

Impact evaluation of GamCare's Gambling Related Financial Harm Project



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Foreword

I am delighted to launch this report by Rocket Science, evaluating the impact of GamCare's Gambling Related Financial Harm (GRFH) project. Gambling and financial harm go hand in hand; around 76% of callers to the National Gambling Helpline, run by GamCare, report financial difficulties, second only to anxiety and stress as an impact of their gambling.

For this reason and others, it's helpful to look at what can be done to support the minimisation of gambling harm through a specifically financial lens. This is what the GRFH project does, and as this report shows, it has been greatly successful in doing so.

The project is a test-case in cross-sector collaboration, bringing together the four key sectors touching those affected by gambling related financial harm: the financial services' sector, the debt advice sector, the gambling industry and the gambling harm support sector.

As the report details, the primary goals of the project have been reached and exceeded – not least the generation of insights, development of a network, and the dissemination and application of best practice. Alongside that, GamCare as an organisation has benefited hugely from the learning this project generates in the improvement and tailoring of its own services to those affected by GRFH.

It's rewarding to hear that the stakeholders involved value the importance of a neutral and independent space in the facilitation of the conversation about GRFH. Stakeholders widely reference that GRFH events and workshops offered a safe space for difficult conversations between those with lived experience of gambling harms together with the organisations in a position to influence change and reduce those harms.

It is those conversations, meaningfully had and with a solution focus, that have led to the widespread adoption of consistent, high quality and well-informed interventions across all four sectors. Monzo bank's case study on page 23 is an excellent example of a financial institution adopting best practices and recommendations developed and championed by the GRFH project, which will ultimately lead to a better experience for vulnerable consumers. There is much more work to do, and I wholeheartedly support the recommendations in the report for the future of the work, not least the need to see this work continue beyond 2024.

As one stakeholder said in the interview with Rocket Science, "GRFH cannot be tackled by one sector alone - you need to work together and learn from each other".

This is absolutely at the core of the project, and why it has worked so well, and should be a reminder that gambling harm should not be looked at through a single lens - it is a complex and multi-faceted issue that needs to be tackled through cross-sector collaboration.

Also worth highlighting is the statistic that 100% of stakeholders interviewed for this work wanted the project to continue. Considering the range of stakeholders this evaluation has engaged, that is a triumphant endorsement of the importance of the work.

Lastly, I want to thank Raminta Diliso for her tireless work on this project over the last 4 years. Without her commitment, skill and deep sectoral knowledge, excellent facilitation of events and adoption of learning, this work would have been much impeded.



Mike Kenward,
Director of Development,
GamCare

Executive summary

Financial harms as a result of gambling is a significant issue. In 2022/23, 60% of callers to the National Gambling Helpline, run by GamCare, disclosed some level of gambling related debt, whilst 76% of the callers reported financial difficulties. These harms are, of course, not just limited to those who gamble, with 47% of affected others contacting GamCare also reporting financial difficulties. Financial difficulties are also linked with why people gamble with 31% of those calling the National Gambling Helpline reporting this as the reason they do gamble. In 2019, the Gambling Related Financial Harm (GRFH) project was established by GamCare out of a recognition of the scale of financial harm and that those experiencing these harms will often come in to contact with a range of financial and related services. The GRFH project aims to increase knowledge of gambling related financial harms and develop initiatives and resources to identify those who are experiencing financial harm as a result of gambling and ensure they are supported. The project does this by bringing together key sectors including banking, debt and money advice, gambling treatment and the gambling industry.

In 2023, GamCare commissioned Rocket Science, an independent research and evaluation company to evaluate the GRFH project. This is the first evaluation of the project and the evaluation has gathered evidence of the project's impact across its four key delivery workstreams.

The four workstreams are delivered through a number of activities, which are facilitated by the project. These include:

- **Insight workshops.** These are cross-sector collaboration events, attended by both professionals and those with lived experience with the aim to address key and emerging topics relating to gambling and finances.
- **Network building.** Through events and roundtables, the GRFH project creates opportunities for cross-sector networking and for organisations to share updates and learnings about their work to tackle gambling related financial harms.
- **Disseminating best practice.** Best practice and learnings are shared through attendance at stakeholder events and conferences and through raising the voice of lived experience.
- **Application of best practice.** Direct support for partner organisations in developing communication, gambling interventions and referral pathways. The GRFH project also supports the development of services within GamCare, for example, the launch of the in-house Money Guidance Service or collaborative working with TalkBanStop partnership to engage the financial services sector.

Application of best practice

Generating insights

Disseminating best practice

Network building

1.1 Key findings from the evaluation include:



To date, the GRFH project has delivered seven **Insight Workshops** attended by 474 people from across eight different sectors. The workshop sessions are consistently perceived as high quality, relevant and enable organisations to identify changes to minimise the impact of gambling related financial harms for those who experience them.



The Insight Workshops were particularly seen as helpful in keeping abreast of the rapidly evolving nature of the gambling industry and opportunities for people to gamble.



To date, the GRFH project has delivered eight networking events, attended by 347 people from across the sectors, and networking is also a key feature of the workshops and other workstreams.



The opportunity for **cross-sector networking** is at the heart of the GRFH project and seen by stakeholders as an enabler to learning and change. The opportunity for different sectors, particularly banks, to be able to engage people with lived experience of gambling related harms was highlighted as especially effective in understanding the wider impacts of problematic gambling. The ability to learn across sectors and providers is a useful source of information for network members. GamCare staff also identified that the project has raised awareness of gambling related financial harms internally.



GamCare's unique position and ability to provide a **"neutral space"** was seen as vital in facilitating the network. It has been widely recognised that the GRFH project created unique opportunities for cross-sector learning that do not otherwise exist. These networks have enabled a creative and solution focused approach to identifying and tackling gambling related financial harms. Being part of the network means partners can access different sectors that have previously been difficult to engage. For example, the third sector and the gambling companies being able to meet with banks was identified as particularly beneficial.

“ THEY DO A FANTASTIC JOB OF PULLING TOGETHER ORGANISATIONS AND STAKEHOLDERS, BRINGING TOGETHER PEOPLE TO DISCUSS THE ISSUES BECAUSE NO ONE ELSE IS DOING IT... IT HAS BEEN A REALLY GOOD LEARNING EXPERIENCE, ESPECIALLY BY HAVING THE BANKS INVOLVED. ”

STAKEHOLDER

“ [GAMBLING] IS EVER-CHANGING AND TO HAVE SOMEONE THAT PULLS EVERYTHING TOGETHER AND THAT SHARES THE KNOWLEDGE. I DON'T KNOW HOW WE WOULD GET THE INFORMATION WE GET OTHERWISE. ”

STAKEHOLDER INTERVIEW

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“ [INITIALLY] MY KNOWLEDGE OF THE TOPIC WAS PRETTY LOW, THEY HAVE BEEN A USEFUL SOURCE OF INFORMATION, THE NETWORKING EVENTS HAVE ALLOWED ME TO HAVE A BETTER UNDERSTANDING OF THE IMPACTS. ”

“ [GRFH] IS NOT SOMETHING THAT CAN BE TACKLED BY ONE SECTOR ALONE - YOU NEED TO WORK TOGETHER AND LEARN FROM EACH OTHER. ”

STAKEHOLDER INTERVIEW

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“ I CAN LEARN MORE FROM AN HOUR SESSION WITH GAMCARE THAN SPENDING TIME SEARCHING ONLINE FOR SOLUTIONS TO PROBLEMS. ”

STAKEHOLDER INTERVIEW



Through developing the network, the GRFH project has consolidated GamCare's position as one of the leading charities supporting those who experience gambling related harms.



The GRFH project has enabled sharing of best practice to identify and mitigate these harms. Many of the stakeholders reported better understanding of the changes required within their own organisations in order to **embed best practice**. The opportunity for networking and learning from different sectors and providers has accelerated learning for many involved.

Specific examples of this shared learning of best practice include:

- The implementation and use of bank gambling blocks.
- Establishing referral pathways into gambling support and treatment.
- Staff training and the development of specialist roles within organisations.
- The use of appropriate and non-stigmatising language when communicating about gambling harms.



The GRFH project is enabling change to better identify and support people who experience gambling related financial harms. The project has been instrumental in the development of initiatives, including the implementation of gambling blocks by banks and referral pathways between banks and gambling support providers.

“ EVERYTHING THAT WE HAVE DONE [AT THE BANK] HAS BEEN A RESULT OF OUR INVOLVEMENT WITH THE GRFH PROJECT - WE HAD NOTHING. WE TRAINED EVERY NEW STAFF MEMBER ON GAMBLING HARMS, INTRODUCED GAMBLING LIMITS, THE GAMBLING BLOCK AND WE BLOCKED GAMBLING ON PERSONAL. ”



The ability to discuss and ‘test’ developments with those with lived experience has been seen as particularly useful. Specifically, when deciding not just what to implement but also how to - in a way that is not stigmatising for those experiencing gambling harms.

The GRFH project has also supported change within GamCare, including the development and piloting of a referral pathway with the PayPlan debt advice service, which has been adopted across the GamCare’s clinical services. The project has also been instrumental in the promotion of the TalkBanStop partnership across its network.

Conclusions

The GRFH project has been successful in its aims and the outcomes as evidenced through this evaluation and arguably exceeds what may be expected from a project of its size. The network is seen as unique and vital by its members by enabling a cross-sector, solution-focused forum to tackle gambling related financial harms. Having achieved the broad aims of raising awareness and the emerging outcomes in changes to practice and policy, there are now opportunities for the project to focus on specific priority areas for change. There is a risk however of progress stalling, or stopping, should the project not be further funded past December 2024 . Given that this evaluation has found that **100% of stakeholders said they would like to see the project continue**, we recommend that funding options, including leveraging social responsibility commitments from relevant companies, be considered. Where possible, additional funding to increase the resources available is likely to support greater impacts from the project.





