

HOMELESSNESS & GAMBLING HARM TOOLKIT

fast forward

 **Simon Community Scotland**

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All of the stories and quotes in this Toolkit are from people with lived and living experiences of homelessness and gambling harm who have been or are being supported by Simon Community Scotland. The stories have been anonymised and everyone has consented to their words being used.



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Introduction

The relationship between gambling harm and homelessness might seem obvious, however, very little work has been done to look at this in Scotland. Gambling is rarely mentioned when discussing homelessness, even though it can contribute towards relationship and family breakdowns, rent and bill arrears, domestic violence, debt and deteriorating mental health - all of which can lead to someone being asked to leave their accommodation.¹

We recognised that many homelessness organisations would screen and offer support for people using substances (alcohol and other drugs) but that gambling harm, whether from your own or someone else's gambling, was left out of the conversation.



As questions surrounding gambling harms have never been posed at Simon Community Scotland, or in the wider homeless sector, we knew we needed action to support people and staff.

The sole experience of either homelessness or gambling harm can lead to feelings of marginalisation, stigmatisation, deterioration of physical and mental health and lower life expectancy. When gambling harm and homelessness are combined, these harms can be exacerbated for the person who is gambling, the people in their life and the communities where they live.²

This Toolkit has been designed for staff who support people experiencing homelessness. It will give you information about gambling and gambling harm, how to identify if someone is experiencing or affected by gambling harm and how to support and signpost them effectively to relevant services. This Toolkit has been created to accompany the Homelessness and Gambling Harm E-Learning which provides more in-depth learning and information linking homelessness and gambling harm.

1. Hing et al. (2023), Intimate partner violence linked to gambling.

2. Matheson et al. (2022), Filling the GAP: Integrating a gambling addiction program into a shelter setting for people experiencing poverty and homelessness.



Section 1

WHAT IS GAMBLING?

What is gambling?

Gambling is risking money or something of material value with an uncertain outcome in the hope of winning additional money or something of material value.

There are many different gambling activities and various ways to place bets. Many people may not associate purchasing scratch cards or a lottery ticket with gambling as it is so normalised in society, but these are forms of gambling:



Scratch card

A card you purchase with an uncertain outcome. You scratch a section or sections off of the surface to reveal words or symbols indicating whether a prize or money has been won.



Lottery ticket

A type of gambling game in which people buy numbered tickets. Several numbers are then chosen by the lottery operators, and the people who have those numbers on their tickets win a prize.



Gambling App

A mobile application that allows you to connect to betting sites to place bets, play bingo and casino games 24 hours a day.



Going to the horses

A sporting event where you watch horses and their riders take part in races. This is often a social event, and usually includes betting money on the outcomes of the races.



Going to the football

A sporting event where you watch two football teams compete against each other. Football betting is the activity of predicting sports results and placing money on the outcome. This can include match winner, who scores the first goal, how many red cards, etc.



Private betting

Placing a bet for money between friends or people who know each other. This can be a bet on anything but might include results of a game the participants are about to play, or whether something will happen on a particular day. The Gambling Act 2005 specifies that for betting to be considered 'private,' the public must not have access, and there must be no charge for participating.



EGM

An Electronic Gaming Machine is a computerised gambling device which usually has a video screen and flashing lights, which people can use to play games of chance to win money. The machine randomly determines the outcome, win or lose. EGMs can often be found in pubs and bookies and are more commonly referred to as Fruit Machines or Puggies.



Bingo hall

A venue where people can go to play bingo, often in a social setting. Bingo is a game of chance in which players mark off numbers on cards as the numbers are drawn randomly by a caller. The winner is the first person to mark off all their numbers.



Casino

A venue where gambling games, especially roulette and card games, are played for money.



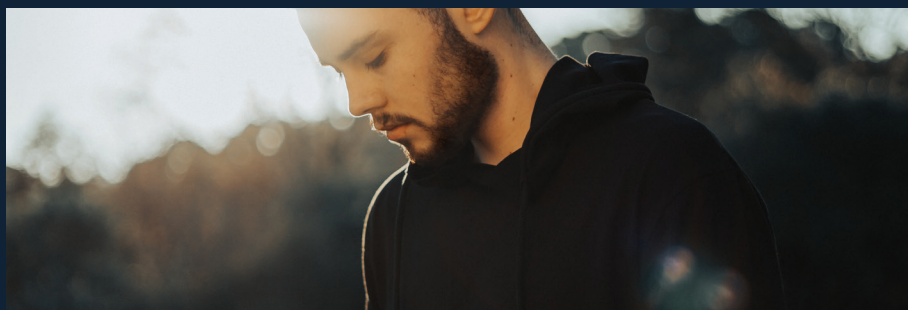
Bookie

A 'bookie' or bookmaker is a business or a person that accepts and pays out bets on sporting and other events at agreed odds. High street bookie premises may also offer other forms of gambling such as EGMs.



Arcades

A venue where people can play arcade game machines such as coin pushers, pinball machines, and other gambling-style games that are usually coin-operated.



All gambling products carry an element of risk. However, gambling products with certain characteristics are more likely to cause harm:³

- High speed
- High event frequency (i.e. short time gap between games)
- Repetitive
- Chance-based
- 24-hour availability

People experiencing harm from their own gambling may be more likely to use gambling to relax or escape or modify their mood, and evidence suggests that faster, more continuous or repetitive products best accommodate that need. As losses pile up, these products may increase some players' experience of punishment (instead of reward). This can result in more persistent play, as the player tries to escape feelings of discomfort.

3. Gambling Commission (2020), National Strategic Assessment 2020 - What are the issues - Higher risk products.

"Aw the bright lights and that are so appealing. Aw the noises of the machines, like doo daa dee daa ding ding ding. And the flashing bright lights, and leprauchans here and count dracula o'er in the other corner - it doesn't make sense, but it does!"

Common Beliefs and Myths Surrounding Gambling⁴

Illusion of control

When you believe that you control an outcome that is uncontrollable.

Attributing success to skill and failure to bad luck is a misleading thought process that is common in many people, and not just amongst people who gamble.

'The gambler's fallacy'

People tend to look for patterns and expect events to be predictable.

Dice, roulette wheels, slot machines, bingos and lotteries are all random events: the outcome of these games cannot be predicted or influenced by the players

Normalising behaviour

People experiencing harmful gambling may overestimate the number of people who behave as they do, thinking

"lots of other people gamble just as much as I do, so it can't be that bad."

Superstitions

Some people who gamble mistakenly believe they can improve their luck by repeating superstitious habits falsely connected with past wins.

Wearing a 'lucky t-shirt' or 'playing their lucky numbers'

Ignoring the odds

People who gamble may ignore that the house edge makes it mathematically unlikely to win in the long term.

Money does not solve all problems

Most commercial gambling activities offer infrequent large wins and frequent small wins.

The player will then keep gambling in the hope of hitting a big win, ignoring the true odds of the game.

4. Goodie & Fortune (2013), Measuring cognitive distortions in pathological gambling: Review and meta-analyses; Ciccarelli et al. (2016), Decision making, cognitive distortions, and emotional distress.

Forgetting the law of averages

Although short winning streaks are common, long winning streaks are extremely rare. People who appear to win more frequently than other people have usually played more often.

Confusing 'often' with 'memorable'

Wins are memorable because they tend to be larger and more exciting, though less frequent, than the smaller, more regular losses. People who gamble may remember their wins better than their losses, and therefore believe that they are ahead when they are actually losing.

Early wins and occasional rewards encourage false hopes

Most commercial gambling activities offer infrequent large wins and frequent small wins. The player will then keep gambling in the hope of hitting a big win, ignoring the true odds of the game.



Drivers and motivations for people to gamble

There are many potential drivers of gambling participation, including:

- **Advertising**
Exposure to gambling ads can act as a constant reminder and push to gamble. Higher exposure to gambling advertising is linked to higher gambling rates and severity - for example through physical advertising on buses or football tops.⁵
- **Acceptability and social norms**
The society we live in influences our behaviour. In societies where gambling is 'normalised,' the activities and harms associated with gambling are seen as acceptable and ordinary. This means that gambling behaviour may be passed down as a part of life to each generation, through their upbringing and socialisation.⁸ (link to a case study/ toolkit)
- **Accessibility**
If we are surrounded by opportunities to gamble, both in person and online, this makes it easier to participate. For example, gambling venues are more likely to be located in deprived areas,⁶ and people who live near to gambling venues are more likely to gamble and experience harm.⁷
- **Awareness**
Being more familiar with, and aware of, different types of gambling or gambling brands can influence behaviour. For example, young people with higher awareness of gambling brands are more likely to currently gamble.⁹
- **Affordability**
For some people, having a bit of money to spare can mean they are more likely to gamble. In contrast, if someone is experiencing extreme impacts on their health and financial wellbeing due to homelessness, gambling may be seen as a possible way out. For example, selling items to gamble if you have no money.

5. McGrane et al. (2023), What is the evidence that advertising policies could have an impact on gambling-related harms? A systematic umbrella review of the literature.

6. Evans & Cross (2021), The geography of gambling premises in Britain.

7. Badji et al. (2021), Proximity to gambling venues, gambling behaviours and related harms.

8. Public Health England (2023), Harms associated with gambling: An abbreviated systematic review.

9. MacGregor et al. (2020), The effect of marketing and advertising on children, young people and vulnerable people.

Lived Experience Story



There have been times I've went in and I've had 30 pound and I've won money and I've been quite comfortable with that and I've like walked away. But there's been times my son has been hittin us for money and I've given him money and I'm neglectin bills, there's nae food in and I'm like - I'm sitting with a score here, wit am i gonnae dae with it?

And just goin in and putin money in machines, you might get ten pound out and your like that awrite thats an extra tenner - but its nothin. Stick it back in again and then your just revolved in that total cycle and you feel, just after it, right you went in with fifty pound but you've won and your able to walk away from that.

It's no just aboot survival, you know? You've got the next week to get through but then when I have went in and I've had a score, I've put that in and maybe won a tenner. I've put that tenner back in and maybe won another score and instead of just taking that and walking away I've been like - another wee bet, another wee bet. Cause you're gettin the buzz from it. You feel good aboot it. An, you stick it all in and then you just feel totally mugged off.

And then your back up the road and maybe you started off with the twenty pound but now you've got fuck all."

8 reasons why someone might gamble

1. Enjoyment
2. Excitement
3. To escape negative emotions
4. To make money
5. Feeling lucky
6. Peer approval
7. Fear of missing out
8. To test their skills

The gambling industry's revenue in Great Britain for the year up to March 2023 was £15.1 billion.¹⁰

This is more than the gaming and music industries combined.¹¹

Unfortunately, the 5% of people classified as experiencing or at risk of harm from their own gambling represent almost 60% of industry profits.¹²

10. Gross gambling yield (GGY): Gambling Commission (2023), Industry statistics November 2023.

11. Gaming industry valued at £7.05 billion in 2022: ukie (2023), UK consumer games market valuation 2022. Music industry valued at £6.7 billion in 2022 (gross value added): UK Music (2023), This Is Music reveals music industry delivers £4bn exports boost to UK economy.

