



Holding it all together and picking up the pieces: Women's experiences of gambling and crime



Commission on Crime & Gambling Related Harms

Key points

- Increasing numbers of women are gambling and seeking support for gambling-related harms - activity which is increasingly normalised.
- The research was designed as a small, co-produced and in-depth qualitative study employing peer research methodology. The aim was to generate high-quality and nuanced data among a group that is not readily heard in discussions about gambling-related harms and crime.
- The research centres the voices of women who have experienced gambling-related harms and the criminal justice system.
- The peer researchers were involved in all aspects of the research including the design of interview schedules, participant recruitment, data collection, data analysis, report writing, and dissemination.
- All participants experienced a range of far-reaching and long-lasting gambling-related harm (relating to finances, relationships, mental and physical health, employment, education, and criminal justice involvement). These harms were often unforeseen and appeared to be exacerbated by women's gendered roles and experiences.
- All of the participants who gambled disclosed they had committed an acquisitive crime to support their gambling when finances were exhausted or when the situation became unmanageable or unbearable (and half had resultant criminal justice contact).
- At all stages, criminal justice agencies displayed limited awareness, which had implications for treatment and criminal justice outcomes. Criminal justice responses were inconsistent, and delays and inconsistencies served to prolong the harm experienced, with the potential to frustrate recovery.
- The research highlighted the particular and under-researched impact on affected others - those negatively impacted by the gambling of someone else, such as partners or family members. The harms they experienced were intensified by a lack of awareness and sensitivity from institutions they dealt with to resolve practical and financial ramifications.
- More than half of affected others had been victims of acquisitive crime committed by their partner, with a smaller number experiencing financial abuse, coercive control, physical abuse, and threats of violence.
- The experiences of affected others supporting partners through prison highlighted the gendered ways in which imprisonment can impact on women (such as emotional labour, family life, caring responsibilities, and relationships).
- The research findings suggest that more attention needs to be paid to the gendered experiences of women who are affected by gambling-related harms and crime.

Introduction and aims

The overarching aim of the research was to amplify the voices of women who have been affected by gambling and crime. It explores the diverse ways in which gambling and crime (or activities that could be classified as 'crime') impact on women's lives (both those who have gambled themselves, as well as women who have been affected by the gambling of others). The study set out to explore the following questions:

- What are the different trajectories and lived experiences of women involved with gambling and crime?
- How do women understand and experience the gambling in their lives? What is 'problematic' about gambling? What gambling-related harms do they experience?
- How does gambling affect women's key relationships such as employment, education, social, and familial networks?
- How have crime and gambling intersected in these women's lives? What contact and experience have these women had with the criminal justice system?
- What are women's experiences of accessing support and treatment for gambling and gambling-related harms?

Methodology

A critical component of the research design was the involvement of people with lived experience of gambling and crime. To this end, four peer researchers were recruited to work with us for the duration of the study. Peer research is a participatory research method which involves people with shared experiences or identities as researchers, ensuring they play a key role in the planning and execution of research (Lushey, 2017). It recognises the agency of individuals and communities, and empowers them, moving away from 'extractive' methods of social research, increasing the value and quality of research (Faulkner, 2009; Higgins et al., 2007; Kindon et al., 2007; Wadsworth, 1998).

In total, 33 interviews and six focus groups were completed with 27 different participants (including four peer researchers). Of these, nine were women with lived experience of disordered gambling and crime, eight were women with lived experience of being an

affected other, and the remaining ten were stakeholders (a group comprising an MP; a gambling industry representative; prison and probation staff; and people working for gambling treatment and support organisations, some of whom also had lived experience of disordered gambling).

Key findings

This research reveals the complex and far-reaching impacts of crime and gambling on women. All the women in this study were met with a lack of awareness and understanding about gambling and crime from the criminal justice system, as well as many other services including those in health, financial institutions, and the family courts. As a result, women reported that the support they had been given in relation to gambling had sometimes been lacking.

Women who gambled

Women had varied trajectories into gambling. Most struggled to identify specific trigger points when it became problematic for them. The escalation of gambling often followed significant wins and/or a constellation of different stresses and traumas in their lives having become too much (including: unresolved childhood trauma; employment and finances; physical and mental health issues; relationship-related stress; and family health and bereavement).

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

My gambling got really bad when my dad was diagnosed with cancer ... and then started impacting in my workplace. And yes, nobody knew, nobody knew I was getting myself more and more into debt, and yes that is when I ended up starting to abuse my position at work [theft from employer]. Then my dad subsequently passed away in [year] and it continued, it just continued ... and basically just carried on, it was a just a complete spiral. (Louisa)

Gambling was previously viewed by women as an effective coping mechanism that was more 'legitimate' or 'acceptable' than other ways of coping with stress, and something that could be easily hidden. However, in time, their gambling led to significant problems.

All of the participants who gambled disclosed that they had ultimately committed an acquisitive crime to support their gambling.