“ HEARING FROM PEOPLE WITH LIVED EXPERIENCE HAS DIRECTLY INFLUENCED SOME OF THE TOOLS AND COMMUNICATION THAT WE HAVE DELIVERED THIS YEAR. ”

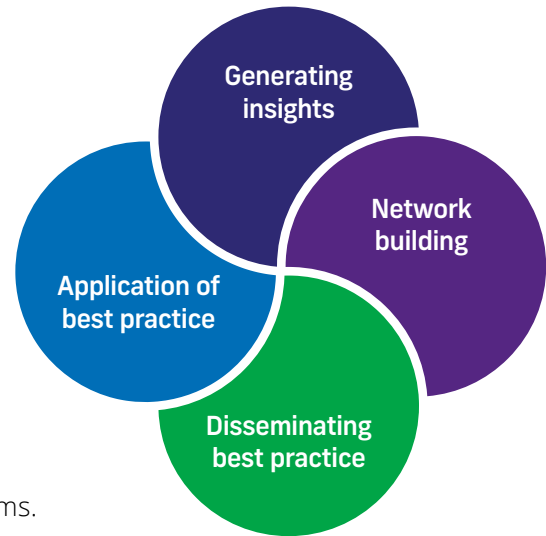
STAKEHOLDER INTERVIEW

Impact at a glance

GamCare's Gambling Related Financial Harm project

The Gambling Related financial Harm project (GRFH) aims to raise awareness of gambling related financial harms, and how to address these, by bringing together partners from across a range of sectors including:

-  **Banks**
-  **Debt and money advice services**
-  **Gambling support services**
-  **Gambling companies**



It achieves this through the delivery of four key workstreams.

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A recent independent evaluation completed by Rocket Science found a number of key outcomes of the GRFH project. These include:



Creates a unique networking space

The GRFH project creates a unique networking space for partners across the sectors to have an **open discussion about gambling related financial harms**. GamCare's unique position as an independent facilitator of this is seen as key to the success of the network.



Shared learning and knowledge

The network enables shared learning and increased knowledge by **raising awareness about financial harms** and sharing the best practices and steps organisations can take to address and mitigate these harms. Insight Workshops delivered by the GRFH project are perceived as high quality and relevant for network members.



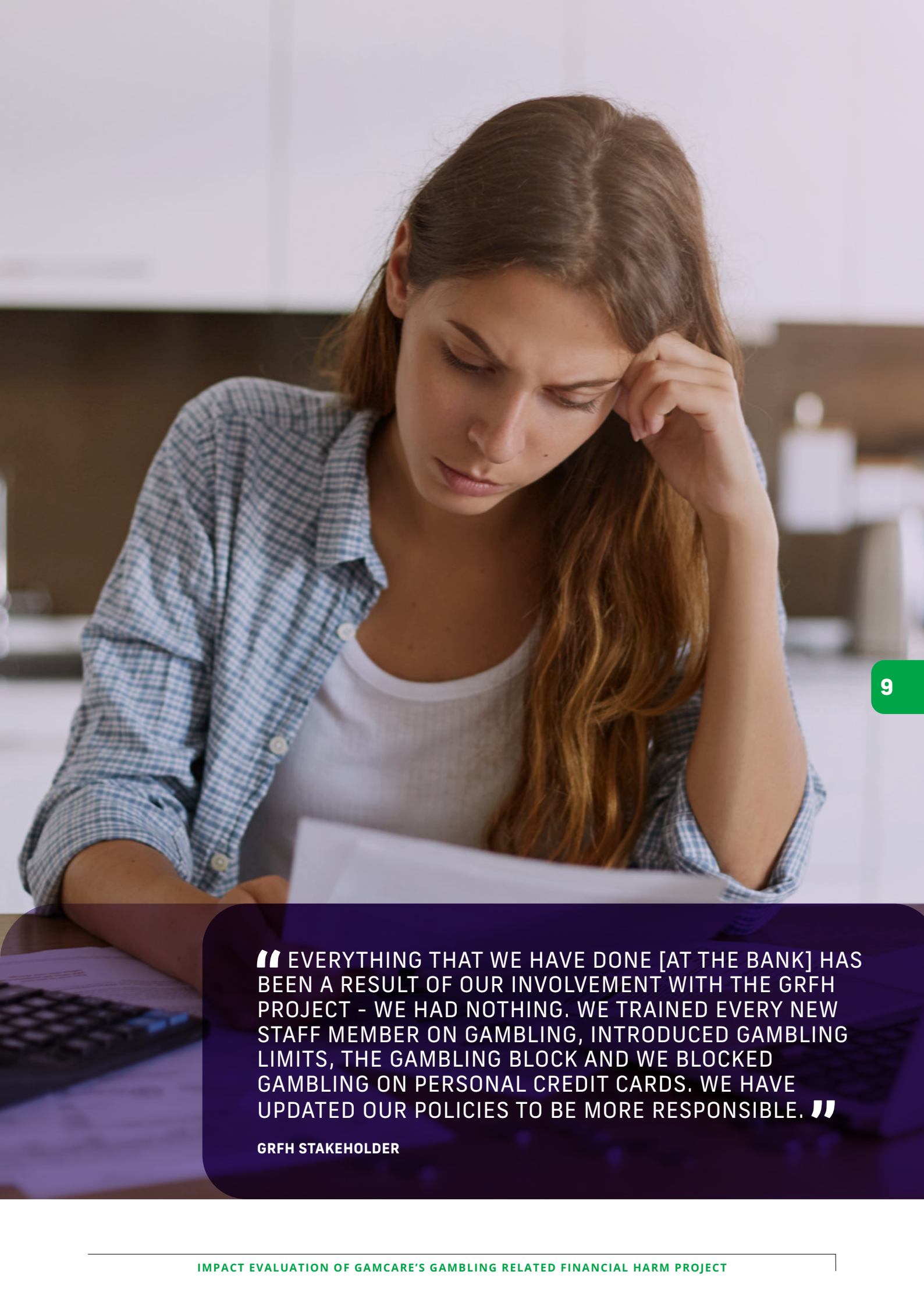
Supports organisations

Through facilitating access to lived experience, the **GRFH project supports organisations** in understanding what changes are required and how these can be implemented in a sensitive and non-stigmatising way.



Enables real-world change

The GRFH project enables real-world change, including the **development of referral pathways between services**, the implementation of gambling support tools and staff training.



“ EVERYTHING THAT WE HAVE DONE [AT THE BANK] HAS BEEN A RESULT OF OUR INVOLVEMENT WITH THE GRFH PROJECT - WE HAD NOTHING. WE TRAINED EVERY NEW STAFF MEMBER ON GAMBLING, INTRODUCED GAMBLING LIMITS, THE GAMBLING BLOCK AND WE BLOCKED GAMBLING ON PERSONAL CREDIT CARDS. WE HAVE UPDATED OUR POLICIES TO BE MORE RESPONSIBLE. ”

GRFH STAKEHOLDER

1. Introduction and background

1.1 The Gambling Related Financial Harm project

Financial harm is the most commonly reported issue for those who gamble problematically². When the Gambling Related Financial Harms (GRFH) project was established in 2019 66% of callers to the National Gambling Helpline reported experiencing debt as a result of gambling, year on year this figure has not substantially changed³. Harmful gambling also has wider impacts and 76% of those engage in harmful gambling report further financial difficulties⁴. The impacts of gambling related harm go beyond economic impacts for those affected. Financial hardship as a result of gambling is associated with increased experience of distress, substance use, crime and suicidality⁵. These harms are, of course not just experienced by those who gamble problematically. In 2022 GambleAware⁶ reported that 47% of other people affected by someone else's gambling experience financial difficulties.

In recognition of the level of need and that organisations such as banks and debt advice services will have unique insights into these issues, the GRFH project was established by GamCare. The project aims to increase awareness of gambling related financial harms, increase stakeholders' confidence and ability to respond to these harms, reduce financial harms, and facilitate referrals to relevant sources of support. It seeks to achieve these aims through the coordination of a network consisting of members and representatives from a range of sectors and organisations including:

- Financial services, including banks, lenders and financial technology companies.
- Debt advice and money guidance.
- The gambling industry.
- Gambling support and treatment providers.

The GRFH project objectives are based on four workstreams, each delivered through a range of activities. These workstreams are:

1. Generating insights and awareness

By delivering Insight Workshops, the GRFH project seeks to increase awareness of gambling related financial harms and generate actions to address them. The workshops are cross-sector collaborative events for professionals and those with lived experience, to address key and emerging topics relating to gambling and financial harm. The GRFH Steering Group has been set up to provide strategic oversight for the Insight Workshops, the project, and to promote best practice to stakeholders on the issues raised in the workshops. The Steering Group meets with GamCare following these events to synthesise workshop information and put forward key insights and recommendations to encourage a cross-sector response to drive change forward. At the time of writing seven workshops had been delivered with 474 attendances, across an average of eight different sectors per workshop. Topics covered in previous workshops include:

¹ Potential internal funding is being reviewed, which could potentially extend the GRFH project until March 2025.