12. Cowen & Blond (2018), Online gambling: Addicted to addiction.

"£500. That's the most I ever won. The first month of buying scratchcards and then I was over the moon. And every one since that I was like I'm gonnae win it again, I'm gonnae win it again, and I never won it again so I think the most I ever won after that was easy up to £100 and that was it."



Section 2

WHAT IS GAMBLING HARM?

What is gambling harm?

Gambling harms are “the adverse impacts from gambling on the health and wellbeing of individuals, families, communities and society.” These harms affect people’s resources, relationships, and health



Resources¹³

Gambling harm can affect employment and finances and may involve engagement in antisocial behaviours and criminal activities.

People may lose out on opportunities, experience instability in their life, be less productive at work, accumulate debt, or experience bankruptcy.



Relationships

Relationships with close family and friends may be affected, as well as with the wider community, for example through family breakdown and homelessness.

People’s relationships with family, friends, and communities may breakdown or erode due to breach of trust, which may decrease family and community cohesion or resources.



Health

Both mental and physical health may be impacted, and gambling harm may lead to substance use and suicidal thoughts.

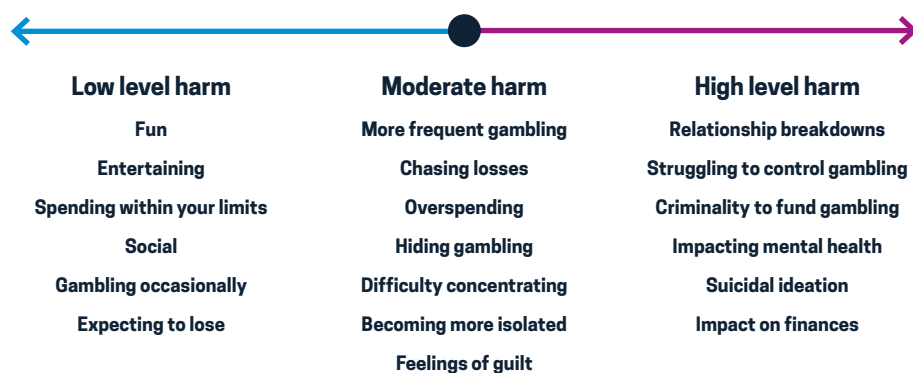
People experiencing gambling harm are more likely to experience sleep deprivation and chronic stress which may lead to physical consequences such as high blood pressure or cardiovascular disease.

¹³ The Biopsychosocial Consequences of Pathological Gambling - PMC (nih.gov)

The Gambling Spectrum

All gambling carries risk. We can think of this risk as a spectrum - people whose gambling behaviour fits certain patterns are more likely to experience harm than others. The illustration below shows potential behaviours associated with levels of risk of gambling harm.

People can move up and down the spectrum, or overlap at points, depending what is happening in their lives and the behaviours they are experiencing.



The main purpose of The Gambling Spectrum is to understand that gambling related harm is more of a spectrum of harm, as opposed to traditionally accepted categorisations of gambling behavior: safe and responsible and harmful.¹⁴



Legacy harms are longer-term consequences from gambling that may be experienced even once a person's engagement with gambling stops.

- **Lifecourse harms** are legacy harms that substantially change a person's life such that they may never return to a state of full recovery. For example, losing a job, divorce, or bankruptcy.
- **Intergenerational harms** are legacy harms that affect future generations. For example, a child missing parental engagement due to their parent's gambling who then experiences developmental impacts that affect their school, career, and lifetime potential.

14. Gambling Harm as a Global Public Health Concern: A Mixed Method Investigation of Trends in Wales

When talking to someone you are supporting about their gambling, you can look at this Spectrum together to encourage an open conversation about the levels of harm and behaviours that are experiencing in the varying levels of risk categories.

People's perceptions of their own gambling can potentially show the levels of gambling harm they may be experiencing.



When speaking to someone about their gambling remember to take into account the perception gap.



A person who is experiencing harm from their own gambling, or the gambling of someone close to them, might see these activities as a form of entertainment and deny any harm. The perception of someone close to them (such as a friend, family member or support worker) might be very different - they may perceive these activities differently and see the harm that their gambling is causing. This difference in perception is known as the perception gap.

Ten possible indicators that someone might be experiencing gambling harm¹⁵



Being preoccupied with gambling



Needing to gamble with increasing sums of money in order to achieve the desired excitement



Being restless when attempting to cut down on gambling



Gambling as a way of escaping from problems or relieving depression



Returning, after losing money gambling, another day in order to get even



Lying to people to conceal the extent of involvement with gambling



Often spending more money on gambling than intended



Committing antisocial or illegal acts in order to finance gambling




Falling out with family or friends



Not attending employment or education classes

15. Hing et al. (2019), Avoiding gambling harm: An evidence-based set of safe gambling practices for consumers (Tables 3 and 4).
Wardle et al. (2018), Measuring gambling-related harms: A framework for action (Figure 3).



In Scotland, it is estimated that more than 200,000 people are at risk of, or currently experiencing, harm related to their own gambling.¹⁶ For every person experiencing harmful gambling, on average six other people close to them are affected.¹⁷

'I've been in my temporary accommodation for months. I hate it. The window is broken, I can't get air. There are rats. People banging on my door any time during the night, selling drugs, selling, selling anything. I can't cook, there's no kitchen and I have to leave by 9 in the morning. My phones there, available. I can jump on and have a spin whenever I want. Don't need to pay attention to what's happening out there.'

16. Arnot (2018), Scottish Public Health Network gambling update.

17. Goodwin et al. (2017), A typical problem gambler affects six others.

Section 3

GAMBLING HARM AND LINKS WITH HOMELESSNESS

Gambling harm and links with homelessness

Gambling harm is more common among people experiencing homelessness – almost 1 in 5 people experiencing homelessness experience clinically significant gambling harm.¹⁸ This is much higher than the general population where 1 in 200 people are said to be experiencing clinically significant harmful gambling¹⁹. The relationship between gambling and homelessness is complex:²⁰

Direct cause



Gambling can be a direct cause of homelessness.

A person who is evicted for not paying their rent or bills due to spending their money on gambling. This pathway to homelessness is often triggered by large, rapid losses from high-intensity gambling.²¹

Primary contributing factor



Gambling can be a primary contributing factor.

Gambling harm can potentially lead to relationship breakdown, violent victimisation, criminal conviction, child neglect and, ultimately, homelessness.²² In this instance gambling harm is the main reason for homelessness and it can contribute to other aspects.

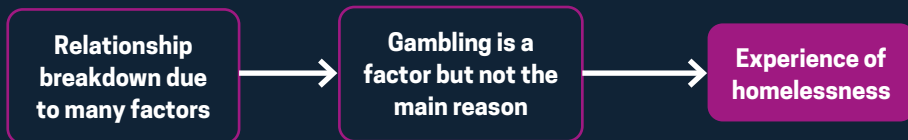
18/22. Deutscher et al. (2022), The prevalence of problem gambling and gambling disorder among homeless people: A systematic review and meta-analysis.

19. Public Health England (2023), Gambling-related harms evidence review.

20. Sharman (2019), Gambling and homelessness: Prevalence and pathways.

21. Vandenberg et al. (2021), Gambling and homelessness in older adults: A qualitative investigation.

Secondary contributing factor



Gambling can be a secondary contributing factor.

When a family disagreement or a relationship breakdown is the primary cause for an individual's homelessness, and gambling is a factor in the arguments behind the relationship breakdown.

Direct result



Gambling may only develop after the individual becomes homeless.

Gambling may be used as a coping mechanism for people experiencing homelessness to alleviate boredom, provide a sense of escapism or the hope of changing their lives.²³

5 reasons why gambling harm impacts people experiencing homelessness

1. Not enough money for basic needs
2. Turning to higher risk or criminal activities fund gambling
3. Severe impacts on physical and mental health
4. Pathways out of homelessness may be difficult due to gambling
5. Pathways out of harmful gambling may be complicated by homelessness

²³ <https://link.springer.com/article/10.1007/s10899-022-10140-8>

Why is gambling harm more prevalent for people experiencing homelessness?

Everyone who gambles is at risk of gambling harm, however, there are some people who can be more susceptible to harm. The gambling industry systematically targets areas with higher levels of deprivation and people who are experiencing poverty. For example, outside of London, Glasgow has the most bookies per person in the UK.²⁴ Glasgow is not the second biggest city, but it is the most deprived city and local authority area in Scotland.²⁵

People who are experiencing or at risk of homelessness have high levels of digital exclusion, and they may participate in more traditional in-person gambling activities compared to online gambling. This can include purchasing scratchcards, going to the bingo or bookies or using puggies. The gambling industry exploits this through clustering (which is opening many betting shops in the same street), opening gambling premises beside busy bus or train stations, selling scratchcards in discount supermarkets or shops and increasing advertising in more deprived areas.



When you have ‘nothing’ it is easier to gamble everything in an attempt to get something.

²⁴ Evans & Cross (2021), The geography of gambling premises in Britain.

²⁵ Glasgow Centre for Population Health (2023), Understanding Glasgow: The Glasgow indicators project.

Links between Trauma, Homelessness and Gambling Harm

People who experience gambling harm are more likely to have experienced trauma and adversity in their childhood.²⁶ People who experience homelessness are also more likely to have experienced trauma and adversity in their childhood.²⁷

Gambling harm is more prevalent for people experiencing homelessness, as they may use gambling activities to manage their emotional distress from trauma as gambling can provide:

Dissociation

People who have experienced trauma are more likely to experience negative emotions and psychological distress. Gambling products that are repetitive and fast-paced such as slots can produce a sense of dissociation or 'flow' which may be used as an escape from negative emotions.

Impulsivity

Experience of trauma can mean a child is more likely to develop impulsivity, which then extends into adulthood and feeds into the experience of gambling harm.

False sense of control

Gambling venues may offer a sense of comfort and safety for people experiencing instability or uncertainty. Similarly, online products may feel reliable as they are 'always there' and accessible 24/7, no matter what is going on in your life.



A way of coping

Trauma contributes to emotional vulnerability. This may lead to gambling as a coping mechanism, or as a mood enhancer.

Isolation

Trauma may lead people to withdraw or experience social isolation. Gambling may provide a leisure activity where people feel they belong and are part of a community.

26. Goghari et al. (2020). A family study of trauma and coping strategies in gambling disorder.

27. Public Health Wales. Significant Childhood Adversity Linked to Increased Risk of Homelessness

Links between Substances, Homelessness and Gambling Harm

Gambling harm and homelessness both have close links to substance use. People who use substances are more likely to experience harm from their gambling, and also more likely to experience homelessness.

People who are experiencing homelessness and gambling harm whilst using substances can be at a higher risk of experiencing harm from their gambling at different points.

