box 2.2, Informal responses to reduce gambling harms within family circles

	<p><b>Emotional support:</b> This typically involved family members or friends ‘being there’ for those with gambling problems; talking and listening to them in a non-judgemental way; and checking in to make sure they were okay.</p>	<p><i>“I just let her know that I’m there for her basically and then I would always ask her ‘Is there anything that I could do to help?’” (Neha, affected other)</i></p>
	<p><b>Financial management:</b> Money fuels gambling, so managing someone’s money on their behalf (with permission) could help them reduce gambling and help ringfence money for other purposes such as paying bills.</p>	<p><i>“I gave it all away, all my banking, everything... For a period I never had more than a tenner in my wallet and no cards and no ID.” (James)</i></p>
	<p><b>Advocate for treatment and support:</b> Through their own research, family members and friends were sources of information about external help and support to those who gambled, as well as being advocates for help-seeking.</p>	<p><i>“I just told him ‘You need to seek some professional help, this is going out of the window’... I typed gambling and NHS and I saw ‘contact your GP.’” (Krish, affected other)</i></p>
	<p><b>Diversiónary activities:</b> Affected others tried to divert family members or friends from gambling, e.g. by going for walks or out for a coffee; while people who had cut back their gambling talked about refocussing on other things.</p>	<p><i>“I try and keep myself busy either with going for a walk or I took up a new hobby which I sort of throw myself into when I’m feeling a bit low.” (Scott)</i></p>

### Awareness

For family members to be in a position to offer support to someone with a gambling problem, they must be aware that gambling is causing (or potentially causing) problems for someone in their family circle. A common pattern in our interview data was for family and friends to say that someone had ‘always gambled’; that initially it seemed harmless; but over time it escalated to the point of harm. Krish’s brother, for example, started foreign exchange trading in his twenties to make money, which Krish and his family saw as entrepreneurial. This morphed into online gambling which escalated when he lost his job; and was compounded by mental health problems. The two most often mentioned signs of gambling escalation were financial: the person who

gambled always borrowing money from family and friends (as was the case with Krish's brother); or never having any money.

A second less common pattern in our interview data was for family members to know nothing about someone's gambling until they discovered serious harms had already occurred – such as disclosures by the person who gambled or finding out about gambling-related debts, as Amy describes:

“... even before I knew about it there was lots and lots of letters coming for my husband, in my husband's name and me having no idea who these people were or what it was until I started suspecting something and started opening them and realising that they were from debt collection agencies... he basically gambled away all his and his sibling's inheritance, which was quite a sizeable sum.”

### **Receptiveness**

If family members are to try and provide support, the person who gambles needs to be receptive to those supportive responses. Among the affected others we interviewed, where the person who gambled was responsive to supportive responses, it generally resulted in some reduction of gambling and relief from harms – at least in the short term. Where gambling problems were a long-standing issue, some re-escalation of gambling was not uncommon.

If the person with gambling problems was not receptive to supportive responses from family members, this was typically because they did not perceive their personal gambling to be harmful (echoed in other research – e.g. Gunstone et al, no date), and could result in confrontations and angry exchanges, as Vijay described in relation to his brother:

“... he was very aggressive even to my parents as well... when they started to talk about all his gambling activities he would just shout and go back to his room...he just tried to push it away saying that it's very normal, it's how things are here, it's how I relax, it's how I spend my time!”

The person who gambled could also become more secretive about their gambling as a result of family members raising the issue with them. Knowing how to talk to a family member or friend about their gambling and its potential harmful impacts was something that affected others felt they could benefit from, as we discuss in Chapter 4.



# 3 THE IMPACTS OF GAMBLING PROBLEMS ON FAMILY WELLBEING

The negative impacts of gambling problems on the wellbeing of people who gamble and those in their family circle can be profound. Some of these harms may be general and ongoing, others may have an enduring legacy impact, or result in a crisis point (Langham et al, 2016). In addition, the more involved someone is with a person who has gambling problems (emotionally, physically or financially), the more likely they are to experience negative consequences over a long period (Ferland et al, 2021).

The existing evidence and new interview data presented in this chapter illustrate the interlocking negative impacts that gambling problems have on family wellbeing. These have been described elsewhere<sup>6</sup> as symbiotic harms: *“negative effects that flow both ways through the interdependencies of intimate associations such as kin relationships”* (Condry and Minson, 2021, p.540). Understanding the impact of gambling-related harms on family circles in this way may help give greater weight to the needs of family members and close friends in gambling treatment, support and advice.

In this chapter, we draw on existing evidence and our interview data to answer two questions:

- How do gambling problems impact people who gamble and those in their family circle?
- What impact do gambling-related harms have on family dynamics, including different types of relationships?

We focus on the three gambling harms that were most mentioned by our interviewees – personal relationship harms, financial harms and emotional or psychological harms (Figure 3.1). We explore how these harms are experienced within family circles, including how they can interact and compound each other in damaging ways. The data shows that secrecy around

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<sup>6</sup> In relation to the impact of imprisonment on the families of prisoners.

gambling and how it is funded can result in a loss of trust between partners or other family members, which in some cases leads to a complete breakdown of personal relationships.

**Figure 3.1, The three most-mentioned gambling harms in our interview data**



**Gambling-related harm is defined as “Any initial or exacerbated adverse consequence due to an engagement with gambling that leads to a decrement to the health or wellbeing of an individual, family unit, community or population.”**  
(Langham et al, 2016, p.4)

### **3.1 The impact on personal relationships**

There is already much evidence that gambling problems cause significant harm to personal relationships, and to families more broadly. The presence of gambling problems in a family increases the likelihood of relationship breakdown (Sharman et al, 2022; Tulloch et al, 2021) and causes conflict, notably through loss of trust (Ferland et al, 2021; Orford et al, 2017; Cunha & Relvas, 2013; Kourgiantakis et al, 2013; Dickson-Swift et al, 2005). In some instances, the attempts to address problems with gambling can cause or exacerbate conflict between couples (Cunha & Relvas, 2013). In the more extreme cases, studies have found higher levels of victimisation and perpetuation of intimate partner violence by individuals with gambling problems (Banks & Waters, 2022); and an increased risk of suicide for people with gambling problems (Sharman et al, 2022), with the impact on families that this will have.

