



# Supporting Clients with Gambling Related Debt

## Gambling Related Financial Harm Workshop #6

### Summary of key insights and recommendations for key sectors to consider

**GamCare's Gambling Related Financial Harm (GRFH) programme is a cross-sector initiative to share knowledge, develop resources, and enable organisations to help customers affected by financial harms as early as possible. GRFH Insight Workshops bring relevant sectors (financial services, debt advice, gambling businesses and gambling support services) together to share knowledge and raise awareness about key and emerging issues relating to gambling and finances. You can read more about GamCare's GRFH work [here](#).**

**The most recent event in our series of Workshops explored how different sectors can better support clients with gambling related debt.** This virtual event brought together 66 attendees: researchers, professionals from financial services, gambling support organisations, the debt advice sector, the gambling industry as well as experts by experience — people who have been affected by gambling related financial harm first-hand. The panel of expert speakers included representatives from Lloyds Banking Group, Citizens Advice, StepChange, Bristol University, as well as two lived experience speakers. The recording from this event is available [here](#).

This was the second of our two workshops focussing on gambling related debt. The Preventing Gambling Related Debt event, held in summer 2022, looked at how access to credit can be problematic for gamblers. The summary of key insights from this event and recommendations for lenders is available to [download here](#).

This workshop builds on the [latest data](#) from the National Gambling Treatment Service, which found that at the time of initial assessment, 6 out of 10 people accessing gambling treatment had debts due to gambling, with 2% insolvent – either bankrupt or in an Individual Voluntary Arrangement (IVA). [Research by Bristol University](#) that analysed StepChange's client data adds depth to these findings, showing that although people with gambling flags had higher incomes, they also had higher levels of unsecured debt.

In September 2021, Public Health England (PHE) published its own [review into gambling related harms](#), which concluded that gambling related debt is an important driver of other harms and should be a focus for future policy. As acute financial

pressures are translating into increasing risks for those struggling to control their gambling and levels of debt, including risks of housing problems and homelessness, the imperative for the credit, debt advice and gambling support sectors to offer a range of solutions to support clients is greater than ever. As a representative of StepChange outlined during the workshop, "if gambling isn't addressed, then any debt solution will be temporary".

From April 2023, new [Regional Alliances](#), as part of the GB National Gambling Treatment Service, will deliver support and treatment services to individuals affected by gambling harms. This builds on existing treatment provision but under a newly commissioned revised model. These services will be required to establish more consistent pathways into wraparound services, including debt advice, making this an opportune time for support organisations to work collaboratively to shift the dial on gambling related debt.

This briefing is a summary of the key recommendations made by the experts and participants who attended the workshop, and includes suggestions for improvement across the credit, debt advice and gambling support sectors. GamCare and the GRFH Project Steering Group support a cross-sector response to drive these changes forward. We see these actions as 'everyone's business' and believe that sectors should come together to address gambling related financial harm and debt.

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“I tried dealing with my debts before I dealt with my gambling problem – this didn't work because I was still actively gambling. Debt advisors now have a range of tools they can recommend for clients, such as signposting to gambling support and treatment, gambling blocks, blocking software or self-exclusion schemes. But as a sector, we need to get better at talking to clients about their gambling. Perhaps it's still not seen as a huge problem, which I know it is.”

LIAS, DEBT ADVISER WITH LIVED EXPERIENCE OF GAMBLING HARM

## Support and partnerships

Credit sector	Debt advice sector	Gambling support sector	Cross-sector
<ul style="list-style-type: none"> <li>● Enhanced policies and practices should be put in place to support customer-facing staff to routinely and proactively signpost at-risk customers to debt advice and gambling support options (including support that can be self-activated, e.g. gambling blocks blocking software and self-exclusion)</li> <li>● Creditors should ensure that disclosures of harmful gambling always end with appropriate support being offered to clients, and staff should reassure the customer that they will be supported</li> <li>● Consumer credit firms should develop and embed even stronger and more formalised partnerships to offer direct routes into gambling support and debt advice organisations</li> <li>● Creditors should regularly meet to share experiences and best practices on supporting customers in arrears where gambling is an element</li> </ul>	<ul style="list-style-type: none"> <li>● Partnerships should be created with gambling support organisations to offer improved referral pathways into support (e.g. Citizens Advice referrals into GamCare's treatment services and PayPlan hotkey transfers into the National Gambling Helpline)</li> <li>● Debt advisers should routinely signpost at-risk clients to the range of sources of help (including self-help tools, e.g. gambling blocks, blocking software and self-exclusion)</li> <li>● Consideration should be given to reviewing the short-term target-driven funding for debt advice, to a model enabling more intensive, longer-term, support for clients in complex situations (e.g. where harmful gambling is a contributing factor to debt)</li> </ul>	<ul style="list-style-type: none"> <li>● Gambling support and treatment organisations should embed financial resilience, money guidance, and debt advice into gambling treatment (e.g. GamCare's Money Guidance Service, EPIC Restart Foundation's Rebuilding Financial Resilience in Recovery Programme)</li> <li>● Gambling support and treatment organisations should establish partnerships with FCA-regulated debt advice providers to offer service users direct access to free debt advice (e.g. GamCare's treatment practitioners offer warm referrals into PayPlan)</li> <li>● Where direct referrals are not available, clear and accessible signposting should be in place to ensure that clients with gambling debts (including affected others) have routes into debt advice</li> <li>● As new Regional Alliances are established to better integrate regional and local gambling support systems, gambling support organisations should work with other community support services (e.g. food banks, primary care and mental health, housing, relationship advice etc) to offer pathways into these wraparound services</li> </ul>	<ul style="list-style-type: none"> <li>● Support should meet the unique needs and communication preferences of each client</li> <li>● Gambling help and support pages, safer gambling pages (including gambling operator websites) and leaflets (online or printed) should include information about money and debt management for gamblers and affected others. This should be developed in collaboration with the debt advice and gambling support sectors as well as those with lived experience of GRFH</li> <li>● Debt advice and credit sectors should use integrated marketing tools to promote their services as a safe place to disclose gambling harms</li> <li>● Effective partnership working should be adequately funded and resourced – consideration should be given to the funding mechanisms, and explore whether debt advice and gambling should be co-funded and co-delivered</li> <li>● Organisations across all sectors (and also gambling operators) should endeavour to share data, insights and reporting that can help improve support for people experiencing gambling related debt</li> </ul>