- Increase in the number of stakes with higher amounts of money placed when using substances
- Increased gambling harm directly after using substances

Some people experience much higher harm when they are using substances as their inhibitions are lowered and others experience higher harm directly after using substances.

Engagement with gambling activities may be increased the day after people have used substances when they are sober. People may feel ashamed, want to dissociate from their feelings or want to win money back that they have lost when they were using substances. This could increase their gambling and risk of harm.

Person who is
using substances
and experiencing
gambling harm



People may increase their gambling when reducing their substance use as:


- They experience an increase in dopamine when they engage in gambling activities
- Gambling acts as a substitute or a way to cope
- They have more available time to spend gambling
- They have more money to spend on gambling products

Bookies are located beside pubs, scratchcards are sold in off-licenses and puggies are placed in pubs as the gambling industry is able to exploit people who are drinking alcohol and experiencing gambling harm.

Person who is reducing
their substance use
and experiencing
gambling harm



People don't try to drink their way out of a drink dependency but people experiencing gambling harm attempt to gamble their way out of their harm



"A lot of people who have severe gambling addictions, a lot of them then use alcohol or cocaine or even just weed. A lot of them will use one of those things as a crutch to block out the fact that they've gambled away all their money. So, then the gambling isn't really looked at, it's because they're drinking or using drugs. But it's not - they're drinking to hide the shame of having lost everything. So, the gambling isn't what you SEE as the problem, you see all the other factors round about it."

Coatbridge has 1 betting shop for every 2,000 people. Nearby and more affluent Milngavie has 1 betting shop for every 15,000 people.²⁸

Although casinos are sometimes thought of as bringing jobs and opportunities, research indicates they increase poverty in the surrounding community.²⁹

28. Davies (2022), Jackpot- How Gambling Conquered Britain

29. O'Gilvie (2023), The effects of casino proximity and time on poverty levels in New York City.

Why should we talk to someone about their gambling harm when they have more pressing harms such as their housing status or substance use?

It is important to speak to someone about the harm gambling is creating in their life as their experience of gambling harm could be exacerbating other harms in their life or lengthening their exit from homelessness.

- A person's substance use could be heightening their gambling harm and their gambling could be impacting their substance use.
- The financial harms they are experiencing from gambling may mean they are not able to pay their rent or bills.
- It is harder to get a private rental or a mortgage if you have gambling transactions on your bank statements meaning that these pathways out of homelessness are blocked for some people.
- Gambling harm exacerbates many of the physical and mental harms associated with someone who is experiencing homelessness.

7 impacts for the person experiencing gambling harm

1. Reduced physical activity
2. Poor overall wellbeing
3. Increased stress, anxiety and depression
4. Feelings of shame and stigma
5. Impact on sleep
6. Self harm
7. Suicide and suicidality



Lived Experience Story



"I remember my first bet. It was Leona Lewis on the XFactor. I seen her singing on the TV at my wee mum's house and I left, went straight to the bookies and put her on to win. Not even bootcamp stages. The bookie was asking me, are you sure? I knew she'd win though. And she did. Do you remember her? She was so good. I knew she was a winner. After that my gambling started to get bad.

In three months I lost my relationship with my mum, my partner, my accomodation and all my savings. I was staying in sheltererd accomodation at the time and they kicked me out cause I couldn't pay the gas and lechie.

Noone asked me if I was gambling and I never told anyone. You're always asked about drugs and alcohol but not about gambling. They should ask you as soon as you enter accomodation - do you gamble? It's so stigmatised. More than drugs and alcohol I think. Why do you think that is? I think it's because people don't know it's happening out there right now, all the time. You can spot someone drinking or taking something. Cannae see someone gambling though - how long have they been in the bookies for? You don't know if you're just walking past. How much money have they spent on their phone? Could be the person next to you on the bus. Boom. All their life savings just gone.

I used to gamble a lot. I'm better now. I liked the Pharoah machine cause you win something on it all the time. You just push the button and all the lights and noises start. I like that. I don't know why. I used to be big into the scratchies too. At one point 90% of my money was going on gambling. Nothing good comes of it. I lost everything. And no one knew cause no one asked."

Section 4

HOW TO SUPPORT SOMEONE EXPERIENCING GAMBLING HARM

How to support someone experiencing gambling harm

When you think that someone you are supporting may be experiencing gambling harm these are the steps you can take to support them:



It is easier to speak to someone about their experience of gambling harm if you have a trusting relationship with them.

1 Start the conversation

Gambling is a hidden harm³⁰. It can be difficult to notice if someone is experiencing harm from their gambling. Gambling harm is highly stigmatised meaning that it is difficult to engage people in conversation about the harm it is causing in their lives or they may not be aware that gambling can be harmful. If you have noticed changes in people's behaviours, you could prompt a conversation by asking questions like:

"You sound a bit worried about how much money you have spent on gambling recently. How does that make you feel?"



"I have noticed that you seem more withdrawn than usual and spend a lot of time in the bookies. Could we have a chat about this?"



"I have noticed that you are playing more games on your phone than usual. There are strong link between gaming and gambling, we could look into this together."



As many people don't classify gambling as a harm, it may be helpful to start a general conversation about gambling and the harm that it can potentially cause before starting a conversation about their own gambling.

³⁰. Vandenbergh et al. (2021), Gambling and homelessness in older adults: A qualitative investigation.

It is sometimes easier and more organic to engage people in a conversation about gambling harm when you are in a situation with them that relates to their gambling:

If someone speaks about the bets they have placed when watching the football, you could say:

'How do you feel when you lose your coupon?'

'Does losing bets on football encourage you to place other bets during the week?'

If someone is increasing the amount of scratchcards they are purchasing from the shop, you could ask:

'How does it make you feel when you scratch your scratchcards?'

'Why have you started to purchase more scratchcards?'



2 Ask the question

When a rapport has been established surrounding gambling, you can include these three questions in your conversation to establish if the person you are supporting is experiencing gambling harm. If a person answers **yes** to at least one of the three questions below, it is probable that they are experiencing harm from their gambling.

01

Have you ever tried to stop, cut down or control your gambling?

02

Have you ever lied to your family, friends or others about gambling or how much you spend on gambling?


03

Do you spend a lot of time thinking about gambling or future gambling?

All gambling carries risk and an element of harm. Gambling harm is unique to every person. Everyone is harmed by gambling in different ways and to different degrees. Someone may answer no to these three questions above but answer 'yes' to:

Do you regularly spend more than the spending limits that you set for yourself?

Gambling is a hidden harm. You may have to be creative in asking similar questions for someone to confide that they are experiencing harm from gambling.



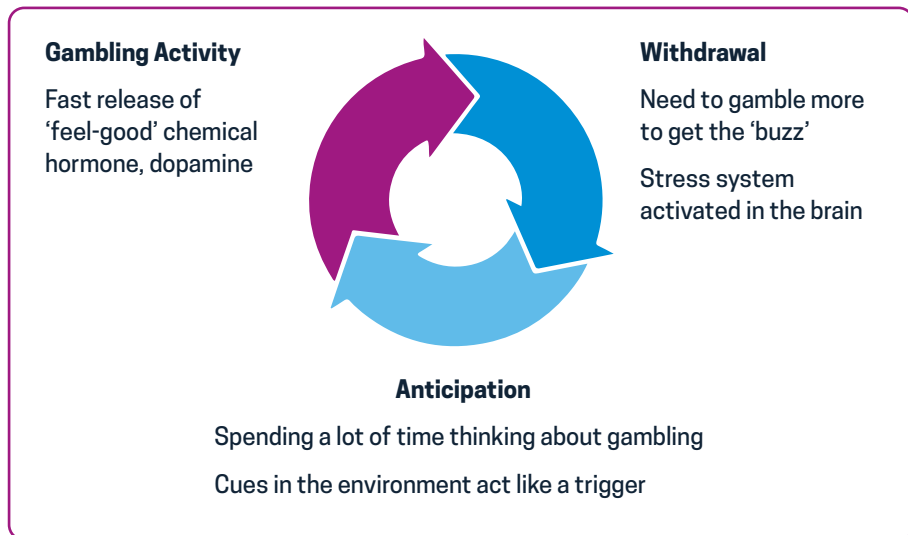
'I spent every morning, all morning in the amusement arcade on Argyle Street. I sat until the Mission opened for lunch. My son and daughter kept asking me not to go because of the money I was spending but it was warm inside.'

3 Establish the motivation for gambling and determine the level of harm

Speaking to someone about their motivations for gambling can help you to establish:

- When they are most likely to gamble
- How they are feeling and their mental health
- What else is happening in their life that they may want to discuss
- The environmental factors involved

The Gambling Harm Cycle below highlights the cycle of gambling behaviour that may lead to a person experiencing harmful gambling. People can experience a series of changes to the way their brain works, similar to the way the brain functions with substance dependency. We can understand these changes as occurring in a cycle - this starts with participating in a gambling activity.



You can use this Cycle to encourage the person you are supporting to express how they are feeling, or where they identify in the cycle at certain points in their day or week. This may help identify drivers and motivations for their gambling.

When do you usually log on to your online bingo account?



It depends. A lot of days it is in the morning after I have dropped my children at school.



What are you doing when you log on or what motivates you to start gambling at this time?



I'm not sure. I am usually quite bored as I am not working at the moment, and I am watching shows on the TV.



Do you think you are watching gambling adverts on the TV which are encouraging you to gamble? If we look at the Gambling Harm Cycle, what part of the Cycle is this?



To further examine someone's motivations for gambling you could:

Ask them:

How do you feel when you start to gamble?



Encourage people when watching TV or listening to the radio or scrolling on social media to count how many gambling adverts they see in a certain time frame to become aware of the environmental factors.



Look at the Drivers and Motivators together (Section 3)



Go on a walk and count all of the gambling adverts and premises you see to become aware of the environmental factors.



Further resources you can use: Gambling Harm Triangle (Activities)

How to determine the level of gambling harm someone is experiencing

When you know why someone is motivated to gamble it becomes easier to explore the level of gambling harm they are experiencing.

The questions to equate the level of harm will, most commonly, relate to:

Money



Time



Mental Health



Money

How much money a person spends on gambling in relation to their income can establish the level of harm gambling is causing them.

Someone may lose £200 and this does not impact them and someone could lose £10 and this is the only money they have for that week.

Potential questions to determine level of harm

Do you set money limits and not stick to them?

Do you spend money on gambling that could be spent on essentials such as food, bills or rent?

Do you gamble in an attempt to pay for food, bills or rent?

For people with extremely high levels of harm, there may be talk of criminality and antisocial behaviour



How can we explore your spending together?

- Look at bank statements to find how much you have spent in certain periods of time
- Calculate how much money you have won vs lost and spent



Time

How much time someone spending gambling determines their level of harm. If they are spending the majority of their free time gambling then the risk of harm is greater as they may not be engaging in social activities or indulging in hobbies that they enjoy.



