



Commission on Crime &
Gambling Related Harms



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

The report of the Commission on
Crime and Gambling Related Harms



Written by Dr Julie Trebilcock (Brunel University London) on behalf of the study team.

Study team (in alphabetical order):

Tracey Arenstein

Nicola Harding

Nicola Jaques

Carrie Jenkins

Wendy Knight

Liz Riley

Julie Trebilcock

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Trigger warning

We recognise that some of the subject matter and experiences detailed in this report may be upsetting and could cause distress. In addition to gambling addiction, the issues detailed in this report include: sexual assault, domestic abuse, suicide and suicidal ideation, substance misuse and homelessness.

You can find support lines and websites via [St John's Ambulance mental health advice and support directory](#).

Executive summary

Introduction and aims

This study is about women, and how their lives can be affected by gambling and crime. It provides a much-needed gendered perspective about how gambling and crime can intersect in women's lives and the significant harms that can follow. The research was undertaken by a team of seven women (supported by many more) with a mixture of professional and lived experiences of gambling and the criminal justice system, and a commitment to raising awareness and understanding of women's lived experiences of gambling and crime. 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. The research considers the lived experiences of women 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 links between problem gambling and crime?
- 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 involving people with shared experiences or identities as researchers playing a key role in the planning and execution of research (Lushey, 2017). It 'recognises that individuals within any community being researched are themselves competent agents, capable of participating in research on a variety of levels, including as researchers' (Higgins et al., 2007:105). By empowering those with lived experience (Wadsworth, 1998) and moving away from traditional and 'extractive' models of social research (Kindon et al., 2007:1); involving people with lived experience is believed to increase the value and quality of the research (Faulkner, 2009).

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. The stakeholders were made up of one Member of Parliament, one person from the gambling industry, one former probation officer, two senior managers from the prison service, and five people working in an organisation providing support or treatment to people affected by gambling. Four of the five gambling service stakeholders also disclosed lived experiences of disordered gambling, but not necessarily crime. Except for one stakeholder participant who identified as male, all the people that took part in the research were women.

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.

Those who had gambled reported varied trajectories into gambling. Most struggled to identify specific trigger points when it became problematic for them. However, the escalation of gambling often followed significant wins and/or a constellation of different stresses and traumas in their lives having become too much. These stresses and traumas included: unresolved childhood trauma; employment and finances; physical and mental health issues; relationship-related stress; and family health and bereavement. 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 nine participants with experiences of disordered gambling disclosed that

they had ultimately committed an acquisitive crime to support their gambling. 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.

The findings relating to affected others revealed a significant extension of harms, sometimes compounded by the criminal justice system (and other key agencies). The discovery of a loved one's gambling activity presented an unforeseen, shocking, and traumatic moment in which women's lives 'fell apart'. The immediacy of the situation and the financial harms occurring meant that they had to defer or delay accessing the limited support available so they could address the problems around them. The poorly understood nature of gambling within the criminal justice system meant that affected others were further sidelined. Despite not being responsible, affected others were judged as complicit or held accountable for resolving the myriad of gambling harms they experienced. This 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.

This 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 intervention and services. Both women who gambled and affected others noted a lack of awareness and understanding of gambling and gambling-related harms by the police. Some interactions with the police represented missed opportunities where better intervention and support could have been provided to women who had committed gambling-related offences (and to those who had been affected by them). A lack of awareness and understanding impacted people's experiences of awaiting prosecution, court dates, and sentencing. The onus was on the individual who had gambled (or the affected other) to raise the issue of gambling. 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). Delays and uncertainties in the criminal justice process restricted people's ability to seek or begin treatment, potentially stalling recovery. 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.

Research participants and stakeholders illustrated how a lack of awareness and understanding extended to prisons and probation supervision, which in turn meant that tailored support and interventions were not offered. 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. The research highlighted a need to further explore women's gendered experience of the criminal justice system.

The need for greater awareness, understanding and the development of appropriate responses extended beyond the criminal justice system to other agencies (including health services, financial institutions, family courts, and employers). 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. This research revealed how women can experience significant physical and mental health issues as a result of the gambling in their lives. Clearer public health strategies need to be devised in order to minimise the harms that are experienced.

Participants highlighted the male-dominated nature of some 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. Women valued support from others with lived experiences, including other women. While the women did indicate that improvements have been made in relation to the quality and availability of gambling treatment, more needs to be done to increase the visibility of these services.

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. Women were keen for the much discussed parliamentary scrutiny and legislative reform of gambling to begin.

Significantly, this research illustrates the essential role that lived experience can and should play in research and policymaking. This co-produced research has been 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. However, it is important to recognise the commitment and resources required to ensure that the involvement of people with lived experience is not tokenistic, but rather an experience whereby they are fully involved and supported.

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 future 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.

1. Introduction

This study is about women, and how their lives can be affected by gambling and crime. It was undertaken by a team of seven women (supported by many more) with a mixture of professional and lived experiences of gambling and the criminal justice system, and a commitment to raising awareness and understanding of women's lived experiences of gambling and crime. 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. The research considers the lived experiences of women who have gambled themselves, as well as women who have been affected by the gambling of others. To do this, 33 interviews and six focus groups were completed with 27 different participants. Except for one stakeholder participant who identified as male, all the people that took part in the research were women. This research provides a much-needed gendered perspective about how gambling and crime can intersect in women's lives and the significant harms that can follow.

Background to the research

This research was commissioned by the Commission on Crime and Gambling Related Harms. The Commission, chaired by Lord Peter Goldsmith QC, was launched by the Howard League for Penal Reform in June 2019 and has since commissioned several pieces of research, concerning police practice, sentencers' understandings of gambling, and gambling in prison. The Commission also appointed Dr Lauren Smith from the University of Lincoln to undertake a piece of research about the lived experiences of people affected by gambling and crime ('Surviving not living: Lived experiences of crime and gambling', published in March 2022). The research reported here addresses one of Smith's (2022) recommendations, namely, to undertake further research into women's experiences.