² Shannon, K., Anjoul, F., & Blaszczynski, A. (2017) Mapping the proportional distribution of gambling-related harms in a clinical and community sample. *International Gambling Studies*, 17, 366-385 doi: <https://doi.org/10.1080/14459795.2017.1333131> [last accessed 21.12.23]

³ GamCare (2019) [Link](#)

⁴ GamCare Annual Report 2022/2023. [Link](#)

⁵ Swanton, T.B., & Gainsbury, S.M. (2020) Gambling-related consumer credit use and debt problems: a brief review. *Current Opinion in Behavioural Science*, 31, 21-31, <https://doi.org/10.1016/j.cobeha.2019.09.002> [last accessed 21.12.23]

⁶ GambleAware (2022) Annual GB Treatment and Support Survey. [Link](#) [last accessed 21.12.23]

- **GRFH in affected others.** An event facilitated by the GRFH project brought together over 70 representatives from different sectors and highlighted the significant emotional and financial burden gambling can have on affected others, coupled with the shame and stigma individuals may experience when seeking advice and support. Key recommendations emerging from this workshop included the prospect of safeguarding affected others from gambling related economic abuse and/or fraud and finding ways to support affected others who are managing a gambler's finances.⁷
- **High-risk investing and gambling.** High-risk trading is a specific type of investment in which the investor has a higher risk of losing their money due to the volatility of the market. Examples include currency and especially cryptocurrency trading. The levels of high risk investing and cryptocurrency trading have significantly increased since the Covid-19 pandemic. A specific event about these issues was attended by over 70 representatives from relevant sectors (including trading platforms) and looked at the similarities between gambling and trading and discussed what measures could be put in place to protect consumers. Some key recommendations included increasing awareness of high-risk trading harms and how trading intersects with gambling, and the potential for gambling support organisations to assess the need and consider further support provisions for those harmed by high-risk trading.⁸
- **GRFH in children and young people.** With the increase in the availability of online gambling in recent years, there is a myriad of opportunities for children and young people to access gaming and gambling platforms. The event on this topic was attended by 60 representatives from different sectors and explored what measures could be put in place to protect children and young people from the financial harms caused by gambling. Some key recommendations which came from the workshop included the option for banks to introduce gambling blocks on all under 18 bank accounts and for student loans companies and banks to prevent the use of credit (e.g. a student overdraft) to be used for gambling.⁷
- **Bank gambling blocks and loopholes.** Bank gambling blocks enable bank customers to block payments to gambling operators from their accounts. In recent years these have been increasingly implemented by UK banks however, it is not uncommon for people to find ways to work around the blocks. A workshop was facilitated to better understand such 'loopholes' and what measures could be put in place to safeguard further. The event was attended by 45 representatives from financial services (including banks, payment systems etc), debt advice sector, gambling businesses and gambling support services, as well as people with lived experience of gambling harms. Some key recommendations which came from the workshop included banks to block open banking payments and transfers to operators, and gambling operators to provide their bank account details to help banks enhance their blocks.⁷

⁷ GamCare: Gambling Related Financial Harm in Affected Others – Gambling Related Financial Harm Workshop 4: Summary of key insights and proposed actions for relevant sectors to consider (2022), [Link](#)

⁸ GamCare: Gambling Related Financial Harm Programme, Year 2 Report (2022), [Link](#)

- **Prevention of gambling related debt.**

It is common for individuals who experience gambling related financial harms to borrow money that they often cannot afford to pay back and usually at high interest rates. A workshop was facilitated by the GRFH project to understand how consumers access credit to gamble, and to identify best practice and solutions that may help prevent gambling related debt. A key recommendation was increasing staff awareness and training in relation to gambling related financial harm in the consumer lending sector, as well as creating more friction (making access to credit a little harder) and providing more support for people experiencing gambling harm.⁹

- **Supporting clients with gambling related debt.**

The GRFH project aims to share knowledge, develop resources and enable organisations to help individuals affected by financial harms as early as possible. A virtual event, attended by 66 individuals across different sectors, explored how their organisations can better support clients with gambling related debt. One of the key recommendations from this event was for the debt advice and gambling support sectors to establish better referral pathways so problem debt and gambling could be addressed simultaneously.¹⁰

2. Network building

GRFH networking events provide organisations with the space and opportunity to share their learning and insights and showcase their work in relation to tackling gambling related financial harms. These quarterly events also provide an opportunity for attendees to network and connect with the aim of building cross-sector collaboration

and ensure that gambling related harms are prioritised across the network. To date, seven networking events have been held, attended by 347 people across an average of six different sectors per event. Examples of issues discussed within the events include:

- Discussion led by the Government's Illegal Money Lending Team (England) providing partners information around loan shark activity and the increased use of illegal money lenders by those experiencing gambling related financial harm.
- Presentation of an insights report from the Serve and Protect Credit Union which identified gambling prevalence within their members and the use of loans for gambling purposes.
- Santander bank sharing their practice in how they identify customers showing signs of financial vulnerability due to gambling and how they approach these customers to facilitate support.

3. Disseminating best practice

Best practice is shared through regular communication to stakeholders providing relevant information and resources, promoting and providing guidance for organisations. This includes the development of the [GRFH Toolkit](#), which was launched in 2020 to support a consistent approach to addressing gambling-related financial harms. The resource contains:

- **Core messages and a self-help toolkit.** Providing three core messages for customers and a range of self-help tools for those who want to have better control of their gambling.

⁹ GamCare: Preventing Gambling Related Debt, GRFH Workshop 5: Summary of key insights and recommendations for the lending sector to consider, [Link](#)

¹⁰ GamCare: Supporting Clients with Gambling Related Debt, GRFH Workshop 6: Summary of key insights and recommendations for key sectors to consider, [Link](#)

This element aims to support companies in their communication with customers who are experiencing gambling harms.

- **Guidance on timely interactions** with customers to normalise conversations about gambling affordability and minimise the impacts of financial harms. Recommendations are made on the steps organisations should take to proactively engage customers on the topic.
- **Referral pathways.** An accessible visual tool for professionals in different sectors to support referrals to sources of gambling support.
- **A framework for continuous learning,** which helps organisations plan staff training and learning to continually improve staff knowledge about GRFH.

4. Application of best practice

The project also seeks to effect change both within the GRFH network members and within GamCare itself. Change has been achieved within partners through providing one-to-one support, enabling access to lived experience and accelerating change by sharing learnings.

Within GamCare itself, the GRFH project has supported in reviewing training materials and resources, facilitating introductions between financial service organisations and training teams, and supporting the charity in its aim to develop an in-house money guidance service. In 2021, the GRFH project also initiated a partnership between GamCare and PayPlan, one of the leading debt advice providers in the UK. Initially piloted to support the treatment team in Leeds, this is now

embedded with the GamCare support offer and is a national resource accessible to all GamCare's clients who would benefit from accessing a regulated and free debt advice service.

1.2 The evaluation

In 2023, GamCare commissioned Rocket Science to conduct an independent process and impact evaluation of the impact of the GRFH project. The evaluation focused on the key outcomes and impacts identified from the project, with reference to the project's Theory of Change, developed by GamCare (see Appendix 2). This report focuses on the impact of the project, while recommendations relating to the process identified throughout the evaluation can be found in Appendix 1.

The evaluation has taken a mixed methods approach:

- **Data review.** This evaluation included a review of data, including a review of the quarterly highlight reports prepared by the GRFH team, and event feedback survey results, which were used to monitor the experience of attendees. Data from pre and post Insight Workshop surveys were also made available to understand how the workshops had impacted upon attendees knowledge of the topic areas covered.
- **Interviews with GamCare staff.** Six semi-structured interviews with staff members from different departments within GamCare were conducted in October 2023.
- **Stakeholder consultation.** 18 semi-structured interviews and small focus groups were conducted with stakeholders who are, or were, engaged with the project. Stakeholders

included representatives from different sectors, including the banking sector, debt advice services, third-sector organisations and research institutions. The interviews took place during October and November 2023. The interviews also included three conversations with stakeholders with lived experience of GRFH. These interviews have been included in the report within the analysis of stakeholder consultations in order to preserve anonymity.

- **A stakeholder survey.** An online survey was distributed to 180 stakeholder contacts, provided by GamCare. The survey received a total of 18 responses (10%). The survey was open from 17 October to 3 November.

The full evaluation framework can be found in Appendix 3.

1.2.1 Limitations

As with all evaluations, there are a number of limitations to the methodologies used. Access to stakeholders was facilitated through the GRFH

project manager and, as such, a selection bias cannot be entirely eliminated. This was discussed and all parties were aware of this. Interviews were completed by an independent evaluator and anonymity in the process was assured to mitigate this as much as possible. In addition, the survey was distributed to all stakeholders currently or previously engaged with the project, however this received a 10% response rate, despite being circulated on a number of occasions. Whilst we would have hoped for a higher rate of return to the survey, 10% is not uncommon for a survey of this nature and for this reason the findings have been included.

Despite these steps, and possibly as a result of the sample recruited, there are a number of gaps in the evidence. The evaluation is not able to answer research questions relating to barriers for organisations to becoming involved in the GRFH or barriers in implementing changes to address gambling related financial harm. Further research, particularly with organisations who are unable to engage with GRFH or implement changes internally is required to answer these questions.

2. Key findings

This section of the report includes the findings from the evaluation, drawing together analysis of interviews and focus groups, the stakeholder survey and data provided by GamCare. These findings are presented, where possible, with reference to the Theory of Change.

2.1 Generating insights and raising awareness in GamCare and other organisations

A key objective of the GRFH project is to increase the knowledge of gambling related harms amongst stakeholders and partner organisations across the key sectors. Within the Theory of Change, there are a number of outcomes and impacts, including increasing the understanding of gambling related financial harms with specific sectors, and facilitating cross-sector knowledge sharing and collaboration. This section explores how the GRFH project has achieved these objectives.