Potential questions to determine level of harm

How much time are you spending in the bookies or online gambling?

Are you setting time limits for yourself and then gambling outwith this?

Do you regularly miss events, phone calls or eating as you would rather spend time gambling?

Do you intend to do a task (housework, read a book, watch a TV show) and find yourself gambling instead?

How can we explore how much time is being spent on gambling together?

- Look at your online apps to find out how much time is being spent on them
- Set a timer when you go into the bookies, bingo or start using a puggie and stop it when you leave
- Count how many times you go to a gambling premises in a specific space of time (this could be a day or a week)





For people with extremely high levels of harm, there may be talk of suicidal ideation and self harm.

Mental Health

Gambling harm and mental health are intertwined. People could gamble to dissociate from feeling or in an attempt to make them feel better. When the brain releases dopamine people feel good in the moment but it can result in larger lows afterwards.

How can we explore your mental health in relation to gambling together?

- **Before and after you gamble, write one word or phrase to describe how you feel.**

Potential questions to determine level of harm:

- How do you feel when you start gambling?
- How do you feel when you are gambling?
- How do you feel after you have finished gambling?

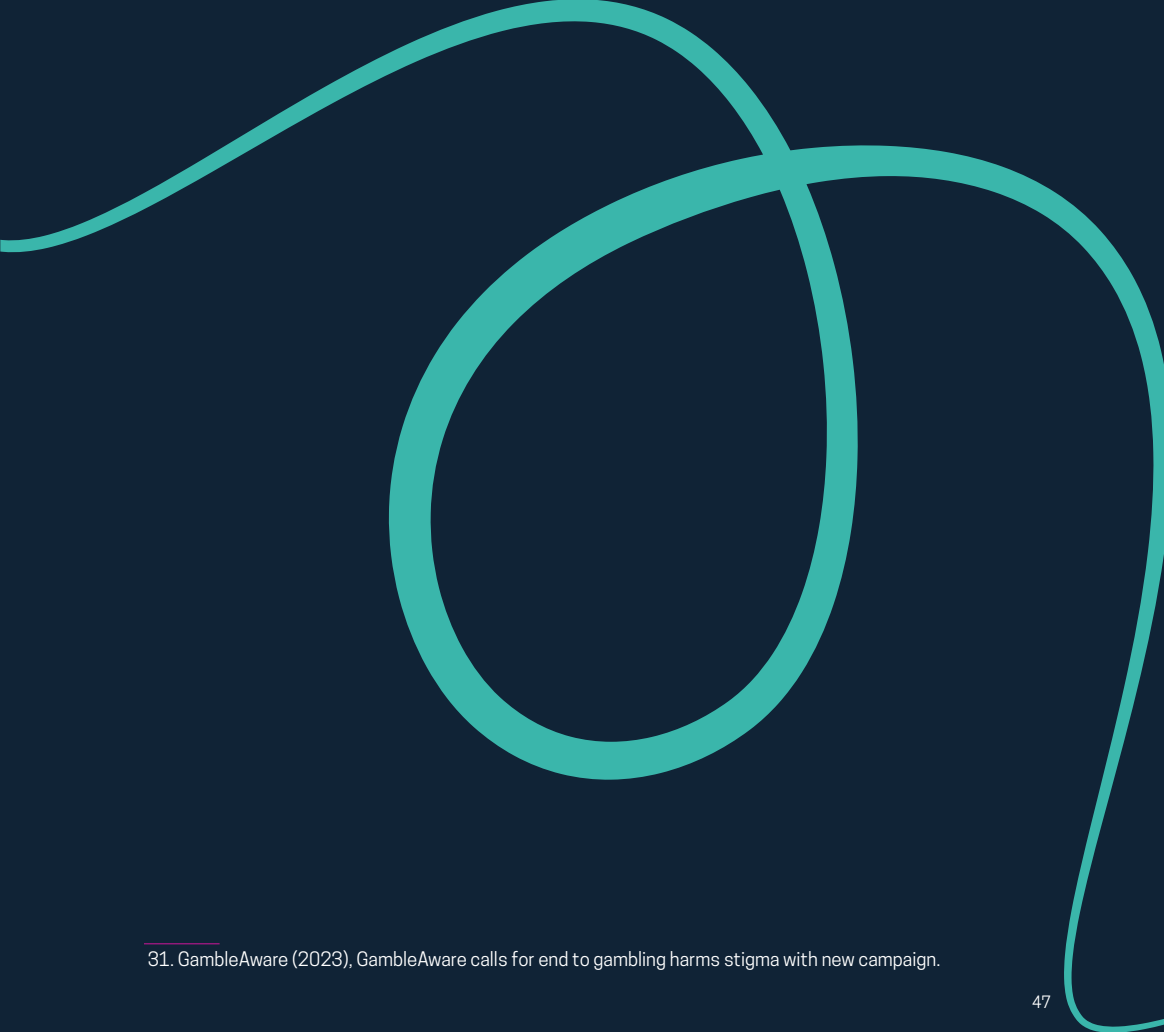




Everyone has their own unique experience of gambling harm. There is no form or scoring system that dictates the level of gambling harm someone is experiencing.

As a professional, the best way to approach this is to have a conversation with the person you are supporting and discuss their behaviours and mental health in regards to gambling. From their answers and stories surrounding the questions you have asked them about money, time and mental health, you will be able to look at The Gambling Harm Spectrum together to determine their level of gambling harm.

3 in 4 people experiencing difficulties with their gambling feel they can't talk to loved ones about it, and stigma is the biggest barrier stopping people from reaching out.³¹



31. GambleAware (2023), GambleAware calls for end to gambling harms stigma with new campaign.

4 Signpost to support services

When you have established:

- Level of gambling harm
- Motivation for gambling

You are able to signpost the person you are supporting to relevant services to support them. All of the gambling harm treatment services are listed in Section X with additional information and contact information.

In Scotland there are two gambling harm support treatment providers on the National Gambling Support Network:



The RCA Trust



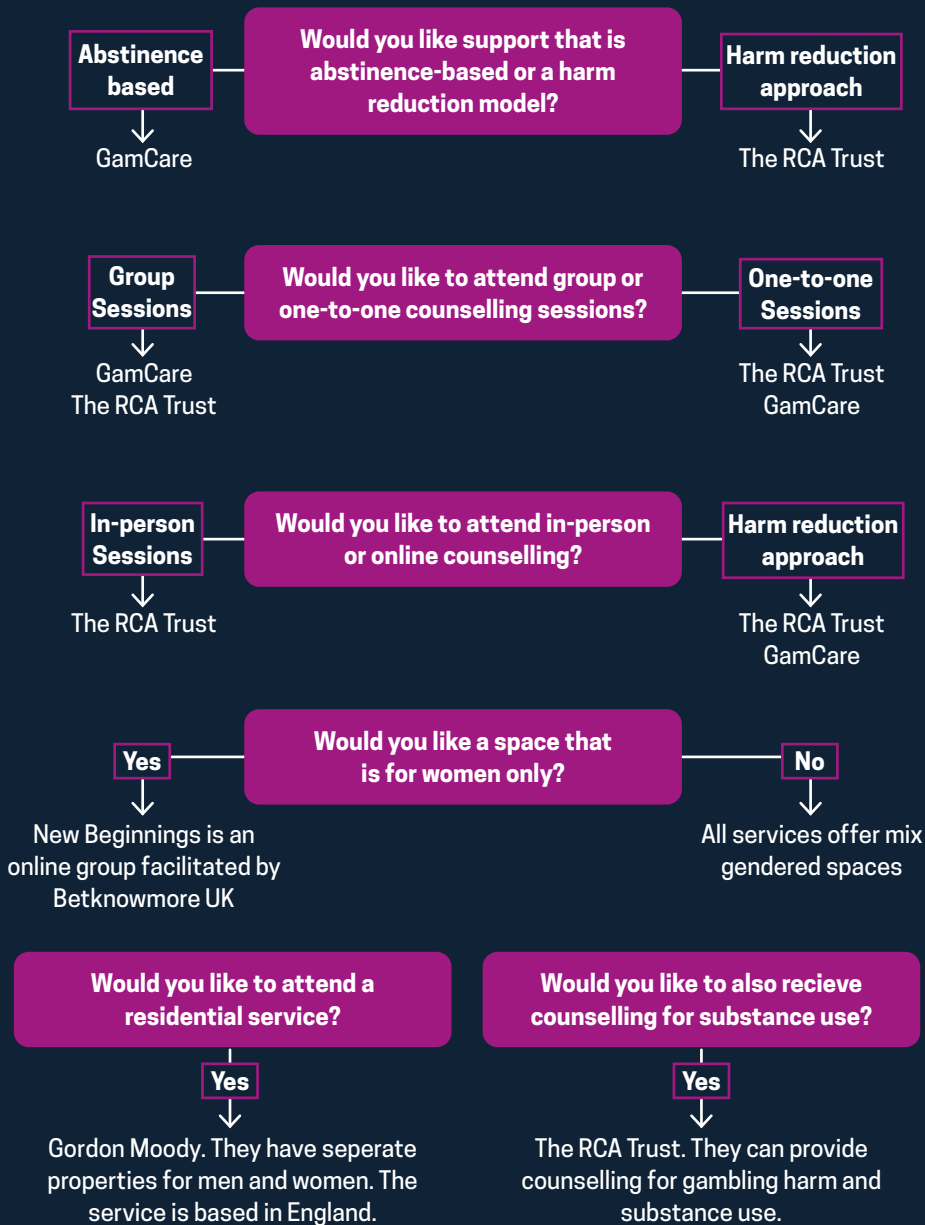
GamCare

There is also the Nation Gambling Helpline (GB wide) 0800 8080 133 to speak to an advisor for one-to-one confidential advice, information and support. This free service is available 24/7 and is operated by GamCare. There is also a webchat service available.

There are other support services which are part of the National Gambling Support Network that people can link in with, but they will have to travel outwith Scotland or join online.



Key Questions to ask to determine which support service will work best for the person you are supporting:



5 Discuss an Approach to Gambling Harm Reduction

Harm reduction is both a philosophy and a set of practices used when working with people who are using substances.

Harm reduction means providing support that prioritises people's human rights and the principles of social justice. It focuses on positive change and on working with people without judgement, coercion, discrimination, or requiring that people stop the behaviour as a precondition of support.³²

Harm reduction is about meeting people where they are at on their journey. Someone may not be ready to attend counselling for their gambling but they may want to reduce the harm gambling is causing in their life.

These eight harm reduction techniques can help to limit harm if people want to continue gambling.



Set a money limit



Set a time limit



Avoid gambling if you are feeling angry, upset or lonely



Don't try to win back lost money



Make it a rule not to gamble on credit



Limit gambling on more than two types of products



Learn more about how the gambling industry works



Reach out for support from someone you trust

³² What is Harm Reduction?

Discussing Blocking and Exclusion Methods with the person you are supporting is a further step on their harm reduction journey. They may want to start by blocking or excluding from only online or only physical premises and working towards exclusion from both.

