



National association for gambling care,
educational resources and training

www.gamcare.org.uk
HelpLine 0845 6000 133

2nd Floor, 7-11 St John's Hill
London SW11 1TR

T 020 7801 7000
F 020 7801 7033
E info@gamcare.org.uk

BRIEFING PAPER 4

GAMBLING AND DEBT

The first known UK research to focus exclusively on the relationship between problem gambling and overindebtedness, published in Autumn 2009, was jointly commissioned by GamCare and the Money Advice Trust from Manchester Metropolitan University. The research project ran from July 2008 to July 2009 and was supported by the Salvation Army. A range of research methods were used including questionnaires completed by over 170 individuals with current or previous gambling or debt problems, interviews with problem gamblers and representatives of the credit industry; two regional focus groups; case studies from the GamCare Forum and two money advice websites.

Key findings were:

- Debts of up to £60,000 might be common amongst problem gamblers.
- Understanding of problem gambling amongst money advice agencies and in the NHS is extremely low.
- Awareness of the help available to problem gamblers amongst these agencies and in the NHS, particularly GPs, is equally poor.
- There is an urgent need to improve education about gambling for young people, alongside or as part of work on financial literacy and understanding chance and risk.

Recommendations included:

- Banks and the credit industry should publicise helplines and bar gambling on credit.
- Linking with the Youth Justice Service and the criminal justice system.
- A joined-up approach to self-exclusion within the gambling industry.
- Improving awareness amongst employers of prevention measures and help available.
- Development of a series of questions for money advisers to use to help identify problem gambling as a cause of debt.

Already GamCare has been addressing some of the issues raised:

- In 2008 we ran a pathfinder campaign to improve awareness amongst GPs, Citizens Advice Bureaux and other agencies in four regions, and have proposals ready for rolling it out across the country as soon as funds are available.
- From January 2009 through a new post, Head of Education Development, we will develop a practical and sustainable approach to education. We are already talking to the Department for Children, Families and Schools and will involve the Youth Justice System and other youth agencies.
- Our advisers and counsellors work closely with money advisers to ensure gamblers get the help they need, when they need it.
- We and the Money Advice Trust are collaborating on development and evaluation of an effective set of screening questions for money advisers to use.

The Executive Summary and full report are available online at
<http://www.gamcare.org.uk/publications.php?category=Reports>

[December 2009]