Children in families where gambling problems are present are particularly vulnerable to harms, with emotional or physical absence found to be at least as damaging to the parent/child relationship as it is to the bond between parents (Suomi et al, 2022). As noted in Chapter 2, there is some evidence that people with a family history of gambling problems have a higher risk of experiencing gambling problems themselves (Forrest and McHale, 2021; Tulloch et al, 2021; Cunha & Relvas, 2013). The heightened risk of family breakdown because of gambling problems may also have a negative impact on children, increasing the likelihood of losing touch with one parent, for example.

The negative impacts of gambling problems on personal relationships were evident in the experiences of our interviewees, particularly loss of closeness or intimacy; absence; and conflict within families. For affected others, these harms could occur where the person who gambled was still in their close family circle, as well as for those who were more distant or estranged.

### 3.1.1 Loss of closeness or intimacy

A loss of closeness or intimacy in personal relationships often stemmed from the avoidant and secretive behaviour of the person who gambled, which could be motivated by feelings of shame or a belief that those close to them wouldn't understand why they gambled, as Claire describes:

“*I didn't want to talk to anyone in the family, I felt easier talking to a stranger... because I don't think they [family] would have understood.*”

This secrecy was not necessarily perceived to be a problem, at least from the perspective of the person who gambled, for example because they didn't want partners or close family members to know how much they gambled. Nonetheless, avoidance goals in a partner – that is, goals aimed at avoiding disagreements and conflicts – can be associated with a decrease in relationship satisfaction (Impett et al, 2010). Other research shows that the spouses of people who gamble generally report relationship harms to be more serious than the person who gambles (Jeffery et al, 2019).

As described in Chapter 2, a desire on the part of affected others to protect the person who gambled or not 'go behind their back' by discussing the situation with others could lead to a loss of closeness in their own relationships with family and friends, as they got caught up in the secrecy and stigma surrounding the other person's gambling.

### 3.1.2 Absence

As well as avoiding *talking* about their gambling to family members, our interview data also shows how people who gamble can be absent from the lives of those close to them. Interviewees who gambled online were often conscious of focussing on their mobile phones instead of, or while spending time with, their family or friends. For parents who gambled, the lost time with their children could be a source of regret or shame, as Luke described:

“*I'd always be on my phone, even if I was out and about with friends or family, my mind would be preoccupied and I'd be on there trying to put a bet on as soon as a football match starts... if my children wanted to go out somewhere I'd think 'Oh let's go out after the football is on so I can watch it.' I'd always be putting things off just because I needed to watch the sports.*”

While we didn't interview anyone under eighteen for this research, there is strong evidence of the negative impact that gambling problems can have on parent-child relationships including a lack of quality time, loss of parental affection and attentions, and loss of supervision (Suomi et al, 2022). The desire to avoid talking about their gambling also led some interviewees who

gambled to physically avoid friends or family who they know would not approve. In Harjit's case (below) physical and emotional distance seemed to be one way of coping with his brother's gambling problems.

## HARJIT'S STORY

### Gambling behaviours



Harjit lives with his wife, children and extended family in a multi-generational home, along with his brother who has a gambling problem. Gambling used to be something they did together as a bit of fun, but his brother's online gambling has escalated to the point where Harjit thinks it's an addiction.

As a result of his brother's gambling problems, over time they have grown distant. They have a business together, but now Harjit avoids working on the same jobs as his brother. When Harjit wanted to expand the business, his brother had no money to invest in it because of his gambling. It has also led to conflict in the family, with family members having different views about how to support his brother.

### The impact of gambling problems



*"To be honest, with my brothers gambling habit in our family life, we all have some sort of argument all the time...when I try to discuss with my parents that I'm going to discuss [his gambling] with my brother, my parents say 'no, this is not the right way'... So much confusion between us all the time!"*

### 3.1.3 Family conflict

Our interview data shows that gambling problems caused high levels of conflict within family circles. Interestingly, conflicts and arguments were mentioned less by partners and spouses, and more by siblings and parents. One possible explanation for this is that some level of disagreement is expected in a romantic relationship – a way of working through issues – so was not mentioned by partners and spouses. The negative impact of gambling-related family arguments on children were however a concern for parents.

Family conflicts evolved over time, contributing to a weakening of personal relationships that made them vulnerable if things reached a crisis point. These conflicts largely focussed on the behaviour of the person who gambled and were often linked to the realisation of the financial cost of their gambling – which could have major family-wide repercussions where gambling was funded by debt, theft or fraud. Whether or not a family member’s gambling should even be regarded as a problem was sometimes a bone of contention. In addition, there were numerous examples of disagreements and conflicting views about how (or even whether) to respond to a family member’s known gambling problems that could result in divisions and even estrangement, as Harjit described in his story above. Figure 3.2 illustrates a typical narrative of family conflict that was described by interviewees (though this narrative may not occur in a linear way). Such patterns of family conflict often recurred over time.

**Figure 3.2, A common narrative about gambling-related conflict in families.**



### 3.1.4 Relationship breakdown

Langham et al (2016) describe the formal breakdown of a relationship as a *crisis point*, temporally. Among our interviewees, while gambling-related relationship breakdown was most common for spouses and intimate partners, there were also cases where people no longer spoke to their siblings, had no contact at all with one parent, or where friendships had ended.

The nature of the relationship seemed to define whether it was formally considered to have ended. Partners or spouses tended to be financially linked and living in the same house, therefore there was a clear delineation from this state to one where there was no shared abode or finances following relationship breakdown.