A note on terms

Gambling: Gambling disorder in the DSM-5 is characterised by a 'persistent and recurrent problematic gambling behaviour leading to clinically significant impairment or distress' (American Psychiatric Association, 2013). Many terms are used to describe gambling that has become problematic or harmful to someone, including: 'problem', 'compulsive', 'pathological', and 'disordered' gambling. There are concerns about these categorisations and labels because of the potential stigma that may be attached. Reflecting on this, the Commission on Crime and Problem Gambling changed its name to the Commission on Crime and Gambling Related Harms in 2022 to reflect learning from research and lived experience. Following Smith (2022) this report uses the term 'disordered gambling' in preference to other terms but recognises that this is not entirely unproblematic either.

Crime: The starting point for the research was a very broad understanding of crime. There was an awareness that people may have committed a crime related to their gambling but had not been prosecuted for it, or made a link between the offence and their gambling. Similarly, the research team was mindful that many women may have been a victim of a crime related to gambling. The intention was to capture a diverse range of experiences relating to crime, victimisation, and gambling.

Affected others: Affected others, or 'concerned significant others' (Dowling et al., 2016), are 'those that have been negatively affected by a gambling problem of someone else' (Gunstone and Gosschalk, 2020:5). Affected others can include partners, children, parents, grandparents, siblings, friends, and work colleagues. As with the terminology used to describe people who gamble, there are potential problems with describing people as 'affected others'. While this term is used in the report for clarity and brevity, the research team recognise that a more neutral and person-centred term would be preferable.

2. Literature review

Women and gambling

There has been a rapid increase in the number of women gambling and experiencing gambling-related harms in their lives (Riley, 2021b), which has been driven by 'new products, new media, and new technology' (McCarthy, 2019:5). As gambling landscapes have shifted and the opportunities to gamble online have increased, gambling has become a more normalised and valid recreational activity for women, with an increase in women reporting regular gambling (Wardle, 2017). At least 30 per cent of calls to the National Gambling Helpline are now made by women, either about their own gambling or the gambling of others (GamCare, 2020). However, there continues to be limited research about women's gambling (McCarthy et al., 2019). Gambling research and policy suffer from a male bias with gambling continuing to be viewed as a largely male activity (GamCare, 2020; McCarthy et al., 2019).

Although women's gambling has been increasingly normalised (Wardle, 2017), it is still often presented as being inconsistent with domestic family life and 'respectable' femininity (Casey, 2007). It is critical therefore to explore the contextual factors in women's lives that may be relevant to their experiences of gambling, and gambling-related harms (Collard et al., 2022). These include gendered inequalities and the different domestic and caregiving roles women have. These roles inevitably impact on the mental health of women and their ability to access work, and achieve income equality (Collard et al., 2022:5). Women also experience stigmatisation as 'bad mothers' and as 'vulnerable women' which 'obscures the social, governmental, and commercial determinants of harm' (Collard et al., 2022:5). Moreover, there are unique factors involved with disordered gambling by women, and 'a gendered approach, which focuses on the health of men and women separately, is essential in future gambling research, policy and practice' (McCarthy, 2019:5).

Women predominantly gamble online (Riley, 2021b), although evidence suggests that women have also begun to engage in other diverse types of gambling (Wardle, 2017). Online gambling spaces are considered to be less stigmatising than traditional male-dominated gambling venues (Wardle, 2017). However, many of the fast-paced online gambling games that are targeted at women have been 'recognised as highly addictive, allowing women to escape from problems such as mental and physical ill-health, abusive relationships and caring responsibilities' (Riley, 2021b:5; see also Collard et al., 2022). While some gambling spaces remain dominated by men, there is also evidence that some venues may 'function as a physical place of safety' for some women, especially those experiencing abusive relationships (Collard et al., 2022:6). Moreover, research with older women suggests that some electronic gambling machine (EGM) venues are one of the few available social spaces and leisure activities for women of their age (Pattinson and Parke, 2017).

Women's gambling has been linked to boredom and a mechanism by which they may try to deal with stress, depression, and anxiety (Andronicos et al., 2015; Grant et al., 2012; McCormack et al., 2014; Davis and Avery, 2004). Women with disordered gambling are more likely than men to report abuse as a child (Andronicos et al., 2015). This means that women with mental health problems, substance use, and trauma may be particularly vulnerable to disordered gambling (Boughton and Falenchuk, 2007). This also reflects how gambling is linked to many harms including mental health, substance use, relationship problems, and criminal behaviour (Cowlshaw and Kessler, 2016). In 2020, 76 per cent of women who applied to Gordon Moody services for support, were found to have a diagnosable mental health condition (Gordon Moody Association, 2021). Research has also demonstrated a link between disordered gambling and suicide, with one Swedish study finding that people with disordered gambling have a 15-fold increase in suicide mortality when compared to the general population (Karlsson and Håkansson, 2018).

Women and harms

Langham et al. (2016:4) offer a functional definition of gambling-related harm as: 'any initial or exacerbated adverse consequence due to an engagement with gambling that leads to a decrement to the health or wellbeing of an individual, family unit, community or population'. Gambling can generate a range of harms including those relating to finances, relationships, psychological wellbeing, physical health, employment, education, and criminal activity (ibid.). These harms can be experienced by the individual gambler, as well as many others including their families, friends, and wider communities (Browne et al., 2016). Gambling is considered to generate many community harms, including additional health costs, welfare and employment costs, housing costs (relating to homelessness), and costs to the criminal justice system. Gambling harms can be enduring, persist long after cessation (Wardle et al., 2018), and be experienced intergenerationally and across the life course (Langham et al., 2016). As greater numbers of women have begun to participate in gambling, research suggests that the harms experienced by women have also increased (Hare, 2015).

