

Talking to People About Gambling and Money

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GamCare's Services



Key Terms

Gambling

“To **stake or risk** money or **anything of value** on the outcome of something involving **chance.**”



Harmful Gambling

“Gambling that compromises, disrupts or damages **family, employment, personal or recreational pursuits.**”



Gambling-Related Harms

“The **adverse impacts** from gambling on the health and wellbeing of **individuals, families, communities and society.**”



Gambling-Related Financial Harm

Signs of Gambling-Related Financial Harm

Shortage of money or fluctuations in finances

Gambling seen as a legitimate way of making money

Preoccupation with phone, money, finances

High frequency gambling transactions

Gambling after payday

Use of high-cost credit

Difficulty managing bills or finances

Unexplained transactions or withdrawals

Gambling transactions increasing in value

Anxiety, aggression, secrecy around finances

Cryptocurrency purchases

High value gambling transactions

Others Affected by Gambling-Related Harms



“

“To fund my gambling, I used overdraft, personal loans, I re-mortgaged, took mortgage holidays, used Paypal, credit cards and credit card balance transfers. When I sought help, I had 21 listed creditors on my credit report, including utility providers I owed money to for the bills I hadn't paid because I gambled.”

**BEN, EXPERT BY
EXPERIENCE**

“

“My husband was completely out of touch with the reality of his financial situation. It took us 6 months to piece together a picture of who he owed money to. We borrowed from family and friends and used savings to pay off my husband's gambling debts.”

**AFFECTED
OTHER**

Talking About Gambling

Having Difficult Conversations

It can be hard to know what questions to ask, or how to start a conversation about gambling. Here are some examples of questions you can ask, in order to facilitate a discussion:

- Are you concerned that gambling is negatively affecting your life?
- I've noticed that you're preoccupied with gambling/money/finances lately; do you want to talk about it?
- How do you feel about your current level of spend on gambling?
- Do you feel that your gambling is taking up a lot of your time?
- How does gambling make you feel?
- Do you feel like you have a gambling problem or financial issues?
- Do you ever feel like you need to gamble?
- Do you feel like you have control over your gambling?
- Has anyone else expressed concern about your gambling?

Talking About Gambling with Clients

- F** Feedback
- R** Responsibility
- A** Advice
- M** Menu of options
- E** Empathy
- S** Self Efficacy



FRAMES Explained

Feedback

Share your observations and concerns about the person's behaviour

Responsibility

Emphasise that they have choices, but you are here to help if they need it

Advice

Offer the client simple, factual and straightforward information

Menu of options

Provide the person with a clear idea of the different options available to them

Empathy

Respect the difficulty of their situation and offer support for next steps

Self-efficacy

Provide optimism and the belief that the person can change their behaviour

GamCare's Money Guidance Service

GamCare's Money Guidance Service

- The Money Guidance Service (MGS) is a dedicated service for people experiencing gambling-related financial harm
- Guidance, tools and support for those who do not meet the threshold for formal debt advice.
- Support for both gamblers and affected others
- In-house referral via the National Gambling Helpline or GamCare's treatment services (or partner network).
- Helpline and Treatment staff offer Tier 1 Money Guidance as required.



GamCare's Money Guidance Service



- The MGS will provide support via the Money Guidance Practitioner.
- 3 sessions per client
- Gambling-specific Money Guidance, with tailored support based on needs
- Empowering clients to make positive changes and improve their financial decision making
- Should clients require further support, such as specialist debt advice, they will be referred to an external service

Money Guidance Service Toolkit / Factsheets

Tracking your spending	Taking control of your gambling spend	Generating additional income
Priority expenses	Managing other household expenses	Controlling your credit rating
Debt advice and support	Protecting your loved ones	For family and friends: keeping your finances safe

Where to Find the Toolkit



[Looking for support?](#)

[Recovery toolkit](#)

[Understanding your gambling](#)

Menu 

[0808 8020 133](tel:0808 8020 133) 

[Recovery toolkit](#)