In the case of sibling relationships, it was more common for the relationship to drift, and for siblings to be less close than they had been (as in Harjit’s case,

above). There was no formal end to the relationship and in fact, parental pressure meant this could be difficult to achieve. This echoes Novak et al's (2022) description of "*Siblings, who stand at the crossroads of acting as peers, caregivers or supervisors, and family... and provide one of the longest relational contexts in life*" (page 9).

The relationship between non-gambling siblings could be affected as well, for example where they had different views about whether or how to respond to a brother or sister's gambling problems.

### 3.1.5 Reconfigured family dynamics

The negative impacts of gambling and breakdown of personal relationships can lead to a fundamental reconfiguration of the wider family dynamic in the longer term. As a result, some bonds or relationships are strengthened and others weakened or broken, as Natalie described following a split in her family caused by her brother's fraud-funded gambling:

“When we were growing up my sister and I fought like cat and dog. We never ever got on pretty much until all of this [brother's gambling problems] started and then, all of a sudden, we discovered we were on the same side; now I'm the only person in the family that my sister speaks to and we're still really close.”

Family reconfiguration has potential intergenerational impacts, where wider family members lose touch and children grew up without knowing their aunts, uncles or cousins, for example.

There was also evidence that gambling problems could distort the roles played by family members. There were examples of adult children who had taken on a caring role for a parent with gambling problems; and interviewees who felt like they were having to parent their spouse or partner, for example by taking on sole responsibility for the household finances. While these types of support were often perceived as a positive step towards helping someone cut back or stop gambling, nonetheless they could place a considerable burden on affected others, as Amy described in relation to her then-partner:

“When he came out of rehab and actually went back into work his salary would get paid to me, into my bank account and I would basically have to manage everything, absolutely everything. So it was like I had a third child, I'd have to give him spends and stuff ... he'd be just, 'I need this money, I need that', de, de, de, you know and I was like 'Yes but I need to pay the bills and make sure that everything is paid and I can't trust you.'”

Finally, the interview data suggests that cultural factors can shape how family members respond to gambling problems. Several participants from South Asian backgrounds with siblings or partners who had gambling problems commented on the propensity for the eldest son in the family to be seen as the 'golden child'. If the 'golden child' was the person with gambling problems, parents could find this difficult to accept or would continue to support them financially and emotionally, even if their other children objected. Other

research highlights the concept of 'izzat' or honour in many South Asian communities, which may determine their wish to handle problems by themselves for fear of being shamed, stigmatised or embarrassed (Khan, Shabir & Ahmed, 1995, cited in Dandgey, 2018). This can extend to an unwillingness to admit to problems in the family or community, leading to difficulties in help-seeking (Dandgey, 2018).

## WHAT OBJECT REPRESENTS GAMBLING TO YOU?

To help interviewees articulate their feelings and experiences, we asked them to bring an object to the interview that represented gambling to them. Here are some examples.



For Joanne whose adult daughter has gambling problems, gambling was represented by her kitchen bin because to her gambling is rubbish but also because she feels it's always her job to 'put the rubbish out':

*"... [gambling is] just absolutely awful, you know, it's just absolutely no good... whose turn is it to take the rubbish out, it's my turn again... that was another part of how I feel about it, you know, who's turn is it, nobody's turn, it's my turn, I've got to deal with this."*

Mobile phones and gambling apps were common objects that people brought to the interviews. For 20 year old Josh, everything he does in life, including gambling, happens on his phone:

*"It's just my phone but that's what I gamble on, solely, it's all in there... I started only doing it like with friends when we were watching sports together... once you have the apps on your phone for stuff like that it's a bit tempting to kind of get into it when you're bored"*





Akala brought Lego pieces to represent her husband's gambling and the harm it causes, as she explained:

*"If someone is playing Lego in a constructive way, making nice shapes and designs it looks nice, but when it's broke and it's all over the floor and when you step on them it's not that good... gambling is something like this, it's everywhere, it affects all areas of your life and it's painful just like when you step on the Lego it's painful."*

## 3.2 The financial impact

Gambling-related financial harms vary depending on the nature of the relationship, so that partners or spouses whose finances are joint or intertwined are more at risk of harm (Ferland et al, 2021). However, the financial impacts of gambling problems can be far-reaching and devastating whatever the relationship (Klevan et al, 2019; Kourgiantakis et al, 2013).

The existing evidence and our interview data highlight two main types of gambling-related financial harms that we explore below:

- Gambling as a drain on financial resources
- Gambling-related debt and financial crises.

### 3.2.1 Gambling as a drain on financial resources

The evidence shows that gambling can cause financial harm within families because it reduces the resources available for other family members or for other costs. The impacts range from having to cut back on essentials or learning to manage with less money (Klevan et al, 2019); being unable to meet daily expenses (Jeffrey et al, 2019; Kourgiantakis et al, 2013); the erosion of savings (Langham et al, 2016); and taking on debt (Davies et al, 2022a; Ferland et al, 2021; Jeffrey et al, 2019; Langham et al, 2016).

In our interview data, the diversion of financial resources from one party, or purpose, to another because of gambling was particularly common between spouses or partners (for example, where the non-gambling partner had to cover a greater proportion of household expenses or subsidise the personal spending of the person who gambled), but was also found between siblings, from parents to children, and even from adult children to parents in one instance.

Aside from the obvious financial implications of this resource depletion, the dynamics of financial transfers within families could have serious consequences for personal and family relationships. As Raziya described, her

mother's plan to leave the family home to Raziya's brother (even though he was known to have gambling problems) led to a rift among her siblings:

“My sisters feel that the family assets have been compromised, ... my dad has passed away ... and she [mum] wants to leave the house to my brother. My eldest sister is very much against that... she just doesn't want him to have it because that's what he's going to do with it... That does tend to cause allegiances and alliances and just things that you don't want to be part of.”