'Affected others': Women harmed by the gambling of others

For every person engaged in 'disordered gambling' an additional six other people (i.e. close family members such as partners/spouses, parents, and children) are estimated to be affected (Goodwin et al., 2017). It is estimated that approximately seven per cent of the UK population would qualify as an affected other (Gunstone and Gosschalk, 2020). However, the people who are negatively impacted by the gambling of someone close to them are often overlooked (Adfam, 2021). Affected others are more likely to be women, and more likely to indicate that they have experienced almost all of the negative impacts of being an affected other (ibid.). Most commonly, affected others are the partner or spouse of a person who gambles, although other family members can be affected including parents and children. Affected others who are spouses and

partners of someone who gambles report more severe negative impacts in relation to gambling harms, reflecting the 'type and closeness of the relationship' and that these individuals often share family and finances (Gunstone and Gosschalk, 2020:39). One in five people with disordered gambling, also identify as being an affected other (Gunstone and Gosschalk, 2020). Affected others are represented across all age groups, but vulnerability increases among people from ethnic minority communities (ibid.).

Research has identified significant similarities in the harms experienced by gamblers and affected others with gamblers appearing to 'export' around half the harms they experience to others around them (Li et al., 2017). However, there is limited UK-specific research about how families and friends of people who gamble are affected (Banks et al., 2018; Collard et al., 2022). Banks et al. (2018) found that 93 per cent of family members affected by someone else's gambling felt it had impacted their financial security, including a reduction in available spending money (or savings), the loss of a major asset (i.e. car, home or business), increased debt, and bankruptcy. This highlights how money is often 'diverted' away from the household and/or family, thereby making it more difficult to pay basic bills (McCarthy et al., 2022). Gambling may also impact on affected others' work and education because of reduced performance, lateness, absence, tiredness, distraction, and diverted attention (Banks et al., 2018; see also Gunstone and Gosschalk, 2020). In addition, affected others also reported significant impacts on both physical and psychological health, including loss of sleep, stress, depression, distress, anger, shame, hopelessness, insecurity, and vulnerability (ibid.). A small number of people affected by someone else's gambling disclosed that they have felt compelled or forced to commit a crime to help fund gambling activity or pay debts (Banks et al., 2018).

Gambling also has a significant impact on relationships, as indicated by 82 per cent of affected others who responded to a recent YouGov report (Gunstone and Gosschalk, 2020). Gambling and related harms contribute to relationship tensions because of secrecy, deceptive behaviours, lying, and loss of trust (McCarthy et al., 2022). Affected others may feel excluded and pushed away by a partner who is gambling, or feel that their partner is absent (ibid.). These feelings of rejection, combined with the tensions that follow, add to the emotional harms experienced by those affected by the gambling of people close to them. There is currently limited research that examines children's experiences as affected others (McCarthy et al., 2022). However, they may grow up experiencing financial harms in the home, as well as 'lost opportunities, witnessing family conflict, and feeling that they were not a priority for their parent' (McCarthy et al., 2022:8).

Women, gambling, and crime

In the UK, there is limited understanding of the relationship between gambling and crime, although GamCare (2019) estimated that around 30 per cent of people they support have a history of gambling-related offending. In a recent survey, GamCare (2020) reported that 23 per cent of women respondents discussed crime linked to their gambling. GamCare (2019) also reported that the number of service users reporting involvement in crime is growing and that they are receiving increasing requests from the criminal justice system to provide training and intervention. While the relationship between disordered gambling and crime is not well understood, income-generating crime (e.g. in response to the accumulation and repayment of debt) is often linked to gambling (GamCare, 2019). Evidence also suggests that as gambling and gambling-related debts escalate, the risk of offending may also increase (GamCare, 2019). This is of particular concern for women, as women's gambling tends to escalate at a faster rate than men's (Riley, 2021a, 2021b). Recent research using court data in Sweden suggests that middle-aged women may be a particularly high-risk group for developing disordered gambling that may lead to crime (Binde et al., 2022).

Aside from links to financial crimes, there is growing evidence that disordered gambling can be linked to other types of offending including domestic abuse, violence, and criminal damage (Banks and Waugh, 2019; Churcher, 2022; Dowling et al., 2016, 2018; GamCare, 2019; Suomi et al., 2013, 2018). Gambling can increase arguments in domestic settings, with violence involving family members as both perpetrators and victims (Kalischuk et al., 2006; Dowling et al., 2016; Suomi et al., 2013; 2019). The relationship between violent crime and gambling is not well understood or captured in research. In part, this follows from intentional and unintentional underreporting, and when violence is reported, services may not infer a link with gambling (Banks and Waugh, 2019).

Gambling and the criminal justice system

As part of the Commission on Crime and Gambling Related Harm's work concerning gambling and crime, a detailed review of the literature was published by Ramanauskas (2020). This review revealed many gaps in understanding, particularly about how gambling is related to crime, the pathways into gambling-related crime, and the availability, take-up, and benefits of gambling treatment across the criminal justice system (ibid.). Evidence submitted to the Commission on Crime and Gambling Related Harms (2021:1) from academics, practitioners, policy makers, the gambling industry, and people with lived experience also reveals the 'lack of knowledge or targeted activity within the criminal justice system' about gambling and crime. This is reinforced by a recent review by Webster (2022:67) who reports that most criminal justice agencies are 'not aware of or actively developing specific gambling-focused work'.