[GameChange Course](#)

[Self-Guided Resources](#)

[Self-exclusion](#)

[Blocking software](#)

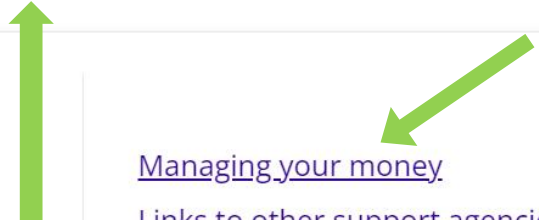
[Managing your money](#)

[Links to other support agencies](#)

[Forum](#)

The GamCare Forum is an online message board, providing a safe and secure space for users

[Learn More](#)



[Talk to someone](#) 



Case Studies

A. got into financial difficulties due to gambling, was struggling with how to budget and had accrued some debts. After completing budget with him, he actually had a disposable income enabling him to repay his debts He was also able to join a gym and start transferring some to an ISA to protect any remaining money.

B. a single parent who was struggling with gambling and budgeting. She was relying on food vouchers and still gambling. Her budget showed a surplus she did not have. She had not included ad hoc expenses. We supported her to include these, she claimed CTS, used a shopping app and comparison sites. She also got Treatment support

Gambling-Specific Money Guidance

- Attitudes towards money and finances
- Mindset – impulsivity, urges, triggers
- Secrecy, deception, unwillingness to accept extent of the issue
- Relationship between Gambler and Affected Others
- Potential risks of disposable income
- Harm reduction vs abstinence



Positive Outcomes from the MGS Project

Gamblers can feel more motivated to sign up to gambling blocks where they may not have been before.

Gamblers are disclosing the full extent of their gambling spend where they may not have in the past.

Clients have a clearer picture of their finances with a completed budget sheet — where to save, how to protect available income.

Clients able to prioritise the things they spend their money on that they really value and help with their recovery.

Signposting to the Money Guidance Service

How to access GamCare's Money Guidance Service



Call GamCare's
National
Gambling
Helpline on
0808 8020 133



Speak to your
GamCare
treatment team
practitioner
if you have one



Access our
free online
toolkit for
nine free
factsheets

Quotes from Money Guidance Service clients

“

“I used to feel like my budget and finances were something that just happened to me. Now I feel in control and able to look to the future.”

“

“I was over the moon with the service in general and found the tools given incredibly helpful. The person I spoke to was so wonderful and kind in her support, I've often been incredibly self conscious of my financial state and don't like to talk about it but she made me feel so comfortable and was non-judgemental throughout, I really feel like working with her has given me tools that will change my entire life.”

Referring Clients

- If you have a client who could benefit from our service, they should phone our Helpline and discuss their money concerns or support needs with an advisor.
- The advisor will run through our MGS assessment with them and determine the most appropriate referral for them.
- If they are deemed suitable for a Money Guidance session, one of our practitioners will contact them following a referral.