In this instance, family money was tied up with emotional connections to another member of the family and resulted in relationship and emotional harm as well. In another example, Courtney's husband was giving his mother money at a time when he was working long hours to support his new family. To find out that she was spending this money on gambling, rather than bills as he had been told, was seen as a 'betrayal', and resulted in estrangement.

### 3.2.2 Gambling-related debt and financial crises

The financial harms caused by gambling are often 'a temporal point of significance' (Langham, 2016 p.5). A crisis caused by the accumulation of gambling debts can trigger action by the person who gambles or family members (Ferland et al, 2021), which may be accompanied by an acknowledgement that their gambling is out of control (Davies et al, 2022a). People who gamble may be more concerned with their individual financial losses, however, rather than the household's losses (Jeffrey et al, 2019). This seemed to be the case with Vijay's brother, whose move to the UK for work was intended to support their family in India. Instead, any earnings his brother made were spent on gambling, which meant their elderly father had to continue working rather than retire as planned.

“... it's really tough, you know, because my dad is doing some pretty odd jobs back in my home country as well, just to support the family.”

Other gambling-related financial crises experienced by our interviewees (because of their own gambling or that of a family member) included bailiffs coming to the family home to seize goods, bankruptcy and homelessness. Such crises had significant impacts on individuals and families in terms of their material situations. but also caused emotional damage and to personal relationships.<sup>7</sup>

Impaired credit ratings, reduced access to mainstream credit, and onerous debt repayment were among the longer-term scarring effects of gambling-related debt among our interviewees. Although Lou was now separated from her partner, she was left with large credit card debts from the time they lived together, accrued to cover household bills that her ex-partner could not afford due to his gambling problems:

<sup>7</sup> While there were no such examples among our interviewees, imprisonment for offences linked to gambling problems (such as theft or fraud) would also have significant financial and other impacts for individuals and their families.



*“It got to the point where I was having to cover all the bills, all the day-to-day expenses because he just had nothing left. So now I've got massive like credit card debts... I'm in a bit of a hole.”*

Having ruled out an Individual Voluntary Agreement, repaying these debts in full meant she was not able to go on holiday or socialise with friends as much as she would like.

### **3.3 The emotional impact**

Our interview data shows that gambling-related emotional or psychological harms are experienced by both people with gambling problems and affected others; and suggests these are often the consequence of gambling-related financial or relationship harms.

Stress was a commonly experienced emotional harm, and money issues were a noticeable cause of anxiety among our interviewees (particularly for those in intimate partner relationships and parents). This echoes other research on the strong links between money and mental health (see for example Evans & Collard 2022; Richardson et al 2013). Financial worries stemmed from the amount of money that family members spent on gambling, the extent of gambling-financial debts and the prospect of creditor enforcement action. Gambling-related financial stress could be an important factor in relationship breakdowns, as Liv described:



*“It had a big impact on me and my own mental health because I was worrying about how we were going to afford to pay the bills... it's your heart saying one thing and your head telling you another, and I felt very much torn in two different directions. But you can only give someone I think so many chances and if they're not willing to help themselves then, you know, ultimately for me and my own sanity I had to leave.”*

Other research has found emotional stress to be higher among affected others who live with the person who gambles (Makarchuk et al, 2002; Orford et al, 2017), which again could be linked to the impact of gambling problems on joint or household finances.

Social isolation from wider friends and family because of someone else's gambling problems was a contributory factor to unhappiness, loneliness and depression among affected others; while supporting someone with depression or anxiety linked to gambling problems also put pressure on personal relationships and could disrupt family dynamics. In Jack's case, the amount of time he spent gambling led to physical and emotional distance from his partner, which caused her to feel insecure in their personal relationship.

In addition, the secretive behaviour of people with gambling problems could prompt family members to act in ways they did not like or that made them feel uncomfortable or constantly anxious, such as checking for signs of gambling or opening the other person's post where they suspected the letters were about gambling-related debts, as Gillian explained:



*“I’m on tenterhooks because I can sense there’s tension sometimes when he comes in. I’m being quite deceitful because I’m looking about for clues.”*

Other research describes how this ‘hypervigilance’ on the part of affected others can result in mutual feelings of resentment as well as defensiveness by the person who gambles, which have a negative effect on relationships (Riley et al, 2018).

Not surprisingly, the breakdown or disruption of personal relationships because of gambling problems served to compound the emotional harms that our interviewees experienced. In the most severe cases of emotional and psychological harm, those with gambling problems had suicidal thoughts<sup>8</sup> that caused worry among family members although they did not necessarily feel able to help. There seems to be little recent evidence about suicidal events among affected others themselves, however. In a 1980s US survey of pathological gamblers and their spouses who sought help from Gamblers Anonymous and GamAnon respectively, 13% of spouses reported feeling angry, depressed and suicidal (Lorenz and Yaffee, 1989, cited in Riley et al, 2018).

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<sup>8</sup> There is evidence that gambling causes suicidal events (including attempted and completed suicides) among adults with gambling problems (GOV.UK/Public Health England, 2021b).



## 4 SUPPORTING FAMILIES

As described in Chapter 2, many of our interviewees (both those who gambled and affected others) felt they had someone in their close family circle they could turn to for support in relation to gambling-related problems if they needed to. Our interview data also showed four common informal responses that happen within family circles to support the person who gambles: emotional support; financial management; advocating for treatment and support; and diversionary activities. For the affected others we spoke to, family members were mainly a source of emotional support – someone they could speak to openly but confidentially.

This chapter uses the existing evidence plus new data from our interviews and workshops to consider treatment, support and advice outside the family. It describes the types of support that are available in Britain for families affected by gambling harms; our research participants' experiences of treatment, support and advice; and the types of help that family members would like.