Recent research with the police in England and Wales reports that only 20 per cent of forces are routinely screening arrestees for gambling addiction and related harms in custody (Churcher, 2022). Of the remaining police forces, 39 per cent were found to have no formal screening procedures but did appear to have some awareness of gambling, and 41 per cent displayed no awareness of gambling-related harms (ibid.). Churcher (2022) also identified that there is tension in police custody about where responsibility for identifying gambling should lie and if this should fall to the police or liaison and diversion staff. Reflecting this, Smith (2022) reports that the police have little limited awareness of gambling and crime, and limited screening procedures or support in place.

Research with magistrates in England and Wales has revealed that most have an 'average' understanding of gambling and that this is either based on personal experience, general knowledge, or insights from cases they have been involved with (Page, 2021). While magistrates indicated that disordered gambling was not often raised in criminal cases, they felt that this was because it was a 'hidden rather than non-existent issue' (ibid.). Magistrates, along with other stakeholders, noted that more training is needed for key decision-makers across the criminal justice system about gambling, the related harms, and how gambling may link to crime. Gambling screening and treatment referrals across magistrates' courts in England and Wales have been reported to be largely non-existent, with limited information about a defendant's gambling being presented in court (ibid.). Page (2021) also reports that magistrates would value clearer sentencing guidelines concerning gambling and that some are unclear about their specific powers are (for example, in relation to being able to ban individuals from using gambling facilities, including online gambling sites). While focus group participants indicated a preference for therapeutic interventions as part of a community sentence over a prison sentence or fine, only 14 per cent of survey respondents indicated that they were aware of a gambling treatment service in their local area (ibid.).

People in prison are more likely to have histories of disordered gambling than those in the community (Banks et al., 2020) with 30 per cent of men in one English prison reporting that gambling is a 'normal part of prison life' (Smith et al., 2022:11). However, there is no routine screening for gambling in prisons, and more needs to be done to identify needs, provide tailored support and help reduce re-offending after release (Banks et al., 2020; Smith 2022). May-Chahal et al. (2012) found 3 per cent of women in UK prisons link their sentence to gambling while 7 per cent disclose having committed an offence to repay gambling-related debts or finance their gambling. A survey conducted with people (of all genders) in prison by The Forward Trust (2020) found that 22 per cent of respondents reported having spent money, or bet on something they own, to gamble in the last 12 months of their imprisonment. Given the risk of recidivism is higher for those with higher gambling severity (April and Weinstock, 2017), and concerns about the limited provision of gambling-related treatment in custody (Smith, 2022), this has important implications for people in prison as well as those under probation supervision in the community.

However, very little is known about the prevalence of disordered gambling or gambling-related harms among those subject to probation supervision in the community (Wardle et al., 2016). Although gambling support has begun to emerge across the criminal justice system (see GamCare 2021; Webster, 2022), research still identifies the need for greater awareness of gambling-related harms across the criminal justice system, including among prison and probation staff (Smith, 2022). Little is known about how probation services may supervise and support people who have committed crimes related to disordered gambling. Research suggests that while some probation officers do try to refer people with disordered gambling to appropriate services, knowledge and practice are variable (Page, 2021). Given the high prevalence of mental health problems and substance misuse issues among those subject to probation supervision (Brooker et al., 2020; Sirdifield and Brooker, 2020) further research in this area is required.

Women and gambling treatment services

While there is growing recognition that women's gambling differs from men's and that the gambling-related harms they experience are different, there are concerns that treatment services for disordered gambling continue to be spaces designed for (and by) men (GamCare, 2020). Women's gambling often remains hidden, with women under-represented in treatment services because of the additional shame and stigma attached to their gambling, or a lack of recognition of the problem (GamCare, 2020; Gunstone and Gosschalk, 2019; Riley, 2021b). Professionals working with women may also have a limited understanding of women's gendered experiences of gambling (GamCare, 2020). There is also a limited understanding of how women are affected by the gambling of others and the potential barriers they may face when trying to access help and support (Banks et al., 2018). Research by Riley (2021a:10) identifies that treatment services for gambling 'are not currently flexible enough to cater to women with different identifies, needs and experiences of gambling harms'. Women may struggle, for example, to attend treatment services because of challenges with childcare or other caring responsibilities (Riley, 2021a). Riley (2021a) also identifies that services could do more preventative work with women and that more needs to be done to signpost women to gambling treatment and support. While addressing gambling-related harms is an important aspect of providing treatment support, Riley (2021a) highlights how women also need longer-term support with issues related to employment, relationships, and self-esteem.

Key points:

- Increasing numbers of women are gambling and seeking support for gambling-related harms. There is limited evidence about women's experiences, with a suggestion that gambling research and policy suffer from a male bias. Treatment services for gambling continue to be spaces designed for (and by) men.
- While women's gambling has been increasingly normalised, it is still often seen as inconsistent with 'respectable' feminine roles.

- Women with mental health problems, substance use, and who have experienced trauma may be particularly vulnerable to disordered gambling.
- Gambling-related harms can be far reaching and long-lasting, affecting all areas of life (finances, relationships, mental and physical health, employment, education, and criminal justice system involvement). Harms are experienced by women who gamble themselves and women who are affected by the gambling of others.
- There is a growing understanding of the relationship between gambling and crime. Linked criminal activity includes acquisitive offences, as well a broader range of crimes (e.g. violent offences and domestic abuse)
- Despite links being drawn, there is limited awareness and understanding across all aspects of the criminal justice system in England and Wales, with implications for identification, timely support, and criminal justice outcomes.

3. Methodology

Research aims and questions

The overarching aim of the research was to amplify the voices of women who have been affected by gambling and crime (including women who have gambled and affected others). The research sought to explore the diverse ways in which gambling and crime (or activities that could be classified as 'crime') impact on women's lives. 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?