An increase in subject area knowledge was frequently highlighted by stakeholders during interviews as a key outcome for them. The GRFH project was identified as both a useful source of information, and its role in sharing developments in a fast-changing environment was reported as particularly beneficial.

Sharing information on the rapidly evolving gambling landscape was identified as beneficial for a number of stakeholders, and having gambling companies involved in these conversations was seen as particularly beneficial. For example, one Insight Workshop focussed on loot boxes in games and how children have accessed money to purchase these. Another example is a workshop, where attendees discussed the loopholes in gambling blocks through third party payments.

Workshops were consistently reported to be of a high standard, with 96% of those surveyed agreeing that they were well structured and 77% reporting the subject area to be relevant to them. Data from the pre and post-workshop surveys also indicate an increase in knowledge of the specific areas covered. Workshop attendees have routinely been asked to rate their understanding of specific topic areas on a scale of 1 (low) to 5 (high). These ratings have been taken pre and post workshop to understand how attendee knowledge has changed as a result of the session. As can be seen in Figure 1, of those attending a workshop about children/young people and gambling related financial harm, just 25% gave a self-rating of 4 or 5. Post-workshop this has increased to 80%, indicating a substantial increase in knowledge of the topic.

“ [GAMBLING] IS EVER-CHANGING AND IT IS USEFUL TO HAVE SOMEONE THAT PULLS EVERYTHING TOGETHER AND SHARES THE KNOWLEDGE. I DON'T KNOW HOW WE WOULD GET THE INFORMATION OTHERWISE. ”

STAKEHOLDER INTERVIEW

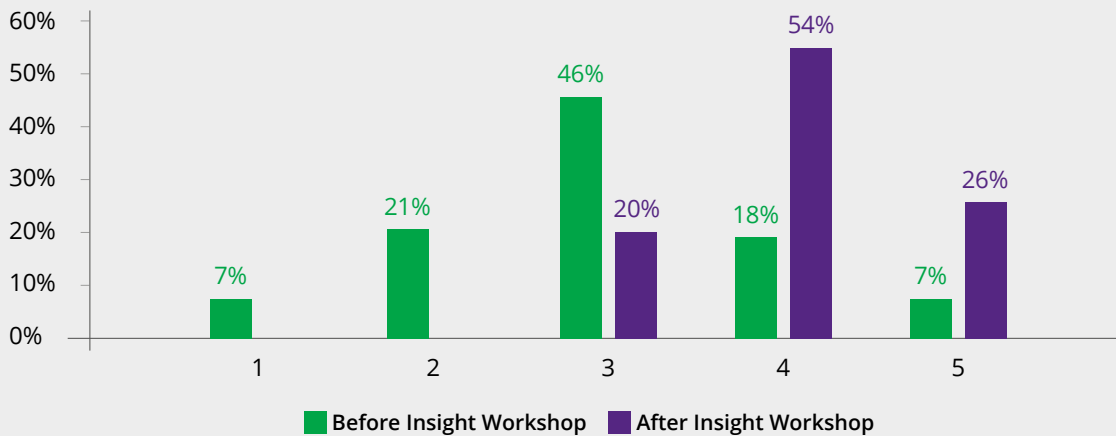
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“ [THROUGH OUR WORK WITH THE GRFH PROJECT] WE ADAPTED OUR LANGUAGE ON COMPULSIVE BEHAVIOURS. WE NOW BETTER UNDERSTAND THAT PROBLEMATIC GAMBLING IS AN ILLNESS, AND THIS HELPS US WITH THE ENGAGEMENT WITH THE CLIENTS. ”

STAKEHOLDER INTERVIEW

Figure 1 Pre and post-workshop self-rated knowledge Source: GamCare Data

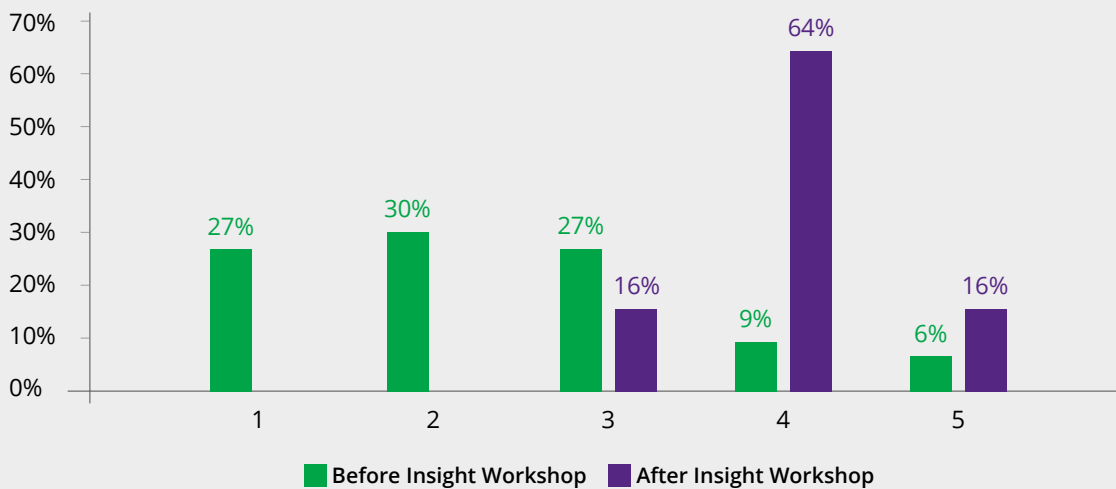
How would you rate your current knowledge of the workshop topic (GRFH in children and young people)? (1 - low, 5- high)



This is also seen in data from a workshop on crypto and high-risk trading (Figure 2), in which just 15% of attendee's self-rate as 4 or 5 pre-workshop, compared to 80% post workshop.

Figure 2 Pre and post-workshop self-rated knowledge Source: GamCare Data

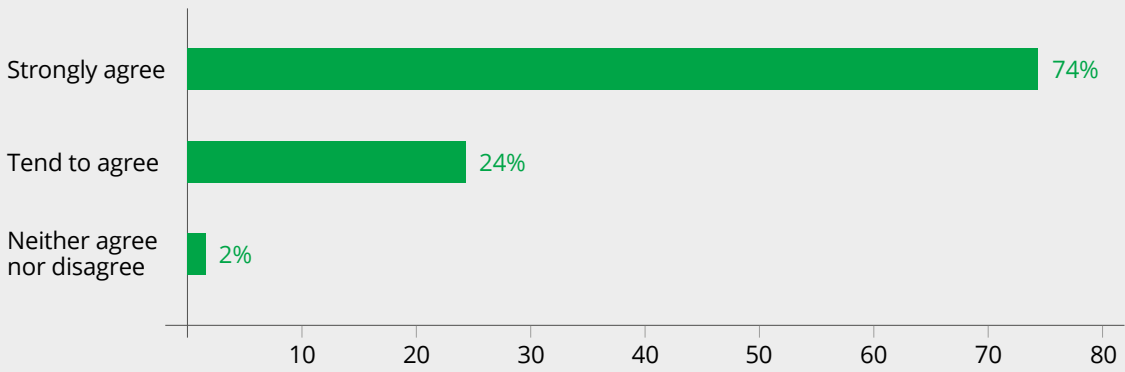
How would you rate your current knowledge of volatile trading and the harms associated with excessive trading? (1 - low, 5 - high)



As seen in Figure 3, 98% of participants from the Insight Workshops 5, 6 and 7 agreed that the workshops were solution-focused and made practical recommendations for organisations to address gambling related financial harms.

Figure 3 Understanding issues and solutions Source: GamCare data

The workshop has helped me understand the issue and potential solutions



“ I CAN LEARN MORE FROM AN HOUR SESSION WITH GAMCARE THAN SPENDING TIME SEARCHING ONLINE FOR SOLUTIONS. ”

STAKEHOLDER INTERVIEW

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“ HEARING FROM LIVED EXPERIENCE HAS DIRECTLY INFLUENCED SOME OF THE TOOLS AND COMMUNICATION THAT WE HAVE DELIVERED THIS YEAR. ”

STAKEHOLDER INTERVIEW

2.2 Network building and cross-sector sharing and collaboration

It is apparent that the GRFH project has been successful in developing **a wider network of organisations** willing to share their own knowledge and learnings about tackling gambling related financial harms. This was identified by a number of stakeholders as **“the most important thing”** about the GRFH project. Those we interviewed reported an increase in knowledge as a result of cross-sector sharing and reported that hearing how other organisations had responded to gambling related financial harms was particularly beneficial. **GamCare’s role as an independent facilitator of this network was seen as vital.**

“ [INITIALLY] MY KNOWLEDGE OF THE TOPIC WAS PRETTY LOW. THE NETWORKING EVENTS HAVE ALLOWED ME TO HAVE A BETTER UNDERSTANDING OF THE IMPACTS, I HAD A NARROW VIEW OF HOW SERIOUS IT IS. ”

STAKEHOLDER INTERVIEW

For many stakeholders, involvement in the project’s network presents a unique opportunity to interact and share knowledge with those outside of their sector. The insights shared from other industries has been consistently reported as a significant benefit of the project throughout the stakeholder consultation. Those we interviewed from the debt advice and gambling support sectors in particular felt that the presence of banks was a **distinctive element of the project that is not being done anywhere else.** They recognised this was the only way they could network with financial services organisations to discuss GRFH issues and was the only time they were able to attempt to make systemic changes with the way banks responded to GRFH.

In addition to increasing knowledge and information sharing, the network has strengthened relationships and connections between organisations and sectors, this includes the development of referral pathways between financial and treatment services.