### 4.1 What support is available in Britain for families affected by gambling harms?

There is growing emphasis in policy and practice on the gambling harms experienced by people other than the person who gambles and their potential need for support or advice. Box 4.1 provides a non-exhaustive overview of the types of specialist gambling treatment, support and advice available free-of-charge to affected others in Britain. These services generally provide online information and resources as well as helplines or other support. They range in size from national services such as the National Gambling Helpline and GamCare that provide services across England, Scotland and Wales; through to GamAnon which holds meetings in locations where there are volunteers to run them; and smaller organisations and projects like GamFam, the Patchwork Programme and the Six to Ten Project that also tend to offer services in specific locations depending on the resources available to them. There are paid-for services available in Britain as well for those who can afford them.

As our qualitative data shows, gambling can co-occur in complex ways with issues such as mental health problems, drug and alcohol misuse and domestic violence; and gambling may not be the (perceived) main issue that

people face. Consequently, people who experience harm from gambling may receive treatment, support and advice from other sources such as GPs, mental health services, social workers, drug and alcohol addiction services, domestic violence services and family services.

#### **Box 4.1, Examples of support for affected others in Britain**

**The National Gambling Helpline and GamCare** support families and affected others via phone, webchat and one-to-one, including advice on addiction awareness, how to provide support where appropriate and protecting their finances.

**The Gambling Therapy website** (run by Gordon Moody Association) offers online support to people who have problems with gambling and their friends and family.

**Gam-Anon** is a free self-help group for those affected by someone else's gambling. Run by volunteers in local communities, it is the sister organisation to Gamblers Anonymous.

**GamFam** is lived experience-led, offering peer support for family members, and helping families recognise the early warning signs of harmful gambling and how to prevent addiction.

The **Patchwork Programme** (run by Deal Me Out CIC) is a women-led peer support group in North West England and Wales for women who gamble and women affected others.

The **Six To Ten Project** is a lived experience-led pilot project offering in-person holistic information & signposting for affected others living in North West and South West England.

## **4.2 Help-seeking among affected others**

The existing evidence consistently shows low levels of help-seeking by people (such as family members) who are affected by someone else's gambling; and this was reflected in our qualitative interviews as discussed below.

In 2021/22, just 971 of the 7,072 adult clients who used Britain's National Gambling Treatment Service (NGTS)<sup>9</sup> were affected others – equating to 14% of clients (GambleAware, 2022).<sup>10</sup> Similarly, in a 2021 online survey of 18,038 GB adults,<sup>11</sup> 70% of adult affected others said they had not sought advice or

<sup>9</sup> The NGTS is a network of organisations that provide confidential treatment and support for anyone experiencing gambling-related harms, both people who gamble and affected others. It includes some of the services in Figure 4.1 (National Gambling Helpline, GamCare, Gordon Moody Association).

<sup>10</sup> 2% of NGTS clients did not gamble but considered themselves at risk of developing a gambling problem.

<sup>11</sup> Of these 18,038 adults, approximately 1,172 were affected others (6.5%).

support on behalf of the person with the gambling problem, and they were even less likely to have done so for themselves (78% have not done so) (Gunstone et al, no date). When affected others *did* seek help, it was more likely to be on behalf of the person who gambled, rather than for themselves (Gunstone et al, no date). While this strategy seems logical – if the person who gambles can successfully address their gambling problems, both they and those around them should feel the benefits – it risks under-estimating the harms experienced by affected others in their own right (as described in Chapter 3) and leaving them unaddressed.

In the same 2021 survey, the most common reasons for not wanting advice or support reported by affected others was the person who gambled not considering their gambling problematic (47%); as well as a common perception that advice or support would only be for people who gambled and not helpful or effective for affected others (Gunstone et al, no date).

Low awareness or recognition of gambling harms by professionals can also result in missed opportunities for intervention. For example, a survey of 150 GPs in 2022 found that only 25% were aware of gambling harm treatment and prevention services in their area; and only 10% agreed they had sufficient information about services in their area (IFF Research, 2022).

Efforts to ensure there is ‘no wrong door’ for people who seek help for gambling problems (i.e. that gambling problems and harms are appropriately identified in a timely way in different settings) include [developing a single question](#) to help local authorities identify and support people affected by gambling harms; a [resource toolkit](#) for practitioners working with families affected by gambling produced by the charity AdFam; and a pilot primary care gambling service (IFF Research, 2022).

#### **4.2.1 Family experiences of treatment, support and advice**

Echoing previous studies, in our qualitative interviews it was uncommon for affected others to have sought any external help for the impacts of harmful gambling they experienced themselves. Instead, external help-seeking tended to focus primarily on the person in their family circle who gambled. Reasons for affected others not seeking external help included feeling that it would not be relevant or useful to them; being unaware of sources of external help; and wanting to manage things within the family (as in Gillian’s case below). As described earlier, coping strategies employed by affected others included talking to trusted friends or family members about what was happening; simply ‘getting on with it’; or withdrawing from the situation, for example by limiting or cutting off contact with the person who gambled.

Where family members did look for external support, this tended to be online searches for information about gambling addiction and sources of help, to learn more about it themselves – for example from the websites or online forums of national charities. In some cases, they shared this information with the person who gambled, to encourage them to take steps to address their gambling problems – usually with limited success if the person who gambled

did not recognise their gambling to be an issue. Debt advice was a source of support for some interviewees who were left in financial difficulty because of their ex-partner's gambling, as we saw with Lou in Chapter 3.

## GILLIAN'S STORY

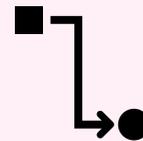
### Gambling behaviours



Gillian lives with her partner Ben and two children. They have been together for over 20 years and she cannot remember a time when he didn't visit betting shops. Ben started gambling more online during the first pandemic lockdown in 2020, and she noticed it as they were both at home more. Things came to a head when Gillian saw a credit card bill for several thousand pounds that was all spent on gambling sites.