Research design

Co-production and participation of those with lived experience

A critical component of the research design was the involvement of people with lived experience of gambling and crime. Four peer researchers were, therefore, recruited to work alongside the team for the duration of the study. Peer research is a participatory research method involving people with shared experiences or identities as researchers, playing a key role in the planning and execution of research (Lushey, 2017). It 'recognises that individuals within any community being researched are themselves competent agents, capable of participating in research on a variety of levels, including as researchers' (Higgins et al., 2007:105). By empowering those with lived experience (Wadsworth, 1998) and moving away from traditional and 'extractive' models of social research (Kindon et al., 2007:1), involving people with lived experience is believed to increase the value and quality of the research (Faulkner, 2009).

This research was co-produced and efforts were made at every stage to ensure that it was informed by those with lived experience. A critical part of co-production is involving peer researchers at all stages of project conception, design, analysis, and dissemination (Harding, 2020). Many participants were jointly interviewed by an academic member of the team and a peer researcher. The aim was to develop a 'strong rapport and empathy between peers and participants', which can improve data quality, participant openness and honesty, and the experience for all involved (Dowling, 2016:75). Peer researchers were

also asked to reflect on their participation throughout the project. This 'allows peers to develop their own practices of self-reflexivity' through the research process (Devotta et al., 2016: 665) and to monitor how their involvement with the research may have an impact on them.

Recruitment of peer researchers, training, and support

Peer researchers were recruited via a two-stage process. Applicants were asked to complete a short application form with a supporting statement, before being invited to take part in an interview with members of the research team. The priority underpinning this process was to a) recruit women with lived experience of gambling and crime (broadly understood) and b) ensure that the women recruited to the study were at a point in their recovery and wider lives, where involvement with a study so close to their lived experiences, would not cause serious harm. Once peer researchers had been appointed, online meetings were held to enable the research team to start getting to know one another and make decisions about how to proceed with the research.

Following recruitment, the research team, peer researchers, and research partners attended a training day in central London. The aim was to meet one another, develop rapport across the team and discuss the research design (i.e. research questions, recruitment and sampling strategies, and different methods of data collection). An interviewing workshop was held by Nicola Harding, exploring good and bad interview practices, and appropriate interpersonal interviewing skills. We also piloted some creative methods with the peer researchers, including mind mapping and the generation of a group Spotify playlist. Creative methods like these can be useful for stimulating discussion, breaking down boundaries, and encouraging participants to engage in a deeper consideration of the issues under investigation (Rainford, 2020). The team then attended an online half-day training session about safeguarding and ethics with Anna Niemezewska (Betknowmore). The safeguarding policy developed by Liz Riley from Betknowmore, related to recruitment strategies and screening, data collection, debriefing, and procedures following specific disclosures of or concerns about imminent harm. Training about ethics, specifically regarding recruitment, informed consent, and debriefing, was provided by Julie Trebilcock.

Ethics and safeguarding

The study received ethical approval from the School of Law Ethics Committee at Middlesex University and His Majesty's Prison and Probation Service (HMPPS) National Research Committee (NRC). This research was also conducted in line with the British Society of Criminology (BSC) (2015) 'Statement of Ethics' and GambleAware's (2020) guidelines about research involving people with lived experience of gambling harms. All lived experience participants received a follow-up call within 72 hours of their participation to debrief and check how they were.

Anonymity and confidentiality

All peer researchers and participants were asked how they wanted to be presented, and if they wished to be anonymised in the report. Three peer researchers wanted to be named, and one wished to remain anonymous. In the wider sample, participants were given the opportunity to use their own name, or choose a pseudonym if they preferred to be anonymised. While many participants wanted to be named, some disclosures may not be publicly known, and the report has therefore tried to be sensitive to this in the presentation of data. This means that specific disclosures are not always attached to participants.

Remuneration for peer researchers and lived experience participant time

Peer researchers were given a £15 voucher for each hour that they worked on the project (i.e. all meetings, training, interviews, and analysis sessions). Participants with lived experience were offered a £15 voucher for their participation. People who came forward as 'stakeholders' were not usually offered vouchers, except where they disclosed lived experience.

Overall sample and data sources

In total, 33 interviews and six focus groups were completed with 27 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. Further information about participants is provided below. All but one of the study participants were women. Nearly all interviews lasted between one and two hours. As data collection commenced, the regular research team meetings with peer researchers were recorded as focus groups, to explore key areas of interest and emerging themes 'on record'. These were supported by several data analysis meetings across the team. These regular meetings provided an opportunity to develop as a team, build rapport, and gain a fuller understanding of each other's lives. They were also invaluable for developing the analysis and co-production of the research findings.

Peer researcher sample

Initially, five peer researchers were recruited to the study, although one withdrew early on, due to personal circumstances.¹ Of the four remaining peer researchers, three disclosed lived experiences of disordered gambling and as having engaged in activities that could be classified as crime. The fourth was a woman affected by the gambling of her ex-partner (i.e. a person often described in the literature as an affected other). All peer researchers were interviewed at the start of the project and again at the halfway point of the study. Two were also re-interviewed at the end of the project.

Stakeholder sample

Interviews were conducted with ten stakeholders, most of whom wished to remain anonymous. Table 3.1 outlines their role and experiences. Stakeholders working for support services represented different organisations. Four of the five gambling service stakeholders disclosed lived experiences of disordered gambling, but not necessarily crime (they were not asked specifically about this, but many reflected on their experiences during interview).