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

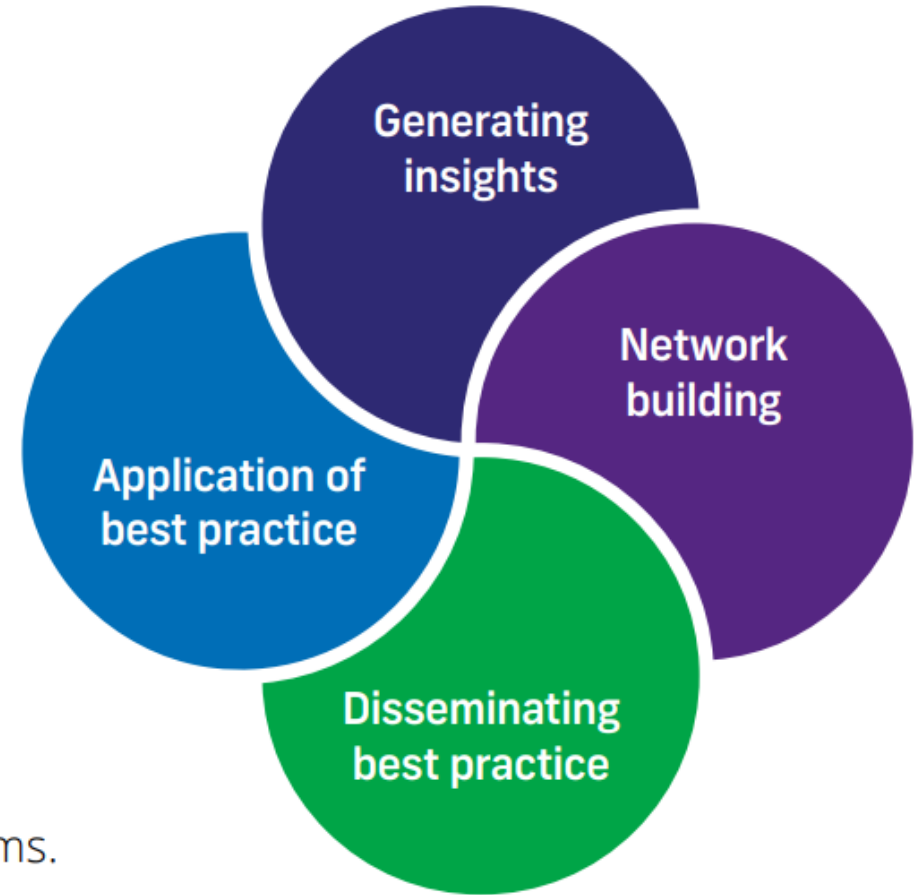


Gambling support services



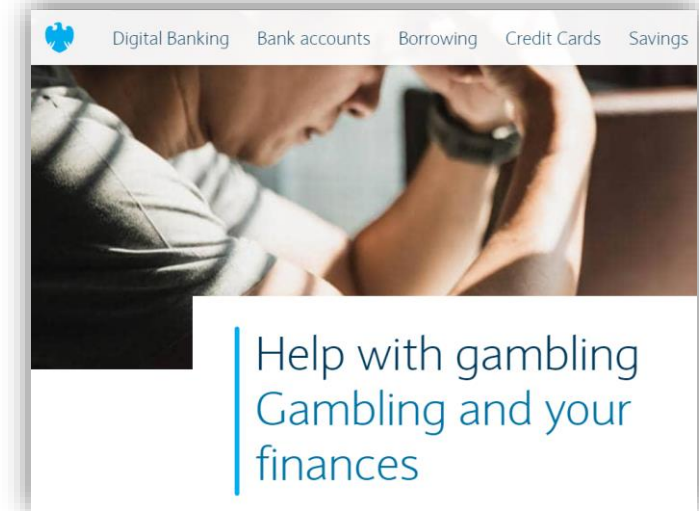
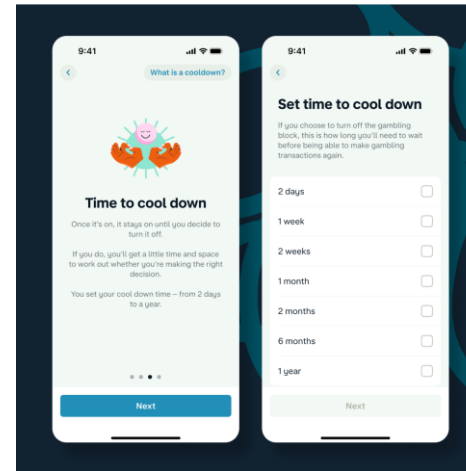
Gambling companies

It achieves this through the delivery of four key workstreams.



How we work with the stakeholders

- Help orgs shape their gambling harm prevention strategy
- Input into tool design and development (e.g. gambling blocks, limit setting tools)
- Facilitate access to LE
- Website/app content
- Review customer communications
- Joint comms (PR, social media)
- Referral pathways into GamCare



<https://www.gamcare.org.uk/outreach-and-training/gambling-related-financial-harm/>

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