Ben's gambling has put a big strain on their relationship. Gillian gets stressed by trying to second guess when he has been gambling and how much he's spent and upset because she doesn't trust him. She's drinking more as a way of coping with the situation. It also means their joint income does not stretch as far as it used to, although they are not behind on any bills (yet).

### The impact of gambling problems



### Reasons for not seeking external help

Gillian prefers to keep the situation to herself, although she has talked to her mum about it a bit. She can't imagine seeking professional help as she doesn't want to discuss what's happening with a stranger. She also hopes they can sort things out as a family.

*"There's a lot of good spells and I keep thinking we've always as a family worked everything out, any problems we've done it as a family unit and I'm hoping it kind of goes away."*



## 4.3 What help and support would family members like?

Our qualitative data shows there are three main areas where family members who are affected by someone else's gambling would value help and support to mitigate the gambling harms described in Chapter 3:

- Understanding what's going on
- How to talk about what's going on
- Accessing specialist support and advice.

Echoing previous research, where the person who gambled was still within the close family circle, family members were primarily interested in 'getting help to help' – in other words, accessing support that in turn could help them support the person who gambled. This could potentially enhance the effectiveness of the strategies they were already trying, as described in Chapter 2 (emotional support; financial management; advocating for treatment and support; and diversionary activities).

For ex-partners, the focus was much more on emotional and practical support to help them (and people like them) deal with the impact of gambling-related harms they personally experienced, particularly once the relationship had ended. This might include help to protect their finances or legal advice on access to children post-separation, where there were concerns about their exposure to gambling and gambling harms.

As Box 4.1 above shows, services already exist in Britain that provide the sort of specialist help and support for affected others that family members identified – although some are relatively small or only serve certain geographical areas or groups. These findings therefore reinforce the need for greater publicity and awareness-raising about the impact of gambling problems on affected others (such as family members) and the services available to them. With 11.8 million adults and children in Britain who may be negatively affected by someone who gambles, the scale of the issue seems to warrant the provision of additional specialist services for affected others, ideally designed with their input.

### 4.3.1 Understanding what's going on

A common theme in our interview and workshop data was that family members felt frustrated or helpless because they did not understand how or why someone could become addicted to gambling; nor did they understand why the person who gambled acted in the ways they did. Getting equipped with this knowledge early on was therefore seen as a top priority.

**Campaigns to increase public awareness about gambling addiction** were mentioned by interviewees and workshop participants as an important first step, especially given the lack of attention it receives compared to other addictions such as alcohol, drugs and smoking; the normalisation of gambling in Britain, for example through pervasive advertising; and the fact that it is a

largely hidden problem with few or no visible signs of harm which means it risks being overlooked.

“It goes a bit more undetected because obviously, you know, if someone is drunk or high you can physically see it, where I think gambling is probably a bit easier to hide but also to ignore.” (Workshop participant)

**Help to recognise the early warning signs of gambling problems** was another component of understanding what’s going on. Family members who had lived with someone else’s gambling problems for some time felt there were signs they could have picked up earlier (e.g. a family member starting to borrow money, becoming secretive or socially isolated). These early warning signs could be better publicised to affected others and people who gambled. Previous research suggests that helping people recognise the signs of potentially harmful gambling should be incorporated into public information campaigns around gambling (Davies et al, 2022b).

**Motivators and behaviours around gambling** was another topic that family members were keen to know more about, to try and get some sense of why a person developed gambling problems and the potential things that might trigger them. As Paula explained in relation to her nephew who had stolen from her to fund his gambling and drinking when he lived with her for a short while:

“For me it was difficult to understand, I could see that he had a problem, that he had to gamble, in the end he was stealing money to do it. But I just didn’t really know what triggers were in his mind.”

Our participants were particularly interested in **hearing real-life stories** from people who were in similar, relatable situations to them, to help them understand more about gambling problems and their impacts and to stop them feeling so isolated and alone:

“It could start with little stories, you know, on Facebook. I need someone to relate to, I need someone like me, I need to hear someone else’s story very similar to me.” (Workshop participant)

Importantly, these real-life stories needed to include ‘success stories’ about people who had overcome gambling problems and how they had done it.

Particularly for ex-partners, recognising when to let go of a personal relationship was another facet of knowing what was going on, for example when efforts to support the person who gambled were ineffective and counter-productive in terms of the partner’s own wellbeing. As one workshop participant put it: “Sometimes, you’re gambling with the gambler.”

### 4.3.2 How to talk about what’s going on

Communication emerged as perhaps the most important aspect of dealing with any difficult situation, and poor communication lay beneath many of the gambling-related personal relationship harms described in Chapter 3. **Helping family members talk about gambling problems with the person who**

**gambled** was therefore identified as a very practical support need; and one which could help build strong family relationships and reduce conflict, as one workshop participant explained:

“How [do] you start the conversation without it ending up in anger?”

Another workshop participant was interested to know how she could create the right environment or ‘*comfort zone*’ before talking to her partner, so that he would feel able to have an open and honest conversation with her about his gambling behaviour.

**How to have conversations with other family members** around gambling was another potentially useful tool for affected others, including broaching difficult topics such as not lending money to the person who gambled; and managing conflicting perspectives within families about how to support someone with gambling problems.

As well as improving communication, there was a desire among family members to **know what they could do to help their loved one**. Much of the discussion focussed on encouraging the person who gambled to access specialist support or try self-help gambling management tools (such as GamBan or GamStop); but participants were also keen to know if there were proactive steps they could take to stop family members gambling so much:

“I would like to know how I can change the gambling habit of my brother to something positive, so diverting his gambling habit to something positive, learning something positive or yes, a change in his life.” (Workshop participant)

As noted in Chapter 2, however, the person who gambles needs to be receptive to supportive responses from family members; and there were instances where the person who gambled become more secretive about their gambling as a result of family members raising the issue with them.