Table 3.1: Stakeholder sample

Name	Stakeholder type
Carolyn	Member of Parliament
Natasha	Works in the gambling industry
Fiona	Former probation officer
Ellie	Senior manager in prison service
Lizzy	Senior manager in prison service
Eartha	Organisation providing gambling support
Rachel	Organisation providing gambling support and lived experience of gambling
Clare	Organisation providing gambling support and lived experience of gambling
Nadine	Organisation providing gambling support and lived experience of gambling
Steve	Organisation providing gambling support and lived experience of gambling

Disordered gambling and crime sample

Three of the peer researchers had previous experiences of disordered gambling and crime. In addition to these three peer researchers, a further six women with lived experiences of disordered gambling and crime were recruited. Although these women came to the study as 'lived experience' participants, many could also be classified as 'stakeholders' for their work supporting others experiencing gambling-related harms. At least two of these women could also be classified as 'affected others', because they indicated they had also been affected by the gambling of others. Table 3.2 provides a brief overview of this group of women.

Table 3.2: Disordered gambling and crime sample

Name	Participant type	Age	Ethnicity
Wendy	Peer researcher and former gambler	50	Black British
Carrie	Peer researcher and former gambler	53	White British
Tracey	Peer researcher and former gambler	60	White British
Lisa	Former gambler and stakeholder	50	White British
Hannah	Former gambler and stakeholder	45	White British
Stacey	Former gambler and stakeholder	28	White British
Stephanie	Former gambler	59	White British
Phoebe	Former gambler	56	White British
Louisa	Former gambler	35	White British

Affected others sample

In addition to one peer researcher with lived experience as an affected other (Nic), seven other affected others were recruited. Of the eight affected others involved with this research, the majority (seven) had been affected by their partner or spouse's gambling. The remaining participant had been affected by her father's gambling. Table 3.3 provides an overview of this group of women.

Table 3.3: Affected others sample

Name	Participant type	Age	Ethnicity
Nic	Peer researcher and affected other (ex-partner)	36	White British
Tara	Affected other (partner)	53	White Irish
Scarlett	Affected other (ex-partner)	39	White British
Julie	Affected other (ex-partner)	51	White British
Diane	Affected other (ex-partner)	55	White British
Victoria	Affected other (ex-partner)	50s	Black British
Emma	Affected other (partner)	32	White British
Anna	Affected other (daughter)	26	White British

Analysis

The initial analysis was undertaken independently by the two academic researchers. All interviews and focus groups were recorded. Verbatim transcripts were made and imported into NVivo, a computer package for the management, classification, and analysis of text-based data (QSR International Pty Ltd, 2020). In practice NVivo was used to support analysis, but not exclusively. After initial coding, the analysis was presented to the peer researchers over three focus groups to facilitate a discussion about key themes. This process enabled discrepancies to be identified and consensus reached regarding the interpretation and application of the coding framework. This highlights how involving peer researchers in analysis can help bring 'additional insight to the

data through their personal experience and understanding' (Dowling, 2016:12). Any data that did not fit the coding framework led to the generation of new themes and revision of the framework. Initial findings were shared and tested through two presentations (to the Commissioners, and at the Howard League for Penal Reform Conference 2022), providing an opportunity for feedback from, to, and between the research team and wider partners.

Limitations

This is a small, in-depth, qualitative study about how women experience gambling and crime in their lives. The sample is not representative of all women who experience gambling-related harms and crime. While agreement to undertake research in prison and probation settings was granted (delayed in part due to Covid-19 restrictions) the time available to complete this research meant data could not be collected in these settings. Further research is needed with women currently serving sentences for gambling-related crimes. The sample was made up of predominately White British women, and therefore further research should explore how women with different ethnic backgrounds may be affected by gambling and crime. Further research to understand the different intergenerational harms that may be experienced by women across their life course would also be desirable.

Key points

- The research was designed as a small, co-produced and in-depth qualitative study employing peer research methodology to generate high quality and nuanced data about a group that is not readily heard in discussions about gambling-related harms and crime.
- The peer researchers were involved in all aspects of the research including interview design, interviews, data analysis, report writing and dissemination.

4. Key findings I: Women affected by their own gambling

Women's lives and their gambling trajectories

Four women (Tracey, Hannah, Carrie, Lisa) had experiences of gambling from an early age with their families. These childhood experiences of gambling (and/or family members' gambling) were usually discussed in positive ways. Generally, for these women, gambling was a family pastime and a means by which they socialised and interacted with older family members. Family members were rarely presented as having had a 'problem' with gambling. Gambling in their adolescence and early adulthood was usually presented as unproblematic, sociable, and as not causing harm to their everyday lives. The remaining five women made limited or no reference to gambling as a child, although one (Stacey) explained how her gambling had begun to increase after starting work in a betting shop aged 18. Another woman (Carrie, who also described growing up around gambling) reported that she started working in a betting shop at the same age. Of the other women in the sample, two began to gamble socially with friends in their twenties, before it became problematic (Louisa, Wendy). The remaining two women (Stephanie, Phoebe) described very limited histories of gambling throughout their lives, and that they had not begun to gamble until much later in their lives, in their forties.

The women reported engaging with a wider range of gambling products, although most commonly disclosed having gambled in casinos, in high street EGM venues, or online. When recalling their lived experience of gambling and its escalation, including the point at which they had engaged with criminality, most women struggled to identify a specific trigger or time when their gambling evolved from being casual and fun, to problematic. However, the findings suggest that irrespective of when women had first started to gamble, their gambling had often escalated following either a significant win and/or a constellation of different stresses and traumas in their lives having become too much. These included: unresolved childhood trauma; employment and finances; physical and mental health issues; relationship-related stress; and family health and bereavement. It is important to explore these wider experiences in order to understand women's gambling trajectories, and the journey some women make from disordered gambling to crime.