Blocking Apps

Ensure that all gambling websites are blocked on devices and that you cannot create any new accounts on gambling websites.

Apps can be installed for 6 months up to 5 years

Self Exclusion

People can self-exclude from their local bookies, casinos and bingo halls through different organisations. This can take a lot of time to organise but potentially deters people from the shops they usually frequent and can break routines.

Banks

Many banks offer the option of blocking gambling transactions which means that people are not able to make payments with their bank cards.

This ensures that online gambling is not possible and that if someone wants to go into a betting shop, they have to lift money first.

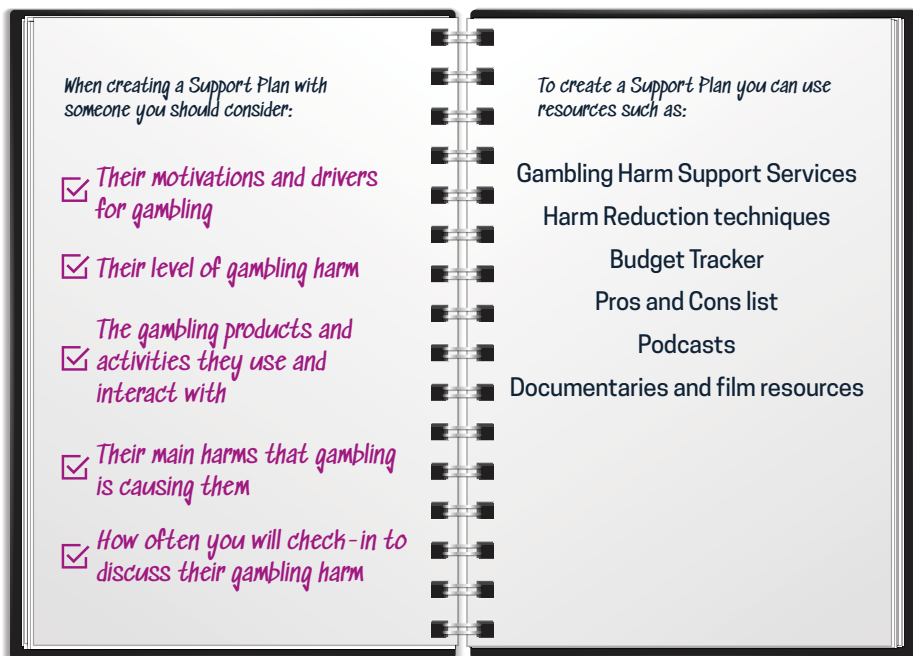


You can print out **The Gambling Harm Reduction** sheet to share with the person you are supporting. This sheet can be cut to become pocket-sized and there are two blank spaces for people to add their own harm reduction techniques.

Scratchcards and lottery tickets are usually classified as 'groceries' in many shops so people will still be able to purchase them in supermarkets and shops.

6 Create a Support Plan

A Support Plan created in partnership with the person experiencing gambling harm will support them to take ownership of the plan and to use techniques that they feel may benefit their journey.



One of the biggest motivations for people to game is isolation, loneliness or boredom. Including activities, new hobbies or wellbeing techniques into people's Support Plan could support their journey.



Why are regular checks important?

To understand if the Plan created is supporting them effectively or if it has to be adapted. Over time as the person's relationship with gambling changes, the Support Plan will need to be altered to fit the level of harm they are experiencing.

Continuous check-ins also allow you to have further conversations surrounding the persons gambling in a safe space. As gambling is highly stigmatised people may not share the full extent of their gambling harm during your initial conversations, and this may only become apparent as you build a relationship and Support Plan together over weeks or months.



Including lived experience stories into someone's Support Plan helps them to know that they are not alone in their journey and can reduce the stigma associated with gambling harm.



FAQs

The person I am supporting does not acknowledge gambling as harmful.

This is a common response from people. You can start by looking at this Toolkit together and examining the potential harms of gambling and The Gambling Harm Spectrum to analyse possible gambling harm trajectories. Streaming platforms also offer many documentaries on gambling harm that you can encourage people to watch that show the harms gambling can cause in people's lives. The main point to remind people is that all gambling causes risk and that the harms are much more far-reaching than financial.



As a service, ensure that you are clear that you can effectively support people experiencing gambling harm so that when the person is ready they are comfortable to ask for support

What happens if we have a conversation and the person I am supporting's gambling harm is increasing?

There is no 'one shoe fits all' in regards to supporting someone experiencing gambling harm. Re-examine and re-visit the support plan you have created together. Perhaps the harm reduction techniques that the person wanted to use are not working for them. Perhaps they have tried to focus on too many techniques and have become overwhelmed. Maybe it is time to have a conversation about attending counselling sessions with a gambling harm support service that suits them.

Discuss if the person's motivation and drivers for gambling or gambling activities have changed, this could mean that a new Support Plan has to be created.



For example, the original support plan may have been created to support someone reducing their use of electronic gaming machines when they were in a pub, but now they have started purchasing scratchcards at the local shop when they are buying alcohol.

How do I know what support service to signpost someone to in regards to their level of harm?

Determining what level of harm someone is experiencing from their gambling denotes the level of support they should be signposted to. Similar to The Gambling Spectrum, people can experience risk in two categories that overlap. Anyone experiencing gambling harm is able to access all these support services free through The National Gambling Support Network.

Below is a guide to allow you to signpost to relevant services more effectively.



<i>Low level harm</i>	<i>Moderate harm</i>	<i>High level harm</i>
e.g. Less involvement with usual activities or hobbies Missing appointments Losing sleep due to worry or gambling itself	e.g. Often spending more money on gambling than intended Being restless when trying to cut down gambling Becoming secretive or lying about how much they spend	e.g. Borrowing money or stealing to gamble Falling out with family or friends because of gambling Losing sleep due to worry or gambling itself
Action: Awareness Raising Resource	Action: Harm Reduction Techniques Blocking Apps Self Exclusion Cooling Off Periods Counselling Sessions	Action: Counselling services Residential Services

What should we avoid saying or thinking about someone who is experiencing gambling harm?

‘Why don’t you just stop gambling?’

Gambling disorder is included in the DSM-V under behavioural addictions and impacts brain function in a similar way to experiencing harm from substances.³³

I understand that you might be finding it difficult to stop gambling, why don’t you think about organising a budget for yourself when you choose to gamble?



‘Your gambling only affects you’

Gambling harm does not only impact the individual. For every person experiencing harm from their own gambling, six others in their life are being negatively impacted.³⁵

Did you know that gambling harm impacts over 200,000 people in Scotland? You are not alone. Let’s have a chat about how we can support you.

‘What’s the worst that could happen? You lose some money?’

Gambling is not purely a financial harm. Gambling harm can impact someone’s mental, emotional and physical health³⁴ and have detrimental impacts on relationships, employment and housing status.

Did you know that you can experience harms from gambling other than just losing money? Perhaps we could have a look at what other harms associated with gambling are together and explore your experiences of gambling.



33. American Psychiatry Association (2021), What is gambling disorder?

34. Fong (2006), The biopsychosocial consequences of pathological gambling.

35. Goodwin et al. (2017), A typical problem gambler affects six others.

'You're not spending all of your money, you can still afford your bills so you are not experiencing harm.'

You don't have to spend all of your money and incur debt to be experiencing gambling harm. If someone is spending more money that they want to or can afford then gambling is or is becoming a financial harm in their life.

There is a Budget Tracker in this Toolkit you can use to keep note of how much money you are spending on gambling. We could also speak to your bank and ask them to calculate how much money you spent last month on gambling transactions and set up blocks and alerts for you.



'You can't be experiencing gambling harm - you only lost £10 on the slot machine!'

Newspapers tend to sensationalise stories of people losing large amounts of money, however for someone you are supporting £50 could be causing high levels of gambling harm if this is the money they have to support them for the week.



'You look fine'

Gambling is a hidden addiction, people are able to hide their gambling on their device or the harms they are experiencing are not as obvious as those experiencing harms from substances. You cannot assume someone is okay because you perceive them as looking in a fit state.

Gambling harm can also impact your mental and physical health. If someone you are supporting someone who is experiencing gambling harm, you could have a conversation about how their gambling is impacting their mental health, sleep or eating patterns.



‘How do you have money to gamble?’

Research has shown a stark increase in the number of people gambling to supplement their income during the cost of living crisis³⁶. The common false hope of that big win that changes your life is a strong motivation for people choosing to gamble. The narrative that only affluent people can afford to gamble is incorrect.

The gambling industry targets people who live in low socioeconomic areas and who have less money. We could walk around your local area to count the gambling premises and advertisements to be aware of the environmental factors that you see every day. We could also create a list of activities you could get involved in instead of gambling.

‘At least you’re only gambling and not using substances’

Gambling harm can impact a person's health, finances and relationships similarly to substance use. The human body has no saturation point for gambling, which it does have for substances, meaning that gambling harm can continue for years unknown with no interventions or the person sharing what is happening in their life.

People don't try to drink their way out of a drink dependency but people experiencing gambling harm attempt to gamble their way out of their harm. Acknowledge that gambling is a harm and look at The Support Pathway together to organise the support that suits the person who is experiencing gambling harm.



‘Why did you not think about your family’

Stigma and victim-blaming is a massive barrier to accessing support and people experiencing gambling harm will already be dealing with feelings of guilt and shame. The language and tone we use can make the difference between someone feeling comfortable disclosing what they're facing or shutting themselves off and not receiving the support they need.

Thank you for sharing with us that you are experiencing gambling harm. Let's look at The Support Pathway together to explore the best support for you.



³⁶ GamCare (2023), Cost-of-living crisis: New research lays bare the challenges facing gamblers.

What should we avoid saying or thinking about someone who is affected by someone else's gambling?



**What we
avoid saying.**

'Why did you not stop them from gambling?'

We are unable to control the behaviour of another person. We can provide support, information and advice but we are unable to preside over another person throughout the whole day.

Thank you for sharing your experiences with us. Let's first look after your welfare and then how we can support the person you know who is experiencing gambling harm.



**Why should we
avoid saying this?**

'You look fine'

When someone is experiencing gambling harm, the impact on the mental health of those close to them can be profound³⁷. These harms include distress, anger, shame, hopelessness and insecurity or vulnerability³⁸. Avoid judging someone's well being by how they look.

As someone experiencing harm from someone else's gambling you might be feeling a wide range of emotions that could be impacting your mental health. Would you like to talk about them with me or perhaps we could find a support organisation that you might feel comfortable speaking to?



**What should we
say instead?**

'How did you not know they were gambling?'

Gambling is a hidden harm and often affected others do not find out about someone's gambling harm until it has become severe. Debt and financial issues often come as a shock. It can be stigmatising language like this that prevents affected others coming forward for support.