If you are already taking action to address any of these issues, please get in touch to let us know.  
Contact: **Raminta Diliso** [raminta.diliso@gamcare.org.uk](mailto:raminta.diliso@gamcare.org.uk)

Training			
Credit sector	Debt advice sector	Gambling support sector	Cross-sector
<ul style="list-style-type: none"> <li>All customer-facing staff (and back-office staff who manage customer accounts) should receive regular training on how to identify signs of harmful gambling, the relationship between consumer credit (overdrafts, credit cards and loans); and how to refer clients for further support</li> <li>When procuring gambling awareness training, organisations should seek providers offering evaluated and/or accredited training (ideally with experience in the sector)</li> </ul>	<ul style="list-style-type: none"> <li>Regular and routine training should be rolled out across the debt advice sector to ensure consistent practice, and that debt advisors take harmful gambling into consideration when interacting with clients, in line with FCA guidance on the fair treatment of vulnerable customers and the new Consumer Duty</li> <li>Debt advisers should be trained to routinely ask clients about their gambling spend (e.g as part of the income and expenditure component of the debt advice journey). This could encourage vulnerability disclosures and help normalise conversations about gambling</li> <li>Training should include a recognition that management of harmful gambling is likely to increase the long-term success of resolution to problem debt</li> <li>Training should also be available and rolled out across the insolvency sector for all insolvency practitioners, with new processes and solutions developed to tackle GRFH</li> </ul>	<ul style="list-style-type: none"> <li>All staff working in the gambling support sector (treatment practitioners, peer supporters, helpline advisers etc) should have regular and routine training about GRFH and the range of money guidance and debt advice options available</li> <li>Gambling support and treatment practitioners should be trained to empower and encourage clients to get debt advice and/or speak to creditors as early as possible, and should be trained to demystify debt advice, (e.g. what debt advice journey looks like, reassure clients that they will not be judged)</li> <li>Training should acknowledge the unique financial support needs of those affected by someone else's gambling, and the distinctive barriers to seeking help with joint debts</li> </ul>	<ul style="list-style-type: none"> <li>Training should include how to identify and understand the risk factors of harm, drivers of vulnerability and risk profiles of people who may experience GRFH, including those of affected others</li> <li>Training should include how to hold confident, sensitive, proactive and timely conversations with clients affected by gambling harms, including the use of appropriate language; and how to signpost at-risk clients to the range of available sources of help</li> <li>Lived experience should be embedded at the heart of, and inform, all training</li> <li>Training should include how to identify and support, affected others, and how gambling can affect their own finances, including awareness of how gambling and financial abuse or fraud can go hand in hand</li> <li>Customer-facing staff in the gambling support and credit sectors should reassure clients that their credit rating will not be affected by simply engaging with debt advice services, and provide clarity on what does and does not impact creditworthiness</li> </ul>
Tools			
<ul style="list-style-type: none"> <li>Routine analysis of transactional data should be used to identify risk of gambling harm earlier on, triggering support and interventions (automated or staff initiated)</li> <li>Upon application for credit, where a history of gambling transactions is present, a review should be triggered, with GRFH risk a factor in the credit decision; and support options automatically facilitated</li> <li>Creditors should enhance their forbearance options to offer longer-term payment solutions to customers experiencing GRFH and/or refer people into debt advice</li> <li>Creditors should consider what additional tools and support options they can offer to customers at risk or affected by GRFH (e.g. additional friction to stop future borrowing and prevent debt, regular customer check-ins)</li> </ul>	<ul style="list-style-type: none"> <li>Debt advisers should be equipped with an evidence-based toolkit to guide them when supporting clients experiencing GRFH, including a directory of information that they can access to offer a range of support options (e.g. referral, signposting, warm transfer)</li> <li>Debt advice organisations should introduce tools that would enable advisers to record vulnerability flags and information about harmful gambling on client files</li> </ul>	<ul style="list-style-type: none"> <li>Gambling support services should ensure that financial or money management resources are accessible to clients affected by GRFH (e.g. through digital channels, face-to-face, translated content)</li> <li>Companies developing blocking software and self-exclusion schemes should be vigilant to loopholes in their products, and seek to enhance their technology to close them</li> </ul>	<ul style="list-style-type: none"> <li>A toolkit supporting customer-facing staff to engage in sensitive conversations about GRFH should be rolled out across all sectors</li> <li>Existing initiatives, e.g., the Citizens Advice Action on Gambling Harm programme, and PayPlan transfers to the National Gambling Helpline represent best practice examples of gambling support and debt advice organisations working in close partnership together</li> <li>All sectors should use lived experience voices and stories to help break down shame, stigma and barriers to accessing gambling and debt support</li> </ul>