### 4.3.3 Accessing specialist support and advice

External help-seeking was more common among our interviewees that gambled than affected others. Nonetheless, affected others were open to the idea, particularly around emotional support and help with money and finances.

While close family members and friends were undoubtedly an important source of emotional support, this sometimes had its limits, as one workshop participant described:

“If there was counselling available or something I would do it because I do tell my sister things but I don’t tell her everything, you know, you leave bits out, so it would be nice to tell someone that’s not going to judge or you can tell them everything.”

**Speaking to someone from outside the family**, such as a counsellor, was therefore seen as a good way to access emotional support, which offered affected others the opportunity to fully explore their feelings in a safe place

and help them understand and cope with the conflicting emotions and impacts of gambling problems.

As well as professional support, **the idea of peer support was very popular**. As noted above, hearing from other people with similar experiences was felt to be a great comfort. For some participants, the more similar the experience, the more helpful peer support would be. One mother whose son had gambling problems proposed the idea of a 'buddy system' where she could be paired with another parent in the same situation<sup>12</sup> who was likely to share her acute sense of parental responsibility:

“It's like a sense of shame, you feel like a failure as a parent. Is it something I've done wrong? Is it my fault? how could I have prevented it? So many emotions that you go through... to be able to reach out to somebody who is in the same boat as you.” (Workshop participant)

Concerns about the intergenerational transmission of gambling harms meant that parents also wanted to see **age-appropriate emotional support for children**:

“Some counselling for the next generation like children in the family because sometimes what happens if they see their elders in the family doing it they might go into that cycle by themselves.” (Workshop participant)

More generally, parents were keen on the idea of school-based education and awareness programmes about gambling and gambling harms to raise awareness among children and young people, given their exposure to gambling advertising and sport sponsorship.<sup>13</sup>

**Money matters** was the other area where families impacted by gambling harms felt they could benefit from specialist support, particularly for family members whose finances were shared with the person who gambled (typically a spouse or partner); and for those who choose to leave a relationship. The financial issues arising from gambling problems were wide-ranging, including gambling-related debts, financial and economic abuse, and theft and fraud within families (Ferland et al, 2021; Banks & Waters, 2022; Davies et al, 2022), as described by one workshop participant:

“Protective Registration, my mum had one after my brother took a card out in her name that she didn't know about... Basically, it's something that's put on the credit file which means any time anyone applies for something in that name, a human being has to look at it and they have to contact that person.”

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<sup>12</sup> GamFam (Box 4.1) for example runs separate peer support groups for parents, partners, parents & partners, and siblings.

<sup>13</sup> From September 2020, all schools in England are required to deliver the PSHE curriculum which includes content on gambling harms. Gambling is not currently part of the school curriculum in Wales, but there are charitable organisations who deliver gambling education in schools; and there are proposals by Public Health Wales for schools to be part of evidence-based prevention education (Public Health Wales, 2022). The situation in Scotland is similar to Wales.

As a result, families' support needs could span debt advice, money guidance (e.g. help to manage finances and improve credit scores), and legal help (e.g. help to protect money) – all of which could help (re)-build individual and family resilience (Figure 4.1).

**Figure 4.1, The possible components of support for families around gambling-related problems**



*“The main thing that I have taken from this [workshop] is that it's okay to talk about it, like don't keep it all in myself, other people are going through it as well... it's been a big, big help.”*

Workshop participant

#### **4.4 Providing support to families affected by gambling harms**

There was consensus among our research participants that compared to in-person help **online or remote support** – via videoconferencing, webchat or phone – had the advantages of convenience and a degree of distance that affected others felt would make it easier to discuss gambling problems and harms. This may reflect the fact that our interviews and workshops were all conducted online, so participants were clearly comfortable communicating in this way.

““Sometimes it's a bit hard to go to people in person so I think over Zoom or over a call is much easier, much more approachable.”  
(Workshop participant)

“If it's one-to-one I don't think I'd open up that much, but over a phone or something, a helpline like that, I think that would be a lot better.”  
(Workshop participant)

It was important for services to offer confidentiality and anonymity; concerns about disclosed information being put ‘on your record’ was a perceived barrier to seeking help from GPs in particular, as one workshop participant described:

“Let's say that someone's parent is having really bad problems with gambling and the son or daughter is getting really anxious about it and

*wants to go and talk to their GP. I don't think it's fair that that should go on their record for life."*

Given that it is already a platform for gambling adverts, **social media** was seen as an effective way of building awareness of available support for gambling problems, of starting public conversations about gambling harms, and bringing stories of those with lived experiences to the general public.

The workshop discussions made it clear that there was no one journey or timeline for needing support – and that support could be needed over a period of time, for example where legal or financial issues linked to gambling came to light or took a long time to resolve. Different people would also need support at different times. For example, someone leaving a relationship because of gambling problems might want practical financial advice first, and deal with the emotional fall out later. Someone else may want help with their emotional or mental health initially, to help them get to a position where they can start dealing with other issues.



*"It's about having that availability of help, always there, so that when somebody is ready to take those steps it will be there, because it's not always a straight journey from A to B."* (Workshop participant)

The fact that gambling problems often co-occur with other issues and can result in a wide range of negative impacts, also offers opportunities for cross-referrals between organisations to make sure that anyone affected by gambling problems does not miss out on the help they may need – the idea of 'no wrong door' mentioned earlier.



## 5 CONCLUSIONS

Harmful gambling is a public health issue because it is associated with wide and deep harms to individuals, families, communities and wider society and can exacerbate existing social and spatial inequalities. It therefore requires a broad-based population-level response rather than a narrow focus on individuals with gambling problems. As this research shows, family members and close friends are often the unseen casualties of harmful gambling, experiencing a range of harms caused by someone else's gambling. They can also be an important (perhaps the only) source of help and support for someone who has gambling problems.