Significant wins (and in turn, the lure of VIP schemes)

Nearly all the women described times when they had had a 'big' or 'significant' win. Sometimes these wins were initially described in positive terms, and as offering hope (discussed below). However, many women also described these big wins negatively. For example, Lisa describes winning £127K as the 'worst day of her life', because it was after this point that her gambling began to escalate. Similarly, other women highlighted how significant wins served to increase the frequency of their gambling and the amount of money that they were using to gamble:

I thought I will deposit £10 and very quickly I won £800 ... And basically, that was it, I was hooked. (Stephanie)

I put a pound in and I won, and I was hooked immediately ... It went from putting a couple of pound in, to putting notes in, to just putting everything I ever had in. (Stacey)

Linked to significant wins, several women talked about the problems caused by VIP schemes², whereby gamblers are offered free bets and other rewards or opportunities to gamble. These offers served to encourage people to start gambling again when they had run out of money or were trying to stop:

I wanted to stop and what they [gambling companies] did was ... they would regularly get in touch with me and say we haven't seen you for a while we have put £500 in your account to gamble and there it was. And I started again, and I do feel so strongly about that. There were never any checks made you know like on my financial circumstances, there was never any woah "we think you're going a bit too fast here". It was just take, take, take. (Stephanie)

Many women felt that the VIP schemes reflected the predatory nature of the gambling industry. This was often met with considerable frustration because the women felt the industry should have a greater responsibility to make proper checks about where people's money comes from. Instead of intervening when people were spending well beyond their means, the women told us how different gambling companies did little to deter or investigate, but instead kept encouraging people to play. Hannah, a former gambler who had spent time in prison for a gambling-related offence, recalled:

You get assigned a VIP host ... she was so friendly, very nice, telling me all about herself, sending me pictures of herself and things like that, giving me money, bonuses, sending me gifts, so we had that connection so I know it is not her personally but the organisation obviously knows what I am depositing ... had they have done their job, the red flags were well she used to gamble like £10-£20 she is now doing you know £500-£600 a day, where is the money coming from? Can she afford that? That is a hell of a lot of time she's spending gambling ... the money ... because it was fraud, the

money wasn't coming from my bank ... there was a lot of red flags that had they have picked up, that might not have gone as far as it did. (Hannah)

Like Hannah, other women, while taking responsibility for their offence, felt that the industry had a responsibility to do more. Had the industry (and indeed their banks) engaged with more responsible scrutiny of what they were spending, the women felt that they may have been able to stop earlier. In one focus group session, Tracey noted:

The industry ... get away with everything. They should have been there with me on the stand [in court]. They never checked where I was getting this money from, they saw how much money I was playing ... it could have been picked up a lot sooner.

Constellation of wider stresses and trauma

The women often found it difficult to pinpoint exactly what had led to their gambling becoming disordered, or identify the point at which they engaged in crime to support it. Wendy observed that it was difficult to '*pinpoint anything*' because '*you're not aware of what you're doing*'. On another occasion, she added: '*The truth of the matter is, yes not many people can tell you that date when it flipped from being a bit of fun to it being compulsive*'. Similarly, Louisa recalled that the escalation of her gambling and subsequent turn to crime was a '*big blur*'. Other women reported similar experiences of being disassociated from their gambling, its escalation, and the harms that emerged. Nadine, for example, reported '*I felt like I had not been on the earth, I have been somewhere else*'. Similarly, Tracey recalled: '*It was paper going into a machine, it wasn't real money, it had no ... meaning*'. These narrated experiences are significant because the analysis revealed that for many women, gambling and the related harms, appeared to be unforeseen (a theme returned to below). These narratives also reveal how much time women lost to gambling. While women found it difficult to isolate specific events as being the primary cause for the escalation of their gambling, what was clear across all the women's experiences was the complex interaction of wider stresses and trauma that had built up over time. Significantly, these were most often hidden, overlooked, or dismissed by the women themselves and others around them.

Unresolved childhood trauma

The interviews were guided by participants, and what they felt was relevant to their lived experiences of gambling and crime. As a result, not all women spoke to us about their childhood experiences. Of those who did, most described them in positive ways. However, what became clear is that some women felt (in hindsight, or following therapy) that they had been dealing with unresolved childhood trauma when their gambling became increasingly disordered. For example, Louisa, who felt her gambling escalated as her father's cancer worsened, recalled:

What I learnt from seeking help is we had quite a lot of trauma as a family growing up ... I had a lot to deal with. You know my younger brother is severely disabled with cerebral palsy, we were told he would never make his first birthday so from a young age we always had that. My mum had a very long battle twice, she got cancer, growing up she was in and out of hospital all of the time. And I think it brought up a lot of triggers, especially then sort of in later life which I never addressed, I just sort of always got on with things, I never sort of really spoke about them or how I was actually feeling.

Other women recalled childhood experiences that ultimately involved their parents being more absent than they may have desired, due to mental health, disability, or other health issues (of both parents and siblings). Some women also described strict upbringings, as having been compared negatively to their siblings, and of truancy from school. A small number of women disclosed significant challenges and harm in their early years. Carrie, who disclosed gambling from a young age, also described gambling as an adolescent when she was in care and often unsupervised. She told us how she found the betting office a safer place to be than at home and how gambling then became habitual, as a source of 'comfort', and a way to cope with things.

Several women linked their gambling (or their attitudes to money) to their experiences of growing up in economically challenging situations (which appeared to add to the shame they then felt when talking about the money they had lost through gambling). At least three women linked the experience of poverty, coupled with expectations of ambition and aspiration, to their gambling. For example, Wendy believed her gambling linked '*back to my childhood poverty right and that pursuit of money ... wanting that money, wanting to be rich*'. Carrie, talked about similar experiences and how she had been brought up to be competitive, earn money, and be successful:

I didn't realise my family were obsessed with making money, obsessed with being successful financially ... I didn't realise how much that was ingrained. So, even when I was a support worker I was doing hundreds of hours a week to try and have this you know like make enough money, try and get on the mortgage ladder or something and it was just all about money and success.