Gambling harm is very hidden and is not something you can control for someone else. It is estimated that 7% of the general British public are affected others of someone else's gambling³⁹. Thank you for sharing your experience, we can organise support for you and the person you are supporting who is experiencing gambling harm that will suit you both.

37. Castren et al. (2021), Gambling-related harms for affected others: A Finnish population-based survey.

38. Banks et al. (2020), Families living with problem gambling.

39. Walton (2022), The Scottish Parliament: A public health approach to gambling harms.

Section 5

GAMBLING HARM AND AFFECTED OTHERS

Gambling harm and affected others

An affected other is a person who experiences harm as a result of the gambling of someone else. It is estimated that for each person experiencing gambling harm, six other people are affected.⁴⁰



Why is it important to speak to someone who is affected by someone else's gambling?

Affected others can be anyone. The harm to an affected other is not limited to just financial harm and the fear of losing possessions or accommodation. The survey below from GambleAware spoke to affected others about their experience of knowing someone experiencing gambling harm and how it impacted them⁴¹.

40. Goodwin et al. (2017), A typical problem gambler affects six others.

41. Banks et al. for GambleAware (2018), Families living with problem gambling.



99% reported their loved one's gambling had harmed their health



93% reported their loved one's gambling had impacted their financial security



Reduced physical activity and neglecting medical needs



Needing help from support services or applying for benefits



Self harm



Fear and anxiety over losing a major asset like a house or car



Increase use of substances and tobacco



Increased debt and bankruptcy



Attempted suicide



Less money available for spending or saving



Depression and stress related problems



Loss of sleep due to stress, worry or anxiety



82% reported their loved one's gambling had impacted their work or education



96% reported experiencing relationship harms



Having to leave employment or be terminated



Greater tension and conflict in relationships



Failing exams or having to leave education



Spend less time at social events and with loved ones



Lack of progression in work or education



Misunderstood by person who is gambling harmfully



Reduced performance at work or studying due to distraction, mental health and lack of sleep

People can be classified as an affected other due to someone else gambling in the present or it can be historical, from their childhood. There is no time limit.

We support people affected by someone else's gambling as many of the harms associated with the person gambling are the same for the affected other - especially if they are a partner, parent or close to the person experiencing gambling harm.

People who are affected by someone else's gambling also experience stigma associated with gambling harm. The fear of gambling harm being perceived as an individual's concern can prevent people from speaking out and seeking support.

"I feel so exhausted that I don't take proper care of myself, so any time I have as down time I just want to sleep, I just want to eat, and I pick up junk food and things like that to eat. I don't feel like exercising or taking care of myself. Those are a real push for me to do. I know that if I do them I feel better but it's that kind of cycle of it."

Lived Experience Story



My dad bet on the horses. And that affected me as I ended up in care from when I was a baby because of it. I got taken off of my mum and dad cause my dad used to gamble all the money and batter my mum and fight with her. The two of them used to fight. He used to batter her so I ended up in care most of my life. He would go out, get paid, get his wages, gamble it, go mad wae it, get mad wae it and then go gambling and he'd come back after losing everything and batter my mum. That's why I don't gamble. Fair do's that some people think it's good, but it's not. It's bad.

My mum and dad were homeless quite a lot because my dad rattled all the money and they couldn't pay bills and stuff like that. They would get papped out the house, then they'd have to move cause he was tappin' people money to pay for his gambling. There was one point he took money off of a money lender and he wouldn't pay it back. The guy threatened to take his legs off him so we had to move. I got put back in care after that.

Gambling is destruction. If you start gambling, destruction follows. Same as it follows behind other addictions. Carnage, mayhem, destruction, paranoia, fear, anxiety and then they bring all their pals with them. You start dramatizing things in your head. You rationalise it in your head thinking it's a good thing. And then once you've spent all the money you start thinking about things that could happen and worry more.



How do I support someone who is affected by someone else's gambling harm?

Ask about their wellbeing and how they are feeling before inquiring about how the person experiencing gambling harm is. People who are affected by someone else's gambling could have spent extensive time supporting the person experiencing gambling harm and you, firstly, want to validate their feelings and check in on their welfare.

Motivate them to encourage the person they are supporting to reach out for specialised and relevant support. You could look at the Support Pathway and signposting together so that they know what options are available. They may be able to determine what support services would work best for the person who is experiencing gambling harm, but ultimately the decision to seek support sits with the person experiencing harm.



Some people do not know that they are affected by someone else gambling until the person experiencing gambling harm has reached the peak of their harm.⁴²

5 things to share with someone who is an affected other

- Think about your own mental and physical health
- Seek support for specialised support services
- Consider using gambling blocking software on your devices
- Communicate your feelings
- Consider your own financial wellbeing

⁴². Abbott (2021), 'I gambled our house away without telling my partner.'

**7% of the British population
are estimated to be affected by
someone else's gambling harm.⁴³**

**2 million children in Great Britain are
estimated to be living in the same
home as someone experiencing
difficulties with their gambling.⁴⁴**

43. Walton (2022), The Scottish Parliament: A public health approach to gambling harms.

44. Gunstone et al. (2022), Annual GB Treatment and Support Survey 2021.

Section 6

GAMBLING HARM AND WOMEN

Gambling harm and woman

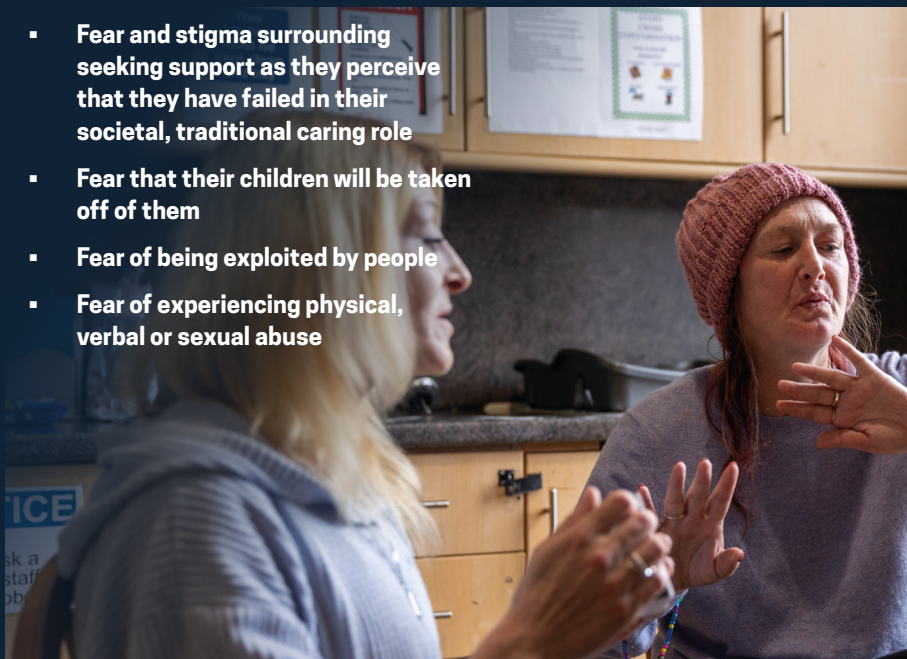
Why are we considering women and gambling harm separately?

Gambling is sometimes seen as an activity that mostly men participate in, but it is common among women in Scotland and the gap between men and women's participation is narrowing. In 2021 over half of women in Scotland (56%) participated in gambling.⁴⁵

There is an increase in women gambling with a telescopic projection in comparison to men, which means that they reach a high level of gambling harm a lot quicker than men from the point of their first gamble.⁴⁶

Gambling harm is highly stigmatised⁴⁷, and this is true even more so for women. Women are potentially less likely to approach services due to:

- **Fear and stigma surrounding seeking support as they perceive that they have failed in their societal, traditional caring role**
- **Fear that their children will be taken off of them**
- **Fear of being exploited by people**
- **Fear of experiencing physical, verbal or sexual abuse**



45. Scottish Government (2022), The Scottish Health Survey 2021.

46. Sharman et al. (2019), Psychosocial risk factors in disordered gambling: A descriptive systematic overview of vulnerable populations.

47. Gosschalk et al. (2023), Annual GB treatment and support survey 2022.

The gambling industry systematically targets women through advertising. The gambling industry allegedly paid blogs to link new mothers to online games, exploiting women at a time when they are at high risk for postnatal depression, loneliness and isolation due to new routines and experiences in their lives.⁴⁸ Television advertisements during the day are aimed at women encouraging community and friendship as a part of gambling - women are more likely to be unemployed than men and therefore more likely to be at home isolated during the day.

In comparison to men, women are more likely to be an affected other from someone else's gambling.⁴⁹ There are strong links between gambling and:

- **Economic coercion**

1 in 10 women have debts put in their name by a partner because they are too afraid to say no⁵⁰

- **Domestic abuse and Inter Partner Violence**

Where gender information was recorded, around four-in-five incidents of domestic abuse in 2021-22 involved a female victim⁵¹



A roundtable by the Scottish Women's Convention found that many women who participate in gambling activities do not consider themselves 'gamblers' - rather they see these activities as normalised social pastimes⁵².

When speaking to women about their gambling it could be handy to speak about 'attending the bingo' or 'playing the slots on your phone' to prompt conversation.⁵³

48. Davies (2023), Gambling firm allegedly paid blogs to link new mothers to its online games.

49. Gosschalk et al. (2023), Annual GB treatment and support survey 2022.

50. Surviving Economic Abuse (2021), What is Coerced Debt?.

51. Victim Support Scotland (2022), Official Domestic Abuse Statistics for 2021-22.

52,53. The Scottish Women's Convention (2021), Roundtable report: Gambling harm.

How can we support women affected by gambling effectively?

Women and men are motivated to gamble for different reasons. Men usually gamble to show their skill and women gamble due to isolation or to provide additional financial support for their families.⁵⁴ Women may not be comfortable sharing their personal experiences with men present in the room relating to their family, their feelings and mental or physical health. Providing gendered safe spaces for women to share their experiences in a non-judgmental way is the most effective way to support women who are experiencing gambling harm.

Motivations for women to gamble may be linked to their health. It is important to discuss or acknowledge:

- Women's menstrual cycle with the different stages and hormonal balances
- Menopause
- Conditions that can be causing chronic or long term pain such as endometriosis and PCOS
- Pregnancy and postnatal care
- Attempting to conceive
- Miscarriages



"It just all got on top of me. I think when menopause hit, I couldn't control it all anymore. I just had to hide out, I had to put it somewhere ... I think that is when crime came in and that is when my inability to deal with what was happening in my life and looking for a safe place to hide."⁵⁵

54. Wong et al. (2016), Examining gender differences for gambling engagement and gambling problems among emerging adults.

55. Final Summary, Gambling Womens Experiences

At certain times in a woman's menstrual cycle, they could be more susceptible to gambling harm due to their hormones increasing and decreasing.



Menstruation⁵⁶

Hormones are at their lowest levels as the uterus lining begins to shed.