“ THE NETWORKING SESSIONS HAVE FACILITATED CONVERSATIONS [WITH PEOPLE] WE WOULD HAVE NEVER SPOKEN TO BEFORE. ”

STAKEHOLDER INTERVIEW

The GRFH project was also commended for its ability to engage with a wide range of groups, and the Project Manager was described by one stakeholder as ***“the glue that brings people together from all of the different sectors”*** and that they have a ***“unique helicopter view of everything that’s going on”***.

This increased connection is seen as fundamental to facilitating change in organisational policies and practice, as well as ensuring a more joined-up approach to addressing gambling related financial harms. This is covered in more detail in section 3.2 below.

2.2.1 Increasing knowledge by elevating the voice of lived experience

Ensuring the voices of people with lived experience of gambling harms is represented in all elements of the project is a central principle of the GRFH project, and those with lived experience actively participate in the workshops and networks. Being able to hear from people with lived experience was consistently highlighted as being beneficial for stakeholders and a source of information and expertise that would not have otherwise been available to them.

From the stakeholder interviews and survey responses across all sectors, it was found that **the voice of lived experience was one of the most important and useful elements of the GRFH project**. Stakeholders valued gaining a new perspective from the ***“direct”*** and ***“detailed”*** interactions they could have with experts by experience through the project.

Stakeholders consistently reported that it was particularly useful for organisations to learn about their use of language and how they frame messaging to people who may be experiencing gambling related harms. A number of organisations felt that having this access was an ***“invaluable resource”*** that they wouldn’t otherwise have access to, referring to interaction with those with lived experience of GRFH.

Three stakeholders also discussed how the GRFH project supported engagement with those with lived experience regarding changing their organisation’s policies and practices, and they felt it was done in a ***“safe”*** way:

“ BEING ABLE TO HAVE A SAFE CONVERSATION WITH SOMEONE WITH LIVED EXPERIENCE HAS BEEN REALLY USEFUL. WE HAVE BEEN ABLE TO GET VALIDATION FOR SOME OF OUR POLICIES AND PRACTICES. ”

STAKEHOLDER INTERVIEW

“ THEY DO A FANTASTIC JOB OF PULLING TOGETHER ORGANISATIONS AND STAKEHOLDERS, BRINGING TOGETHER PEOPLE TO DISCUSS THE ISSUES BECAUSE NO ONE ELSE IS DOING IT... IT HAS BEEN A REALLY GOOD LEARNING EXPERIENCE, ESPECIALLY BY HAVING THE BANKS INVOLVED. ”

STAKEHOLDER INTERVIEW

“ BEING ABLE TO HAVE A SAFE CONVERSATION WITH SOMEONE WITH LIVED EXPERIENCE HAS BEEN REALLY USEFUL. WE HAVE BEEN ABLE TO GET VALIDATION FOR SOME OF OUR POLICIES AND PRACTICES. ”

STAKEHOLDER INTERVIEW

Those from the banking and gambling sectors in particular reported the benefit of hearing from people with lived experience of gambling harms, a source of information and expertise they would otherwise not have access to. Having lived experience voices as part of the GRFH project's activities enabled them to ask questions, test ideas and gain insight to inform changes in their own policy and practices.

“ THIS IS PROBABLY THE ONLY PROJECT OF ITS KIND THAT BRINGS TOGETHER THOSE WITH LIVED EXPERIENCE AND THE THIRD-SECTOR IN THIS WAY. MOST OF THE OTHER CONVERSATIONS USED TO BE ONE-SIDED. ”

STAKEHOLDER INTERVIEW

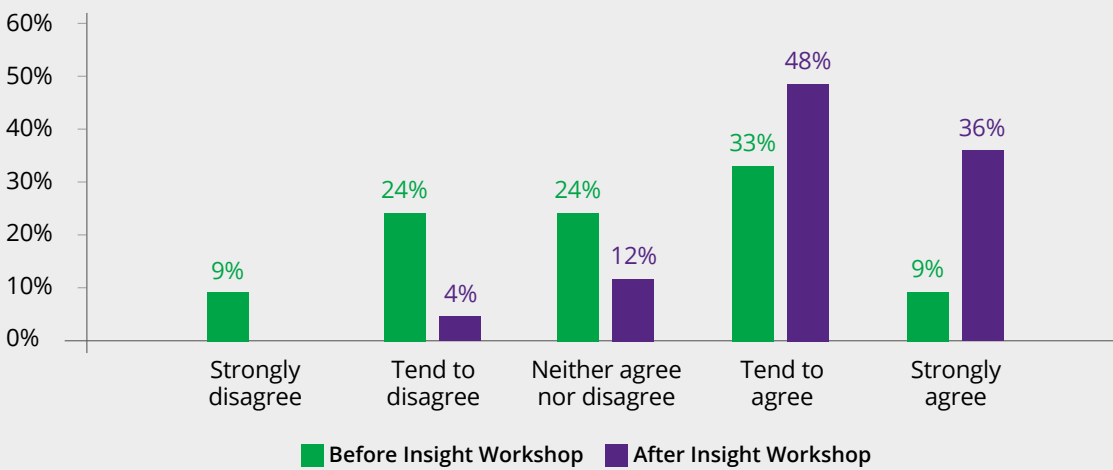
2.3 Dissemination of best practice

The success of the GRFH project does not rest solely upon its ability to increase knowledge and understanding of financial harms caused by gambling. Supporting organisations to apply this knowledge to identify and mitigate these harms is vital. The GRFH Theory of Change anticipates the implementing changes and seeing impacts is long term. It identified that progress will be a function of both prioritising addressing the issue of gambling related harm, understanding the action required, and implementing changes – including the development of tools and referral pathways.

Following their involvement with the project, many stakeholders felt that they had a better understanding of the changes required within their own organisation to embed best practice to minimise gambling harms. One of the main ways they have been able to do this is by sharing knowledge between different sectors, which has led to informed internal organisational changes. Figure 4 demonstrates an increased understanding of organisational change required to better support customers/clients affected by high-risk trading, following a workshop on the topic.

Figure 4: Pre and post workshop self-rated knowledge. Source: GamCare data.

I have a clear idea what my organisation could do to better support customers/clients affected by high-risk trading



As well as identifying **options for change**, organisations within the financial sector highlighted that understanding the most appropriate way to **implement** change was a key outcome of their involvement with the project. This includes a recognition that care needs to be taken when addressing concerns about customer spending and particular attention paid to language to avoid stigmatising or blaming individuals experiencing gambling harms.

Again, the cross-sector nature of the project was also seen as a success factor, with one stakeholder describing a **“creative process”** to problem solving across the network, recognising that tackling gambling related financial harms requires a multi-sector approach.

“ IT [GRFH] IS NOT SOMETHING THAT CAN BE TACKLED BY ONE SECTOR ALONE BUT YOU NEED TO WORK TOGETHER AND LEARN FROM EACH OTHER. ”

STAKEHOLDER INTERVIEW

The expertise within the project and the wider GamCare team was consistently identified as a benefit to stakeholders. The subject area knowledge of financial and other gambling harms, and the toolkit were particularly identified as useful as was one-to-one support provided by the GRFH project lead.

It is apparent that despite the progress the GRFH has facilitated there is still work to be done. One common area for development identified is the need to continue improve referral pathways for people experiencing harm. In response to a question about how effective stakeholder felt existing referral pathways between financial services and gambling support/treatment providers are an average score of 6.7 out of 10 was given. Some of the responses as to why this was the case are highlighted below:

“When a referral comes from a bank it’s a real reality check that helps to reduce stigma and it takes it out of the context of just gambling.”

Stakeholder survey

“It’s hit-and-miss organisation to organisation, what an individual receives in terms of financial care and support in their treatment.”

Stakeholder survey

“There is more that financial services firms can do to identify customer’s gambling related spending earlier and harmful activity and then offer a referral to support and/or treatment.”

Stakeholder survey

Many stakeholders described that, whilst mechanisms for referral to gambling support services had not yet been implemented, there was an intention to do so. One stakeholder identified the challenge (particularly for banks) of using information available to them, such as financial transactions in a way that is both useful, lawful, and not harmful to their customers:

“[We] are trying to implement systems to identify customers who may be at risk because we can see their transactions. That’s the unique position we have, [but] I want to be able to reach out to the right customers in the right way.” Stakeholder interview

2.4 Application of best practice

“EVERYTHING THAT WE HAVE DONE [AT THE BANK] HAS BEEN A RESULT OF OUR INVOLVEMENT WITH THE GRFH PROJECT - WE HAD NOTHING. WE TRAINED EVERY NEW STAFF MEMBER ON GAMBLING, INTRODUCED GAMBLING LIMITS, THE GAMBLING BLOCK AND WE BLOCKED GAMBLING ON PERSONAL CREDIT CARDS. WE HAVE UPDATED OUR POLICIES TO BE MORE RESPONSIBLE.”

STAKEHOLDER INTERVIEW

In the stakeholder consultation, we asked respondents whether they had implemented changes as a direct result of their involvement in the GRFH project.

28% (n=5) of survey respondents, alongside 66% (n=10) of interview respondents **did report making changes as a direct result of the project.**

Several of the stakeholders said they had made changes to identifying those at risk of gambling related harm and they had also taken steps to mitigate harm as the core ways they had made such direct changes as a result of being involved in the project.