It was by the skin of my teeth that I didn't end up in prison because whilst I haven't been charged with any crime, I definitely stole from the family [and] committed fraud. (Stephanie)

The gambling-related harms (i.e. financial, employment, health, relationships, and criminal justice contact) experienced by these women were significant and appeared to be exacerbated by their gendered roles and experiences.

Affected others

The findings relating to affected others revealed a significant extension of harms, sometimes compounded by the criminal justice system (and other key agencies). Affected others were themselves victims of gambling-related crime.

The more he gambled, the more he lost, the more violent and just generally nasty he became ... more mental and verbally and financially abusive. But then the physical abuse would appear in bits and pieces, it was never things that like really bruised me or anything, but it was more threatening behaviour of like holding me up against a wall by my throat, in my face telling me he would kill me, pushing, shoving, that kind of stuff. (Julie)

The discovery of a loved one's gambling activity presented an unforeseen, shocking, and traumatic moment in which women's lives 'fell apart'. This often meant that they had to defer or delay accessing the limited support available so they could address the problems around them.

Despite not being responsible, affected others were judged as complicit or held accountable for resolving the myriad gambling harms they experienced by many services, including those in the criminal justice system.

They [the police] said to me well we're looking for so and so, you must know where it is? I said I don't know what you're talking about. I have no idea and I genuinely didn't ... that is when they went to me well you do know, like quite nasty, well you do know he is a gambling addict of course? ... You must have an idea where whatever this thing is. (Tara)

The research identified gaps in practical, financial, and emotional support available to help mitigate the harms experienced by affected others, particularly when there is recourse to the criminal justice system. Greater awareness within the criminal justice system might facilitate a more sensitive and professional approach towards affected others who have experienced significant trauma and stress as a result of someone else's gambling.

The criminal justice system

The research revealed gaps in awareness and understanding of gambling-related harms in the criminal justice system. This extends from identification (through assessment and screening), signposting support, sentencing, and appropriate interventions and services. These were regarded as missed opportunities, particularly in relation to interactions with the police.

I said well is he OK? Has he seen anybody? Has he been assessed for his mental state? Dunno. So, I said because he is going to be mentally really in a bad way. Well will he be seen by someone? He will ask for help if he needs it. Right OK, well is there a number I can call the custody sergeant? Oh well you can call this number and ... I called it, the number didn't exist ... so it transpired in the morning they took [partner] to court ... no one phoned me, no one told me he was going, he had no representation because he thought because he had been honest and held his hands up and said I admit it, I have done this, blah, blah, blah he thought well what do I need a solicitor for? ... So, the first I knew was when he came home [from court] ... and he completely broke down and I have never seen him do that before in all of the time I have been with him. (Tara)

A lack of awareness on the part of probation staff meant that gambling did not appear to be properly considered in pre-sentence reports (a key factor in sentencing decision-making. See for example: Page, 2021; Smith, 2022). It was felt that delays and uncertainties in the criminal justice process restricted people's ability to seek or begin treatment, potentially stalling recovery. This lack of awareness and understanding extended to prisons and probation supervision, which in turn meant that tailored support and interventions were not offered.

I mean in prison nothing, nothing as far as gambling is concerned. You know I brought it up if anyone [asked]... what are you here for? ... And I said I stole money to gamble. Really? You know it was, you can do that? What are you doing here? (Tracey)

In some cases, prison represented a potentially harmful environment for women in recovery, because of evidence that gambling is a normalised activity in this setting.

We used to play bingo on a Saturday afternoon in prison and the officers would call out the numbers ... and you just think ... you wouldn't do drinking games or anything like that but here you are encouraging us to play bingo ... Had I not found recovery ... who knows what would have happened in that respect? I could have just come out of prison and just gone straight to gambling. (Hannah)

Better awareness and understanding among criminal justice agencies at the start of the process (specifically the police and the courts) would facilitate alternative diversionary outcomes, thereby minimising gambling-related harm, and facilitating timely support for those who need it.

Other services

The research findings highlight how many services beyond the criminal justice system (including health services, financial services, family courts, and employers) have a limited awareness of gambling-related harms, which limits their potential to provide support or interventions to women affected by gambling. These may be regarded as missed opportunities.

When I reached out for help through a GP, I presented with depression, not gambling addiction. So, we're not making it easy for people to work it out ... my experience of talking to GPs is they just don't get it, they are not interested because it is just another thing that they have got to learn about, or they are not interested in. So, they are not asking the question anyway. (Nadine)

The financial institutions treated me like I was complicit in it ... there is not so much as a hardship fund. And actually, you would probably be laughed at if you tried to suggest something like that because it feeds back into that shame and stigma of it, oh well you benefited off it. (Nic)

Gambling is increasingly being recognised as a public health issue due to the wide-ranging harms and impact that it has on people's lives (Abbott, 2020; John et al., 2020; Public Health England, 2021) and many of the women indicated that such an approach would be desirable.

It was notable that participants highlighted the male-dominated nature of gambling services and how this could be a barrier to their recovery. The findings suggest that treatment services, including those in criminal justice settings, were not cognisant of gender differences and were sometimes uncomfortable and alienating for women.