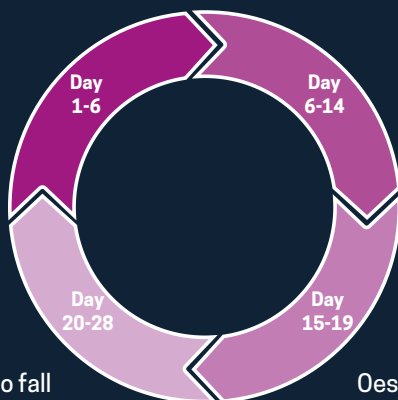


Luteal phase

Oestrogen levels start to fall as progesterone rises.

Progesterone has a depressant effect when compared with oestrogen which may lead to low moods.

These low moods can be a motivation for gambling to increase.



Follicular Phase

Oestrogen levels are increasing and people become happier with more energy



Ovulation

Oestrogen levels are at their highest, which increases mood and energy.

Women in their ovulation phase are more likely to engage in high risk activities including gambling.

4 things we can do to support women experiencing gambling harm

1. Create a women only safe space
2. Safe space for women's children
3. Provide flexible support - time, days, duration of support, online or in-person
4. Consider motivations related to Women's Health

⁵⁶ Joyce et al. (2019), Retrospective and prospective assessments of gambling-related behaviours across the female menstrual cycle.



In 2021 over half of women in Scotland (56%) participated in gambling.⁵⁷ This is 16% higher than among women in England.⁵⁸ Up to 1 million women in the GB are at risk of harm from their own gambling.⁵⁹

57. Scottish Government (2022), The Scottish Health Survey 2021.

58. NHS Digital (2023), Health Survey for England 2021.

59. GambleAware (2022), Up to 1 million women in Great Britain at risk of gambling harms.

Section 7

DIGITAL AND GAMBLING HARM

Digital and gambling harm

Online Gambling

Online gambling is risking money, or an item of material value, using an online platform in the hope of winning additional value or something of material value.

This can include online games such as slots, bingo, sports betting, casinos and e-sports. Online gambling can be accessed 24 hours a day and has no saturation point. People can open multiple accounts with different operators and continue to gamble until they have run out of funds.

The high speed and high event frequency of online gambling, where people can stake money relatively quickly, presents a higher risk of experiencing harm.⁶⁰ Some online products carry additional risks, such as live in-play betting, where you can bet whilst a live event takes place. Further, cross-promotion of online products means that if you engage with one product, you may receive promotions or advertising offering 'free bets' for other products, which can escalate gambling and associated risks.⁶¹



4 signs someone might be harmed by online gambling

Preoccupied and secretive with their phone or device

Extreme emotions when using their phone or device

Unexpected wealth or unexpectedly short of money

Conversations about their online bets

60. Gambling Commission (2020), National Strategic Assessment 2020 - What are the issues - Higher risk products.

61. Gambling Commission (2023), Exploring consumer journeys using gambling promotional offers and incentives.

Approach to Digital Inclusion

Many organisations that support people experiencing homelessness are focussing on digitally including people experiencing homelessness to integrate them into an online community.

When connecting people with devices it is important to have a conversation about staying safe online. Discuss the potential harms that online gambling can cause and how data and cookies can be saved and follow your online footprint to increase gambling advertising.

When supporting people, it is important to remember that we work with adults who have the ability to make their own choices. Having a conversation and equipping people with as much information as possible for them to make their own decisions is much more advantageous than pre-loading devices with gambling-blocking software without having those conversations.



If someone you are supporting wants to online gamble, look at Section X in the Support Pathway to discuss harm reduction techniques.



'Your phone is more addictive if you really think about it because you'll end up spending thousands of pounds and you win nothing back. And you're like that, where did my wages go to? Pure red-eyed and everything. Like that, 'How am I gonnae pay for my electricity and messages?'

Section 8

TIPS FOR ORGANISATIONS THAT SUPPORT PEOPLE EXPERIENCING HOMELESSNESS

Tips for organisations that support people experiencing homelessness

Organise Gambling Harm Training for staff



This Toolkit is an accompaniment to The Homelessness and Gambling Harm E-Learning ([link](#)) which is available free on Simon Community Scotland and Fast Forward's websites. The training will provide you with a more in-depth understanding of the links between homelessness and gambling harm.

Alongside this training, staff can continue their learn about gambling and gambling harm by:

- Attending webinars hosted by The Scottish Gambling Education Hub or GamCare
- Reading reports and watching videos produced by Gamble Aware
- Listening to podcasts produced by service providers in The National Gambling Support Network
- Inviting an organisation who specialises in gambling harm treatment and support to speak to staff

Staff can familiarise themselves with The Support Pathway in Section 6 and use the support resources on GambleAware's [website](#) to ensure they feel confident when holding conversations about gambling and gambling harm with someone they are supporting.

The more people read, use and understand these resources, the more confident they will become when speaking to someone they are supporting about gambling and gambling harm.

Ensure staff are confident to hold conversations about gambling harm and signpost people effectively to relevant services



Reduce stigma and raise awareness with the people you support



Contact [The Scottish Gambling Education Hub](#) or [GamCare](#) to request free leaflets to place in your services. If people you are supporting see support leaflets they will know you offer support or signposting, understand that gambling can be harmful and will be able to read more about gambling harms.

Normalising talk about gambling and gambling harm reduces the stigma of gambling harm among people. Conversation Cafés are a great way to talk about gambling, gambling harm and the gambling industry in an informal setting. These spaces can allow people to discuss the gambling industry, as a whole, instead of their own personal experiences of gambling.

**Further resources you can use:
The Sense of Gambling (Activities)**



Initial Assessment Question'



'The Gambling Harm Question' is used to identify people who have experienced or been affected by gambling harms.

Many people who are experiencing homelessness have experienced other traumatic events in their lifetime, so may not view gambling as harmful. Using the follow-up question after the 'trigger question' encourages people to think about how gambling may have impacted their lives on a wider scale.

Has your gambling or the gambling of someone close to you ever impacted on your life?

Follow Up Questions:

Has your gambling or the gambling of someone else ever close to you impacted on a relationship?

Have you ever worried about money because of your or someone else's gambling?

Has your gambling or the gambling of someone close to you ever caused you stress or anxiety?

Is your own gambling or that of someone else causing you any worries?⁶²

If this question is included in an initial assessment when someone presents at an organisation for support, it could mean that people experiencing or affected by gambling harm can be signposted to relevant support services quickly and effectively. It ensures that people receive gambling harm support and it could, potentially, support their exit and transition from homelessness.

62. Norrie et al. (2023), Developing a question to identify gambling harms to individuals or affected others and piloting it in three local authorities

Section 9

SIGNPOSTING

GAM CARE

Support and treatment options for anyone affected by gambling harms across the UK.
Operate the National Gambling Helpline.



gamcare.org.uk



0808 8020 133
(24 hours/ 7 days a week)

Who should I refer?

- People who are experiencing gambling harm or affected others who are seeking support or advice
- People who want to learn about gambling harm and harm reduction approaches
- All genders



The RCA Trust

Treatment options for anyone experiencing gambling harm in Scotland.



rcatrust.org.uk



0808 8020 133
(24 hours/ 7 days a week)



info@rcatrust.org.uk

Who should I refer?

Someone who is experiencing gambling harm or someone who is affected by someone else's gambling.

There is no specific journey or time frame, each recovery plan is tailor-made for the person.



Connect Hub, Simon Community Scotland

A pioneering new gendered space that, along with a range of other supports, offers specific support for women experiencing or affected by gambling harm.



Monday - Thursday



1pm - 7pm



72 London Road, Glasgow, G1 5NP



Simon Community Scotland

Who should I refer?

- Women who are experiencing gambling harm or affected others who are seeking support or advice.
- Women who want to learn about gambling harm and harm reduction approaches.
- Women with lived experience of gambling harm who want to discuss and learn about gambling harm policy and change the landscape of support in Scotland.



*Scotland's first and only
space dedicated to
women affected by
gambling harm.*

Gambling Harm Drop-In Clinic

Hosted by The RCA Trust to raise awareness, reduce stigma and provide information and advice on gambling harms to people we are supporting.



First Tuesday of every month



1pm - 3pm



**Access Hub,
389 Argyle Street, Glasgow**



Simon Community Scotland

Who should I refer?

- People experiencing gambling harm or an affected other who are looking for support or advice.
- People who want to learn about gambling harm and harm reduction approaches.
- All genders.

Gamblers Anonymous (GA)

Gamblers Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common harm and help others to recover.



ga-scotland.org



0370 050 8881
(24 hours/ 7 days a week)

Who should I refer?

- People who experience gambling harms and want to consider abstinence from gambling.
- Someone who has been affected by someone else's gambling.

For Woman

If you are a woman and want to be supported by an existing GA member to a meeting you can ask for this to be arranged through the live chat service.



GambleAware

Free, confidential support and advice to anyone who's worried about gambling.



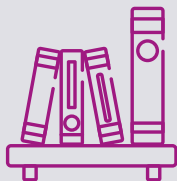
begambleaware.org.uk



0808 8020 133
(24 hours/ 7 days a week)

Who should I refer?

- People who have been affected by or experienced gambling harms
- People who want to learn more about gambling harms



What does this service offer

- Lived experience stories.
- Advice for people experiencing gambling harm.
- Advice for affected others.
- A self-assessment tool to gauge if your gambling is harmful.
- Research Library.
- Previous, present and upcoming campaigns.

Scottish Gambling Education Hub

Their mission is for every young person in Scotland to have access to gambling education and prevention opportunities.



gamblingeducationhub.fastforward.org.uk



Who should I refer?

- People who have been affected by or experienced gambling harms.
- People who want to learn more about gambling harms.
- The information, although created for young people, is relevant to all ages.

What does this service offer

- Gambling Harm toolkit.
- Online training calendar.
- A monthly network newsletter you can sign up for.
- Lived experience stories.
- Access to leaflets and posters.

Gambling Therapy App by Gordon Moody

The free Gambling Therapy app gives you access to useful tools and information to help you identify and overcome gambling harms.

What does this service offer?

- Self-assessment questionnaire
- Text-based live support
- Mindfulness and self-help exercise
- Crisis support information
- Daily motivational quotes
- Links to blocking software
- Directory of organisations that can help
- Access to the online support forum

For people who are experiencing gambling harm and are looking for self-guided support



GAM BAN

An easy-to-use application which blocks online gambling websites and apps on all devices.



gamban.com

Who should use this?

People who experience gambling harm and want to self-exclude from online gambling websites and apps.

When downloaded the device will never be able to access gambling websites or apps

GAM STOP

Allows people to self-exclude from online gambling websites and apps with one request free of charge.



gamstop.co.uk

Who should use this?

People who experience gambling harm and want to self-exclude from online UK gambling websites and apps.

BANKS

Certain banks offer the ability to limit spending on gambling transactions, block bank accounts or debit cards which will stop the account from being used for gambling transactions.



gamblingcommission.gov.uk/public-and-players/page/i-want-to-know-how-to-block-gambling-transactions

Who should use this?