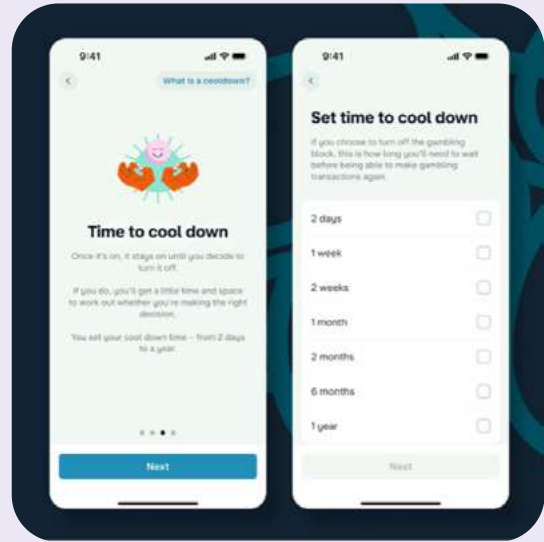
Banks in particular reported implementing a range of tools **to better enable customers to limit and/or block their gambling activity** that allow customers to **“regain control of their finances”**. Many attribute these changes directly to their engagement with the GRFH project.

The example below provides some further detail of how Monzo bank has built safeguards within its banking application.

Case study: Monzo

In 2018, Monzo bank was the first bank to introduce a gambling block in the UK. In 2023, Monzo worked closely with the GRFH project to improve its offer to customers struggling with gambling. Monzo now reports that they meet 87% of GamCare’s recommendations for how gambling blocks can be improved to better support the diverse needs of vulnerable customers. In July 2023 Monzo introduced enhancements to the gambling block, which include:

- Longer cool-down periods following the removal of a block to prevent impulsive gambling.
- An additional feature for customers to write a note to their ‘future self’ as a reminder of why a block was chosen in the first place.
- Improved access to gambling support through a specialist team trained to support customers experiencing harm.
- Signposting towards other self-exclusion tools available.



The graphic above shows the ‘take longer to cool down’ page of their app, which is directed at customers who have decided to activate their gambling block.

Since launching in 2018, over half a million people have turned on Monzo’s gambling block feature, with more than £7.5 million worth of gambling transactions blocked in 2023 alone.

“ TALK TO AN ADVISOR ANONYMOUSLY 24/7 OVER THE PHONE OR LIVE CHAT WITH GAMCARE. THEY ALSO HAVE FORUMS AND CHAT ROOMS WHERE YOU CAN CONNECT WITH PEOPLE WHO SHARE YOUR EXPERIENCE. ”

Training staff to identify and discuss potentially harmful gambling and, where possible, support access to specialist support, was a commonly identified change that was implemented by stakeholders following their involvement with the GRFH project. The approach to training staff varies across the organisations we have spoken to, with some training all customer-facing staff and others supporting the skills of specialist advisors only.

Facilitating access to specialist support has taken numerous forms, ranging from promoting services such as those provided by GamCare, to developing referral pathways which enable a **“warm referral”** whereby a customer is introduced to a support service by a member of staff. Where a warm referrals process isn't yet in place, we were commonly told that this was an ambition for the near future.

“ [THE GRFH PROJECT] HAS BEEN REALLY USEFUL BECAUSE WE NOW SIGNPOST CUSTOMERS TO GAMCARE. ”

STAKEHOLDER INTERVIEW

In addition to the development of tools and access to support, the GRFH project is identified as supporting organisational change by multiple stakeholders.

2.5 Wider impact for GamCare and internal benefits

The final theme of the GRFH project is the impact that the project has had internally within GamCare. The theory of change identifies a number of intended internal outcomes, including improving GamCare's reputation and profile, developing staff awareness and knowledge of gambling related financial harms, and improving support for those who access GamCare support services. These internal impacts are described in more detail in this section.

2.5.1 GamCare's links and reputation with GRFH partners

As previously described, the cross-sector network that the GRFH project has created includes a wide range of organisations that regularly attend meetings and events. The partnership has been described as **“diverse with really good attendance”**. GamCare's role as an **“independent third party”** with relevant expertise is seen as **“invaluable”, “vital”** and **“unique”**. The increased referral pathways from the GRFH network, and particularly banks, into GamCare's support services also solidify the charity's position as a leader in the provision of support for those affected by gambling.

The project's ability to bring organisations together in a **“neutral space”** is recognised as enabling positive change and it is **“able to give us more insights than we would usually see if we were working in our silos”**. All of those we interviewed reported that they would recommend the GRFH project for those working in their sector and that discontinuing the project would **“leave a real gap in the sector.”**

GamCare staff similarly felt that the events organised by the GRFH project were an opportunity to spread the message about other programmes of work happening across GamCare to a wide group of stakeholders and that the events gave them a **“platform.”** One staff member felt that the events were a good opportunity to **“funnel people into further engagement [with other GamCare services].”**

One area in which this has been particularly effective is the TalkBanStop initiative, a case study of which is included below.

Case study: TalkBanStop



TalkBanStop is a partnership between GamCare, Gamban and GAMSTOP, three organisations that provide different solutions and support to people affected by gambling. The partnership combines practical tools and support to help individuals stop gambling and maintain a successful recovery journey by offering a combination of personal support (from trained advisors), registration with self-exclusion from gambling and access to blocking tools.

The wider GamCare team have used the GRFH project to promote TalkBanStop amongst financial services organisations, specifically through networking events:

“ THE NETWORKING EVENTS ARE A GOOD OPPORTUNITY FOR ME TO TALK ABOUT MY ROLE AT TALKBANSTOP, IT’S ABOUT BUILDING RELATIONSHIPS WITH DIFFERENT PEOPLE, AND I PROACTIVELY WORK WITH INDIVIDUALS AT THOSE EVENTS. ”

GAMCARE STAFF MEMBER

GamCare staff believe that the TalkBanStop partnership relies heavily on the GRFH project in terms of engagement. It is felt that the GRFH project has introduced the partnership to its wide range of stakeholders, and this has meant each agency has experienced the benefits of being introduced to each other.

“ THE PARTNERSHIP RELIES HEAVILY ON THE GRFH PROJECT. IT HAS TAKEN A LAYERED APPROACH – WE’VE GOT THE TOOLS, BLOCKING SOFTWARE AND SELF-EXCLUSION SCHEME. THE GRFH HAS HELPED TO PROMOTE THIS AND AS THEY HOLD THE RELATIONSHIPS WITH BANKS. ”

GAMCARE STAFF MEMBER

“ THE [GRFH] PROJECT IS A KEY COMPONENT OF THE SUPPORT REQUIRED FOR INDIVIDUALS EXPERIENCING GAMBLING HARMS, AND THERE IS STILL A LOT OF WORK REQUIRED FOR WIDER SOCIETAL CHANGES TO TAKE PLACE. ”

STAKEHOLDER SURVEY RESPONDENT

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“ GAMBLING RELATED FINANCIAL HARM IS AN ISSUE WHICH IS ONLY LIKELY TO GET WORSE WITHOUT THIS PROJECT. ”

STAKEHOLDER SURVEY RESPONDENT

2.5.2 Improved knowledge about financial harms, debt advice and available tools among GamCare staff

The GRFH project is well integrated with other teams across GamCare. **All staff members interviewed had attended at least one of the networking events or Insight Workshops.** Some staff members had been involved by speaking at events, facilitating discussions in breakout rooms and sharing their own lived experiences of GRFH. They felt that the information and knowledge shared at the workshops had directly impacted their work and stated that knowledge shared from the project had a positive impact on their practices. Attendance at GRFH activities was seen as important for the professional development of GamCare staff.

“ IT IS IMPORTANT FOR [GAMCARE STAFF] TO KNOW WHAT'S GOING ON IN DIFFERENT SECTORS AND HEAR FROM DIFFERENT ORGANISATIONS. ”

GAMCARE STAFF MEMBER

The Toolkit and blogs published on the GamCare website, produced by the GRFH project, were also identified as useful in increasing subject area knowledge.

2.5.3 GamCare tests new ways to support service users with debt

A further example of the GRFH's facilitation of internal change is the implementation of the PayPlan service. In August 2021, GamCare established a partnership with PayPlan, a debt advice service, to enable those seeking support for their gambling to access free debt advice. This partnership was a direct result of close collaboration between PayPlan and the GRFH project. Expanding from a pilot within the Leeds Community Gambling service, the referral pathway has since been expanded to cover GamCare support services across the country and is now maintained by the clinical team. This has also led to the production of a number of leaflets and articles providing advice and guidance co-branded by the two organisations. In total, 204 referrals have been made to PayPlan between 5 October 2022 and 2 October 2023 by treatment practitioners.

2.6 The future of the GRFH project

Throughout our external and internal stakeholder consultation, those we spoke to, or surveyed, were asked if they would like to

see the GRFH project continue. Of the combined responses from the interviews and survey (n=37) **100% said they would like to see the project continue**, with one respondent labelling it as *“invaluable”*.

When asked how the project could develop in the future, there was no significant consensus on areas for improvement. It was felt by some that it was now time to focus on specific issues and take a more targeted approach to effecting change. Suggestions for this included ensuring that the support and the language used when talking about gambling harms is appropriate and considers issues such as stigma and shame as barriers to accessing support. It has been recognised within the project that the capacity of the team has restricted the project's ability to respond to specific issues raised within the Insight Workshops. More resources within the team would enable more to be done.

Expanding the network to include academics working in the field and understanding international approaches to managing gambling related financial harms were also areas of interest for stakeholders. Other suggested areas included:

- Facilitating cross-sector communications outside of the facilitated networking events, possibly through a digital forum or shared collaborative space.
- More time for networking, with a specific purpose or topic.
- More of a focus on young people and student debt.
- Extending the collaboration with a wider network of financial services.
- Providing regular updates on emerging issues in relation to GRFH.
- Developing industry standard warning signs/risk markers to help banks identify potentially harmful gambling spending.