The success of efforts to reduce gambling harms depends on understanding how those harms are experienced by different family members and wider social networks; and the forces at play within the social worlds of those affected. This study shows how personal relationship harms, financial harms and emotional harms occur within family and friendship networks and compound each other in damaging ways. It illustrates the complex dynamics at play in gambling problems, which can span several decades or generations. While close family and friendship networks can be an important source of support both for people who gamble and affected others, it should not automatically be assumed that families or friends are able or willing to be supportive.

### 5.1 The support that family and friends would value

Our qualitative data identified three main areas where family members and friends who are affected by someone else's gambling would value help and support:

- Understanding what's going on
- How to talk about what's going on
- Accessing specialist support and advice.

Where the person who gambled was still within the close family circle, family members and friends were primarily interested in 'getting help to help' – in other words, accessing support that in turn could help them support the person who gambled. For ex-partners, the focus was much more on emotional and practical support to deal with the impact of gambling-related harms they personally experienced, particularly once the relationship had ended. This might include help to protect their finances or legal advice on access to

children post-separation where there were concerns about their exposure to gambling and gambling harms. Parents were keen to see age-appropriate education and emotional support for children and young people living in families affected by gambling harms.

## **5.2 Providing support: what needs to happen**

It is roughly estimated that 11.8 million adults and children in Britain may be negatively affected by someone who gambles. The risk of harm is likely to be much higher for the estimated 3.6 million people who live with someone categorised as a 'problem gambler'. While the most severe impacts are reported by immediate family members (spouses/partners, parents and children), this research also highlights the negative consequences for close friends and friendship networks, which can have significant knock-on implications for the person who gambles as well, such as increased social isolation.

Services already exist in Britain that provide the sort of help and support for affected others that family members and friends identified. But figures for national gambling support services show low take-up of help by affected others, who only make up around 14% of their service users. In addition, some of the newer services for affected others are relatively small or only serve certain geographical areas or groups, meaning that access is limited despite high needs.

Not all family members or friends who are negatively affected by someone else's gambling will necessarily need or want support. Even so, the scale of potential harm from gambling to family members and close friends, coupled with low levels of help-seeking by affected others, reinforces the case – at the very least – for the recommendations set out in Figure 5.1. Services should be easily accessible not only geographically but also to different communities, such as communities of colour. As 'experts by experience', family members and friends affected by someone else's gambling have invaluable knowledge and experience to input to a new generation of campaigns, messages and services to help prevent and reduce harms from gambling among all those who are negatively impacted.

**Figure 5.1, Recommendations to improve gambling support for affected family members and friends**

	<p><b>The inclusion of specific services for affected others in strategic commissioning plans</b> e.g. the <a href="#">NHS Long Term Plan</a> and the <a href="#">National Gambling Treatment Service</a> as well as increased funding for other types of provision.</p>
	<p><b>Making sure there is ‘no wrong door’</b> for people who seek help, whether they are someone who gambles or an affected other, including a simple way to find information online about the range of help available.</p>
	<p><b>Regularly-run publicity and awareness-raising public health campaigns</b> about the impact of gambling problems on family members and friends.</p>
	<p><b>Clear, targeted messaging</b> about the existing services that can provide the types of help and support family members and friends want.</p>



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# APPENDIX A – RESEARCH METHODS

The 45 interviewees who took part in this study (30 people affected by someone else's gambling and 15 people who gambled) were recruited by a market research agency using a recruitment screener developed by the research team. All interviewees self-reported experiencing negative consequences because of their own gambling or someone else's gambling in the past 12 months, that significantly affected their day-to-day life. The interviews were conducted online in July and August 2022 using a discussion guide and lasted up to 90 minutes. They were recorded with interviewees' permission and fully transcribed for analysis. Interviewees were given a £50 Amazon voucher as a thank-you for their time. Table A1 shows the characteristics of interviewees; Table A2 shows the relationships between the affected others we interviewed and the person who gambled.

To explore the support needs of different family members who were affected by someone else's gambling, in the second stage of the fieldwork we convened three two-hour online workshops in November 2022 – one with ex-partners of people with gambling problems; one with affected others who were partners, parents or children; and one with affected others who were siblings, other relatives or friends. All the workshop participants had taken part in a depth interview and re-consented to take part in a workshop. The workshops were recorded with participants' permission and fully transcribed for analysis. Workshop participants were given a £90 Amazon voucher as a thank-you for their time.

All research participants received written information about treatment, advice and support services by email after the interviews and workshops, along with the contact information for a gambling peer support worker who was on hand to speak to them in case they had found the interview or workshop distressing or triggering or wanted to talk to someone about the issues discussed in the research.

Ethical approval was received for the study from the Faculty of Social Sciences and Law Committee for Research Ethics, University of Bristol (Ref. 110462).

**Table A1, Characteristics of interviewees**

	<b>People who gambled (15)</b>	<b>Affected others (30)</b>	<b>Total (45)</b>
<b>Age</b>			
20s	3	9	12
30s	8	8	16
40s	1	8	9
50s	3	4	7
60s		1	1
	<b>15</b>	<b>30</b>	<b>45</b>
<b>Gender</b>			
Male	9	9	18
Female	6	20	26
Non-binary		1	1
	<b>15</b>	<b>30</b>	<b>45</b>
<b>Ethnicity</b>			
Non-white	2	12	14
White	13	18	31
	<b>15</b>	<b>30</b>	<b>45</b>

**For affected others, relationship to the person who gambled<sup>14</sup>**

Ex-partner	7
Sibling	7
Other relative (e.g., nephew, uncle)	4
Parent	3
Child	3
Partner	2
Friend	4
Other (partner's mother)	1

<sup>14</sup> In one case there was more than one person who gambled.