People who are experiencing gambling harm and want to abstain from using their bank cards online or in-person to gamble.



Multi Operator Self Exclusion Scheme (MOSES)

The MOSES service allows people to self-exclude, for free, from multiple betting shops with just one phone call.



self-exclusion.co.uk



0800 294 2060
(24 hours / 7 days a week)

Who should use this?

For people who experience gambling harms and want to self-exclude from physical betting shops.

You must register yourself for self-exclusion.

The initial phone call will take roughly 30 minutes to complete.



SENSE

Self-exclusion from all licensed land-based casinos in Great Britain, free of charge.



senseselfexclusion.com



0203 409 2047
(Mon-Fri, 9 am - 5 pm)

The Bingo Association

Self-exclude, free of charge, from physical bingo halls in the UK free of charge.



[bingo-association.co.uk/
self-exclusion](https://bingo-association.co.uk/self-exclusion)



0808 8020 133
(24 hours / 7 days a week)

Gam-Anon

A fellowship of men and women who have been affected by someone else's gambling.



gamanonscotland.org



0370 050 8881
(24 hours/ 7 days a week)

Who should I refer?

- For people who have been affected by someone else's gambling.
- Available for all genders

GAM-ANON is not affiliated with Gamblers Anonymous but they are closely allied and cooperate with each other.



GAM FAM

A fellowship of men and women who have been affected by someone else's gambling.



gamfam.org.uk

Who should I refer?

- Families who have been affected by someone else's gambling.
- People who have experienced gambling harm and want support for their family.

Thrivin' Together

A space for women impacted by gambling harms - created and led by women with lived experience.



thrivinttogether.org.uk

Who should I refer?

- Women who have experienced or been affected by gambling harm and want to be part of the conversation to impact change.
- Women who have experienced or been affected by gambling harm who want to be in a women-only space to share their experiences.
- Women who gamble, are in recovery or are an affected other can join the conversation.



Alliance

The Scotland Reducing Gambling Harm programme puts the voice of people affected by gambling at the heart of the action to reduce those harms.



thrivinttogether.org.uk



0141 404 0231
Mon-Fri 9 am - 5 pmx

Who should I refer?

- People who have experienced gambling harm and want to work towards reducing gambling harm in Scotland
- All genders

What does this service offer

A forum to attend every 6-weeks, which is mostly in-person.





Section 10

APPENDIX

Harm Reduction: Gambling

These tips are intended to prevent the onset of gambling harm if a person chooses to gamble.

This guidance may not be appropriate for someone who is already experiencing high levels of gambling harm and they may need to be referred for more specialised support.

When working with those that are experiencing homelessness and gambling harm it is important that we meet people where they are at. The person you are supporting might not be in a position to implement all of these harm reduction methods to begin with but getting the process started is an important first step.

We would suggest starting a harm reduction conversation with a brief intervention surrounding gambling harm or using the Gambling Triangle to understand what harm reducing methods will be most important for the person you are supporting to implement.



Harm Reduction: Gambling

These tips are intended to limit your harm if you choose to gamble.

If you want support, speak to your key worker or someone you trust to help you create a plan to reduce your gambling.



Set a money limit

Decide before you play how much you can afford to lose before quitting, and much you want to spend. Do not change your mind when you lose.



Set a time limit

Decide how much of your time you want to allow for gambling. Leave when you reach the time limit, whether you are winning or losing.



Avoid gambling if you are feeling angry, upset or lonely

If you're gambling to escape problems, you're more likely to experience harm.



Don't try to win back lost money

Expect to lose. Chances are, the more you try to win back your losses, the bigger your losses will be.



Make it a rule not to gamble on credit

Don't borrow to gamble, including writing I.O.U.s, getting cash advances, credit or pawning belongings.



Limit gambling on more than two types of products

The more products you play, the more likely you are to experience harm.



Learn more about how the gambling industry works

The gambling industry makes billions every year from player losses – chances are you will lose money.



Reach out for support from someone you trust

Gambling should not be used to cope with life circumstances. Speak to someone you trust or a contact a support service.

Create your own harm reduction methods -







Gambling Harm Triangle

This activity is best suited for 1-to-1 work with people who would like to reduce their gambling. It encourages practical reflection on how to reduce gambling by examining money, time and access.

**Time:**

20-30min

**Resources:**

Paper or flip chart and something to write with.

**Materials to print:**

Gambling Harm Triangle Print-out (optional)

Method:

1

Draw a large triangle onto the paper with 'Money', 'Time' and 'Access' written in each corner. Within the triangle write: 'Creating Limits' and 'Activities'. Alternatively you can use the print-out version.

2

Explain that to gamble you require money, access and time. By exploring each of these aspects, you can reflect on how to reduce gambling and the risk of harm.

Here are some ideas for discussion using each aspect of the triangle:

3

Here are some ideas for discussion using each aspect of the triangle:

Money

Facilitate conversation around the person's financial security and behaviours. How much money is spent on gambling weekly/monthly/each year? Could this money be spent on different activities? How can their desired budget be achieved?

Time

Encourage reflection on particular times when the person is more likely to gamble. This may reveal if they are gambling to escape boredom, in response to adverts, from lack of social connection or as a coping mechanism. Are there activities or tasks which would fill the time usually spent by gambling, which could be more productive and support mental health and wellbeing?

Access

Talk through how the person is accessing gambling. Are there any ways that they can plan to avoid or limit these access points? This may be a good time to raise gambling self-exclusion options, including installing blocking software, reducing access to marketing or approaching their bank to have gambling transactions blocked.

Alternative options:

The print-out can be handed out for an individual to reflect on in their own time.

You could make this activity more creative by incorporating reflective or creative writing, moulding or drawing.

MONEY

How much money do you spend on gambling weekly, monthly, and each year?

Do you want to spend some or all of this money on something else? If yes, what?

How can you ensure that you stick to your financial goals?



ACCESS

How do you access gambling usually?

Would you like to limit your exposure to gambling advertising?

Would you like to explore self-excluding from gambling activities?



TIME

When do you usually gamble?

Why do you choose to gamble during these times?

Would you like to spend your time doing something else?

The Sense of Gambling

This activity encourages people to imagine what they might hear, see, touch and feel when they are gambling and how these senses are used to motivate and encourage further gambling harms.



Time:
30-45min



Resources:
Flip chart, felt-tip pens



Materials to print:
Senses Map

1

Method:

Print off the sense diagram and hand it to the person you are supporting.

2

The purpose of this activity is to encourage the person you're supporting to think about how gambling uses gimmicks to excite and keep the people's attention. Ask them to spend some time reflecting on the various senses on the diagram and then describe or draw what the person is experiencing as it relates to gambling.

- What does gambling sound like?
- What does gambling look like?
- What does gambling feel like when you touch it?
- How does gambling make you feel?

Alternative options:

In some cases it may be beneficial to use the scenarios attached to open conversation. Some people find it easier to speak about someone else instead of their own experiences to start conversation.

3

Ask them to feedback and facilitate a discussion, based upon:

- What are the similarities and differences between the senses?
- Do you think the gambling industry have designed their products in a specific way?
- What effect does this have on people?
- Are you aware of these senses when you are gambling? How can you become aware?

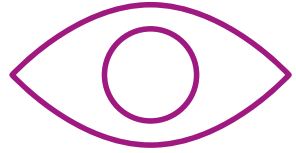
4

If the person is having difficulties connecting gambling to the senses, use the following prompts to help.

- **Sound:** What noises do you hear when you win and lose on the slot machines?
- **Sight:** What colours and shapes do you see when you open your gambling app?
- **Touch:** Do you use a pen to write down your football coupon or hold cards when playing card games with friends?
- **Feel:** Do you feel excited when you win? Do you feel exasperated when you lose? How do you feel one hour after gambling?



Sounds like ...



Looks like ...



**Feels like to
the touch ...**



Feels like ...

The Sense of Gambling

SCENARIO CARDS

Alex used their friend's card details to gamble online every time they felt bored or down. Now Alex is gambling 3-4 times a week, via laptop and smartphone and has not let his friend know.

Geeta, every week, spends all of her disposable income on gambling on the fruit machine. She lies about it when a relative asks her where all her money has gone.

Julie, who has been homeless for a few years, has just found a weekend job. She uses part of her wage to buy scratch cards every day in the hope of winning the jackpot that will change her life.

Achmed, always puts a bet down on his favourite football team to win, at the local bookies. He hasn't won big yet, but enjoys the activity and the people he chats with at the betting shop.

Some friends are playing cards for money. Jay would like to join in but he is broke. He decides to borrow £5 from one of the players hoping to win more.

Phil has accumulated debt from playing poker online. He has no-one to turn to, so he takes money from his flatmate to pay off a loan shark.

Gambling Tracker

This activity is best suited for 1-to-1 work with individuals who want to analyse their gambling spend and start to reduce the financial harm gambling is causing in their life.

**Time:**

Unlimited

**Resources:**

Something to write with

**Materials to print:**

The Tracker Sheets

1

Method:

Describe what a Gambling Tracker is and the benefits of recording all of your gambling transactions.

A Gambling Tracker records all of the money you have spent on gambling activities, how much you have won through gambling and your total monetary gains or losses.

It is hard to realise how much money you are actually spending on gambling, especially when you win small amounts regularly which encourages you to gamble more. This Tracker highlights how much money you are actually spending vs winning or losing.

Completing a Gambling Tracker after every gambling activity empowers people to analyse their gambling spending and take control of how much money they are comfortable losing.

2

Print the attached Gambling Tracker sheets and discuss what information is entered into each column. The sheets are separated into five sections:

- Date
- Gambling Activity
- How much spent
- How much won
- Total

Filling in these columns correctly will allow the person to have a better view, understanding and control over the money they have been spending on gambling activities.

The last column, Total, refers to the cumulative figure either won or lost. For example, if someone spend £5 on a scratchcard and wins £10 then their total is £5. If a person spends £20 on a fruit machine and wins £2 their total is -£18

Further options:**The 50 - 30 - 20 Budget**

This budget can be discussed and implemented once the person has analysed how much money they are actually spending on gambling activities. It allows them to be more in control of their spending.

This technique allows people to break down their money into more manageable amounts by assigning money into three pots, Their gambling spend would be included in 'Wants'

50% on essential needs

30% for wants

20% on savings and debt repayment

Tracking Sheet

[illegible]

**What we know matters, but who we are matters more.
Let go of who you think you're supposed to be;
embrace who you are.**

Brene Brown

Tracking Sheet

[illegible]

**Setting goals
is the first step in turning the invisible
into the visible**

Tony Robbins

Tracking Sheet

[illegible]

**Every new beginning,
comes from some other beginning's end**

Seneca

Tracking Sheet

Date	Gambling Activity	How much spent	How much won	Total

**You can, you should,
and if you're brave enough to start,
you will**

Stephen King







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