Given that the GRFH project has been identified as unique in both its offer and the network that it has created, we would suggest that, with the right resources, the project is in a strong position to influence policy. GamCare's ability to highlight lived experience, as well as its influence in the financial sector, could support effective policy campaigning and system change in this area in the future.

“ [GAMCARE'S] INSIGHT AND INDEPENDENCE ARE VITAL TO US. THEY ARE ABLE TO TAP INTO WORK THAT IS GENUINELY USEFUL. ”

STAKEHOLDER INTERVIEW

“ THE KNOWLEDGE WE HAVE GAINED FROM THE PROJECT HAS MADE SUCH A DIFFERENCE TO OUR GAMBLING INITIATIVE. ”

STAKEHOLDER SURVEY RESPONDENT

3. Conclusions

It is apparent that, despite being a team of just one project manager, supported by the GamCare leadership, the GRFH project is having a **substantial impact** and one that is **beyond what might be expected for a project of its size**. Over the last four years, there is clear evidence that the project has been successful in raising the issue of gambling related financial harm across sectors. The project has **successfully engaged and retained engagement with large banks**, such as Santander, Lloyds and TSB, bringing these together with debt advice providers such as StepChange and PayPlan as well as regulators, gambling companies and services which support those affected by gambling harm. This is a considerable achievement. Network members consistently report that the **diversity of the membership** has been a significant benefit for them and provided access to sectors, organisations and individuals that they would not otherwise have relationships with. The ability to learn from, and obtain feedback from, those with **lived experience** of GRFH has been beneficial, particularly for those in the banking sector.

The GRFH project has enabled those involved to learn more about the subject through the **workshops** and training as well as peer-to-peer learning through **networking opportunities**. Increasing knowledge and building expertise within sectors and organisations is another key impact that has been evidenced through this evaluation. Given the project's success in this area, a number of stakeholders feel that now is the right time to move away from the broader issue of gambling related financial harm to provide a greater focus on supporting change in specific areas and sectors. Whilst no theme emerged from stakeholders, a collaborative process to identify these within the networks would be beneficial.

There is evidence of the application of **learning** within the partnership organisations, and they directly attributed this to their involvement with the GRFH project. Stakeholders reported that as a result of implementing training for staff in customer-facing roles, their subject matter knowledge as well as their confidence in discussing gambling harms has increased.

A number of banks have reported successfully implementing **tools** by which customers can better regain control of their finances, including spending limits and blocking tools. Others have gone further including changes to policy.

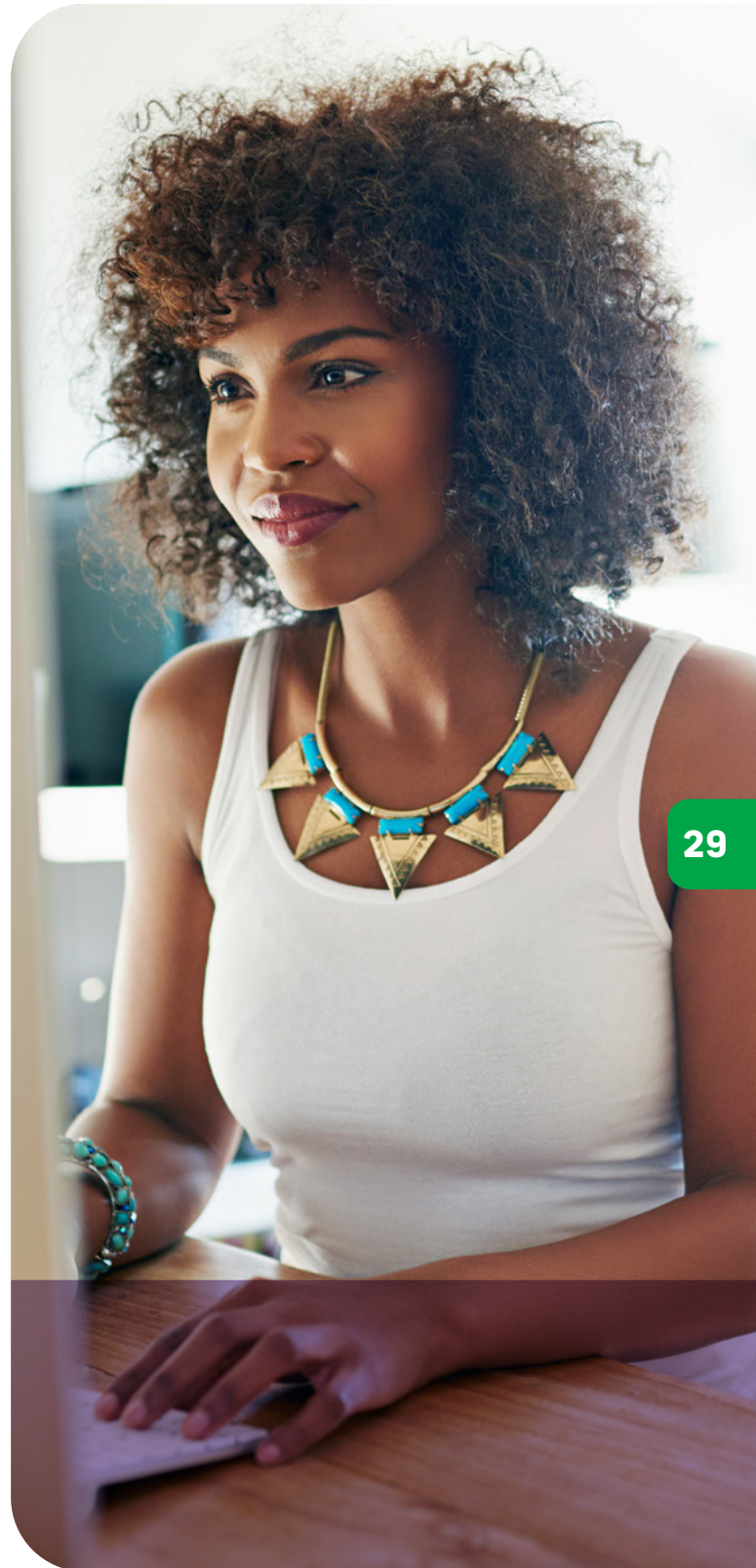
There is also evidence of **improved referral pathways** between services, particularly to sources of support for those experiencing gambling harm. Stakeholders appreciate that where there is still work to be done and there is an acknowledgement that changes need to be appropriate and sensitive to the issue. The GRFH project is highlighted as supporting organisations to implement support in the right way and, particularly in the case of TalkBanStop, successful in promoting the tools and support available through the project's networks.

There is also evidence of the impact that the project has had **internally** for GamCare. The project has enabled changes including raising awareness and understanding of financial harms and supporting staff to offer relevant support. The project's ability to convene the network is unique and consolidates the charity's position as a **leader in the sector**. Not only does it facilitate access to support for those experiencing harm, but also raises the profile of the charity and creates opportunities to influence practice across the banking, financial regulation and gambling sectors. This influence is something that GamCare could expand if it chose.

It should be acknowledged that these findings relate to stakeholders who are engaged with the project and have invested resource in both being active partners and to applying learning internally. Further understanding the barriers for relevant organisations not currently involved would be beneficial and future research should seek to engage a wider range of potential stakeholders. Given the system-change nature of the project, further study of the systemic (not just organisational) barriers, enablers and impacts of the project would also be beneficial. As would understanding the outcomes for individuals who have experienced gambling related financial harms but accessed the initiatives outlined in this report.

In conclusion, however, stakeholders feel that ensuring the **continuity of the project** should be considered a priority and that its absence after December 2024, will create a void in this area.

Discontinuity risks losing the momentum that has been generated. Whilst the consultation on the implementation of a gambling levy was completed on 14 December 2023, it is highly unlikely that this will be implemented in time to secure funding for the project, and it is not confirmed whether the levy will fund projects of this nature. We recommend other options for funding, including the feasibility of securing funding, and/or match funding, from appropriate network members through leveraging social value commitments.



Appendix 1: Process recommendations

As part of the evaluation, Rocket Science was asked to provide a light-touch process evaluation to make recommendations on how outcomes and impact could be better monitored within the project. Based upon our use of the data available, we would make the following recommendations:

Review the Theory of Change. We suggest that there are opportunities to consolidate the Theory of Change to better articulate the **key outcomes and impacts** that the project seeks to address. Given the overlapping outcomes (e.g. networking opportunities increase knowledge and understanding) the development of underlying logic models, in addition to the Theory of Change model, may be useful to articulate how impacts will be achieved.

Ensuring consistency in data collection across activities. The data received varied by activity, and this has presented a challenge in relation to aggregating findings across the different elements. A review of data collection tools and the inclusion of standard questions across all elements would support this. We also note that there is currently limited evidence on the tools the banks are implementing to better mitigate financial harms. This could be added by adding a question in the attendance survey asking: *“Since the last event you attended, have you worked towards, implemented a new or revised an old tool/policy because of the interaction with the GRFH project?”* The use of electronic survey software to do this would make the process more efficient.

Review resources for the project. Given the available resources within the GRFH team, exploring how monitoring and evaluation can be better supported may be required, either through existing GamCare resources or additional funding. Some stakeholders reported wanting activities scheduled further in advance and suggested using digital platforms for sharing information. Again, these suggestions would require additional resourcing within the project.

Identify opportunities for additional data collection. Access to data in relation to toolkit downloads and newsletter opens would also be an indicator of outcomes for the project and would prove to be valuable to better understand the ‘reach’ of the project, and which resources were most and least popular.