[It] is like going into a mechanics, I hate that, it is just male orientated and it is not a female friendly environment as such ... GA [Gamblers' Anonymous] was not for me in that respect. (Hannah)

I tried to stick it [GA] out as long as possible ... there was like two women and about 20 men and it just didn't feel right for me... I stopped going, I felt uncomfortable ... some of them were a bit leechy and ... I did get quite a lot of attention ... there was a few of them would think like oh I am in with a chance with her. I didn't like it at all. (Stephanie)

The findings show that the women in the research valued support from others with lived experiences, particularly other women.

The industry and legislation

This research was interested in understanding how women, either as women who had gambled or had been affected by the gambling others, had reached the point where there was engagement with crime and the criminal justice system. The role of the gambling industry was regularly mentioned. Women expressed disappointment, and sometimes resentment, towards the gambling industry, which was often felt to be predatory and lacking the necessary safeguards required. All participants indicated that industry practices need to change, particularly in relation to VIP schemes and affordability checks. In addition, the research participants were keen for the much-awaited UK white paper about gambling to be published, so scrutiny of possible legislative reforms can begin.

Lived experience

This research illustrates the essential role that lived experience can and should play in research and policymaking. Co-production was invaluable for developing a better understanding of how gambling and crime can affect the lives of women and reveals the significant contribution that people with lived experience can make to research.

Recommendations

General awareness

- Greater awareness and recognition of women's experiences of gambling-related harms is required among key societal institutions (e.g. health, financial, and legal services). Better understanding and tailored support for women may be achieved using a public health framework.

For the criminal justice system

- At all stages of the criminal justice system, greater awareness of gambling-related harms is required. This includes awareness, screening, and the provision of support among police, the courts, prison, and probation.
- The research suggested there may be a lack of gendered or women-centric awareness or practice about gambling-related harms. This lens needs to be applied in future policy and practice development.
- Greater thought given to the impact of criminal justice system decisions on those

affected by the gambling of others, i.e. in relation to Proceeds of Crime Act (POCA) 2002 decision-making.

For treatment and support services

- Better provision of gender-sensitive and tailored support for women.
- Better provision of support for affected others.
- Better visibility and increased awareness of the gambling-related services that are available.

For the gambling industry

- Greater responsibility taken by the gambling industry and financial institutions to undertake checks where people appear to be gambling beyond their means.

For further research

- Further research with women in prison or under probation supervision to develop a better understanding of the complex relationship between gambling and crime for women.
- Develop larger-scale research with women to further identify possible gendered aspects of women's experiences of crime and gambling-related harms.
- Further research and understanding about the intergenerational impact of gambling-related harms, disordered gambling, and engagement with the criminal justice system, and specifically of the impact on children.
- Commitment to, and proper resourcing, of, research involving lived experience participants.

References

All references can be found [here](#).

About the team

About the author

Dr Julie Trebilcock is a Senior Lecturer in Criminology and Programme Leader in the Division of Criminology and Criminal Justice at Brunel University London. Her research spans criminology, law and forensic mental health and she has extensive experience of conducting research with people in prison and those

detained in secure mental health facilities. Julie has also previously worked at the National Problem Gambling Clinic in London where she was involved with the design of their clinical and research assessments for incoming clients. Here, Julie was able to develop an understanding of some of the critical issues surrounding gambling and the related harms, including those relating to finances, crime, personal relationships and substance use.

About the research team

The research team comprised of Dr Julie Trebilcock, Dr Nicola Harding (Lancaster University), Dr Liz Riley (Betknowmore) and peer researchers Tracey Arenstein, Nicola Jacques, Carrie Jenkins, and Wendy Knight. The team were supported by Frankie Graham and Anna Niemczewska (Betknowmore). You can [read more about the research team here](#).

About the Commission on Crime and Gambling Related Harms

The Commission on Crime and Gambling Related Harms was launched by the Howard League for Penal Reform in 2019 and is scheduled to run until early 2023. The Chair of the Commission is Lord Peter Goldsmith KC. He leads a team of 12 Commissioners, comprising of academics and professionals with expertise in the criminal justice system and public health, as well as experts with knowledge of the gambling industry and with lived experience of addiction.

The Commission seeks to answer three questions:

- What are the links between crime and gambling harms?
- What impact do these links have on communities and society?
- What should be done?

About the Howard League for Penal Reform

The Howard League for Penal Reform is a national charity working for less crime, safer communities and fewer people in prison. We campaign and research on a wide range of issues including short term prison sentences, real work in prison, community sentences and youth justice. We work with parliament and the media, with criminal justice professionals, students and members of the public, influencing debate and forcing through meaningful change to create safer communities. Our legal team provides free, independent and confidential advice, assistance and representation on a wide range of issues to young people under 21 who are in prisons or secure children's homes and centres. By becoming a member, you will give us a bigger voice and give vital financial support to our work. We cannot achieve real and lasting change without your help. Please visit www.howardleague.org and join today.

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