Appendix 2: GRFH Theory of Change

OVERALL GOAL – Reduction in Gambling Related Financial Harm

The problem or issue	Activities	Output	Short-medium outcome	Longer term impact
1. Generating Insights and Awareness				
<ul style="list-style-type: none"> There is no existing forum that brings together organisations from across four different sectors to raise awareness about gambling related financial harm. Lived Experience insight is not fully utilised to understand specific issues relating to GRFH (e.g. gambling block loopholes, U18 gambling blocks) and ways to address them. There is a lack of coordination to address and remedy specific issues (e.g. loopholes) as many stakeholders/sectors are currently working in silos. 	<ul style="list-style-type: none"> Recruit and establish a Steering Group to provide strategic oversight for GRFH Insight workshops to help GamCare (building on GRFH's previous Advisory Group). Through continuous engagement of stakeholders (see Network Building) and GamCare's service users as well as treatment practitioners and Helpline advisers, identify new and emerging areas in GRFH that could benefit from additional insight and collaborative action. Work with experts to design a series of events that: <ul style="list-style-type: none"> Share relevant sector and lived experience views on why the issue is important. Give detailed information on the issue. Identify opportunities and blockers for positive change. Identify actions and stakeholders that could help the GRFH project drive positive change on issues. Generate participation in events from relevant stakeholders. Steering Group meetings are facilitated quarterly to drive proposed initiatives forward. Keeping stakeholder engagement and learning logs to record insight, reflections and observations. 	<ul style="list-style-type: none"> GRFH Steering Group established. 4 Insight workshops take place – one per quarter. At least 4 Steering Group meetings. Key insights and ideas from the workshops are summarised, and actions and highlights are shared publicly. 	<ul style="list-style-type: none"> Increased understanding of specific issues pertaining to GRFH within sectors. Organisations know what practical steps they need to take to minimise GRFH. The voice of Lived Experience is heard and considered in the process. Various sectors and organisations have a better understanding of the changes required to promote change and embed best practices. 	<ul style="list-style-type: none"> Better knowledge and expertise sharing across sectors. More tools and protection available to consumers to prevent gambling harms.

2. Network Building		3. Dissemination of Best Practice	
<ul style="list-style-type: none"> There is a growing interest in GRFH, but many organisations and certain sectors (e.g. credit reference agencies, open banking providers) are new to this subject and have little basic knowledge of activities and support options available. There is little cross-organisational and cross-sector collaboration on the issue of GRFH beyond this project, making it difficult to understand and disseminate learning between the sectors. For example, there is an emerging body of research on the issue of GRFH and many organisations are conducting their own test and learn trials, however, there isn't a coordinated way of sharing knowledge, insight and learnings that interested parties could benefit from. Other organisations are facilitating similar stakeholder engagement but engaging single sector only (e.g. Money and Mental Health project engages financial services only). 	<ul style="list-style-type: none"> Engage new organisations across existing and new sectors that haven't been involved in GRFH work. Raise awareness of gambling harms and GRFH best practices across key industries. Build and continuously expand a stakeholder distribution list of organisations and individuals that have an interest in GRFH. Set up and host GRFH networking events, including sharing invitations with relevant stakeholders, inviting organisations to share learnings through brief "Show and Tell" type presentations. Gather insight, learnings and ideas from these events. Continue the dialogue with other research projects (MIHPI, BIT, PFR) to ensure the knowledge is up to date and plans can be discussed to help avoid any overlaps. 	<ul style="list-style-type: none"> A Mailchimp list of organisations and individuals with an interest in GRFH created. 3-4 GRFH Networking events take place over the course of 2021. 40 new organisations engaged over the year. Expansion of the membership over time to include additional sectors of interest. Share key information and insight with stakeholders following events 	<ul style="list-style-type: none"> An increase in knowledge sharing and cross-sector collaboration. Gambling harm becoming a priority issue within organisations. Development of products and solutions to minimise harm as a result of learning from other organisations. Better referral pathways from engaged organisations into gambling support and treatment.
<ul style="list-style-type: none"> Some resources to support mitigating GRFH exist (e.g. GRFH toolkit) but have limited engagement. Organisations don't use the same communications and action around GRFH. The landscape is ever-changing and needs constant recalibration (e.g. last year's gambling blocks, this year's Gambling Act review). Key vehicles for the dissemination of best practice not fully engaged (e.g. industry bodies). 	<ul style="list-style-type: none"> Regular communication with stakeholders on relevant information and resources. Meetings with stakeholders to advocate the use of the GRFH Toolkit. Provide guidance for organisations about which parts of the Toolkit are relevant to them and how the resources can be best utilised. Participation in different sector events to raise awareness of GRFH as an issue, best practices and GRFH Toolkit. Collaborate with stakeholders on communication initiatives (both B2B and B2C). 	<ul style="list-style-type: none"> GRFH resources are flagged during 3-4 GRFH Networking events that are planned for 2021. At least 15 adopt the Toolkit, adopting a practice that affects customer experience. The project team has worked closely and helped at least 4 organisations to design their interventions adopting best practices. Press releases, blog, social media activity with stakeholders. 	<ul style="list-style-type: none"> Organisations across different sectors are better equipped to help customers affected by GRFH efficiently and consistently. Organisations consider gambling harm prevention and best practices when building new products and tools Organisations are taking proactive measures to address GRFH.

4. Best practice application within GamCare				
<ul style="list-style-type: none"> ● Roughly 7 out of 10 clients that come to GamCare experience debt and/or financial hardship linked to gambling. ● Advisers/practitioners signpost clients to debt advice charities, but no direct referrals have been set up. ● The financial services and fintech landscape is fast-evolving but internal knowledge sharing is not fully utilised. ● Staff need to continuously develop their knowledge in this area in order to provide the best support to clients. ● Frontline staff can sometimes require support with client cases to address certain aspects relating to GRFH. ● GRFH is an issue that is pertinent across all teams within the organisation (outreach, industry services, etc) and better coordination of messaging is needed to ensure we're speaking about GRFH consistently. ● Other projects (TalkBanStop, WorkSafe, etc) aim to work with the finance sector but don't currently hold relationships with organisations. 	<ul style="list-style-type: none"> ● Work with GamCare's Clinical team and the debt advice sector to scope out direct referrals from GamCare services into free debt advice. ● Network with GamCare's frontline staff to identify specific issues that affect our service users. ● Working with external partners building more knowledge on various aspects of GRFH and cascading the information to all GamCare staff. ● Webinars for all staff to share knowledge on GRFH. ● Induction for new staff. ● Review training materials and resources from other GamCare teams to ensure they contain the most up-to-date information relating to debt and finances. ● Facilitate introductions between financial services organisations and other GamCare teams. ● Facilitate leads to Safer Gambling team re 'Helpline Transfers' and training. ● Support GamCare in their aim to explore the development of debt/money guidance service. 	<ul style="list-style-type: none"> ● Test and Learn pilot between GamCare and a debt advice charity set up, with staff training and direct referral pathways. ● Information/FAQ sheets on key topics developed and shared with frontline staff. ● Webinar-style sessions for staff to share knowledge about GRFH. ● Facilitate external training where external expertise is required (e.g. debt advice, loan sharks). ● Materials/training/resources from Programmes/outreach and Industry Services teams reviewed to ensure they contain correct and consistent messaging relating to GRFH. 	<ul style="list-style-type: none"> ● GRFH project is better integrated with other teams across GamCare. ● Improved knowledge about GRFH, debt advice and available tools among GamCare frontline staff. ● GamCare staff promote GRFH best practices and the Toolkit externally. ● GamCare to test new ways to support service users with financial/debt issues. 	<ul style="list-style-type: none"> ● Frontline staff are more confident in identifying and helping customers affected by gambling, and GamCare staff more able to support people with financial/debt issues. ● Direct referral pathways into debt advice set up. ● Externally GamCare is perceived as a thought leader and an expert on the topic of GRFH.
<p>INPUTS / ENABLERS: Cross-sector expertise, support from key stakeholders, GamCare clinical/Helpline expertise, comms support.</p>				

Appendix 3: Evaluation framework

Evaluation Questions	Sources of information			
	Interviews/ focus groups with GamCare staff	Stakeholder survey	Interviews with stakeholders	Review of GamCare data
What, if any, impact has the GRFH project had on increasing knowledge, insight and awareness of gambling related harms in the financial sector?		✓	✓	
What, if any, impact has the GRFH project had on increasing knowledge of best practice in reducing GRFH?		✓	✓	
What, if any, impact has the GRFH project had on increasing opportunities for knowledge sharing of gambling related harms in the financial sector?		✓	✓	
What, if any, changes to organisational policy have been made as a result of the GRFH project?		✓	✓	
Do staff feel more confident in identifying and supporting people affected by gambling?	✓	✓	✓	
What, if any, changes to organisational practice, services or products have been made as a result of the GRFH project?		✓	✓	
How do stakeholders attribute the causes of change (for example, the GRFH project compared to the Consumer Duty Act.)		✓	✓	
What, if any, other impacts have there been for stakeholders?			✓	✓
What, if any, impact do GamCare services observe as a result of the project?	✓			
What are the enablers and blockers for engaging financial services in the project?	✓	✓		
What are the enablers and blocks for effecting change to reduce financial harm?	✓	✓		
How well do internal partners understand the project aims and objectives?	✓			
Which elements of the GRFH project do stakeholders find most and least useful?	✓	✓	✓	
How effective are referral pathways between financial services and GamCare?	✓	✓	✓	





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