Stress relating to employment and finances

In adulthood, all the women were juggling a range of wider stresses and traumas in their everyday lives, as their gambling began to escalate. Many women described how they were in successful employment before their gambling became disordered, but it was apparent that many of them were not fulfilled by their careers. Even if the women did not report specific problems at work, there was a sense that they were often quite lonely or isolated in the workplace, and largely left to 'get on with it', with limited support. In addition to feeling unsupported at work, two women (Tracey and Wendy) talked of more

specific challenges in relation to bullying, whistleblowing, and dismissal. From their accounts, it was clear how the corresponding stress also led to increasing gambling:

*I was leaving work to go and gamble, you know and every time I had a stressful meeting about the whistleblowing I would go and gamble.
(Wendy)*

As women's gambling escalated, they reported increased employment-related stress, reflecting the inevitable difficulties involved with disentangling key triggers behind women's escalation in gambling and the resulting harms. Ultimately, at least three women lost their jobs as a result of their gambling because of taking money from work (dealt with later in the report).

Many women described significant worries about money that did not always relate to their gambling. For some women, gambling presented as a way of securing money for the family home that would not otherwise be possible. A stakeholder participant working with women in prison (who also disclosed her own lived experience of gambling) reflected how:

They often get frustrated and think I have got to do that because I have got to feed my family, or I have got to pay these bills, or I have got to do this, and I have got to do that. (Clare, Prison liaison)

Health-related stresses

Among several reasons for an escalation in gambling, Tracey also highlighted the role of the menopause:

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.

The possible significance of the menopause was explored by other participants. Carolyn Harris, MP, and Chair of the All-Party Parliamentary Group (APPG) on gambling-related harm, felt this was a matter that needed further consideration. Similarly, a stakeholder with lived experience of gambling and who was working directly with other women affected by it, reported: *'I am starting to hear a lot more about menopause'* (Nadine). Stephanie observed:

I think I started my menopause about 48/50 and yes, I definitely do [think it affected the gambling] ... I think it did. Emotions and obviously you know hormones all over the place yes.

Other women drew attention to the role of other health issues in the escalation of their gambling. For example, Phoebe told of her experience of thyroid cancer, mental health problems, and the impact she felt it had on her decision-making in relation to gambling:

There had been a gradual build-up, which affects your hormones ... plus I also had had cancer when I was 29 years old and had a full hysterectomy yet again the hormones are affected ... and then they put me on anti-depressants and the only research I have been able to find for myself is that the dopamine and things in the anti-depressants and your hormone imbalances can have an effect on the judgement of reality. Because I always felt sort of for many, many years like I was disassociated because ... I really felt like there was two of me.

Another woman talked of the significance of a serious car accident in her mid-30s, which left her unable to work, because of the injuries that resulted:

By the time I was about 35 and had a really bad car accident, that is when I really went downhill and my gambling became a problem because I think that was when online ... when I, you know couldn't do much, I couldn't [work] ... I had really hurt myself you know I couldn't do anything ... eventually I went bankrupt with how much I spent on gambling. It was awful. (Anon)

The women cited thus far in this section are all now in their 50s and 60s, with two indicating limited histories of gambling until some of these issues came to the fore. For women who had begun gambling earlier in their lives, their health may have also played a role in their gambling participation. Stacey indicated that her gambling addiction may have stemmed from earlier problems she had experienced with anorexia:

I suffered with anorexia really badly throughout my teens and I didn't realise until much later in my recovery that there has actually been ... almost a link between the two. (Stacey)

Additionally, poor mental health and low self-esteem were also significant issues for the majority of women, particularly as their gambling escalated. Many described their low self-esteem, self-loathing, and its significance at the time:

Inside I felt I was dead, I felt there was nothing in me. (Hannah)

Relationship-related stress (with partners)

Three of the nine women disclosed experiences of coercive and abusive relationships with male partners, sometimes suggesting that these played a part in the escalation of their gambling. Tracey told us about the long-standing impact of her ex-husband's behavior toward her, and ultimately on her gambling:

It is everything, every single thing comes to a head, the stigma comes to a head, the abuse I suffered from my former husband throughout our marriage and then the divorce and then bringing up the children and my children's reaction to a lot of things, a lot of narcissism going on. (Tracey)

Existing literature highlights the relationship between domestic abuse and gambling. Stacey, who now works with women affected by gambling, reported:

I see a lot within the women, domestic abuse and cocaine addiction as well, that is more regular than I imagined that it ever would be, so complex needs cases, mental health is a huge one... so many of these women have terrible home lives like I say domestic abuse, isolation, not enough support and that is why they are turning to it.

While some women had experienced coercive or abusive relationships, others described relationships that had been unfulfilling, or where their partners were unavailable or absent. Hannah stated her gambling had begun to escalate following the birth of her child, and her partner's spiralling addiction to alcohol. She said she could no longer go to bingo with her friends because she had no confidence her partner could care for their child:

I couldn't rely on him to look after my son to go bingo because I would come home and he was like passed out ... you know he is not responsible enough to look after him. So, I sort of missed out that my friends were going to the bingo, and I couldn't, so but I found then online [gambling]. (Hannah)

Hannah was not only dealing with her own transition into motherhood but also the additional pressure of looking after her child on her own. She was trying to 'hold it all together', and gambling became a means of escape. Critically, she became more isolated from friends and family, increasingly avoiding spending time with others, and not talking to people about what was going on at home. Over time, this began to take more and more of a toll:

We couldn't have people in the house because he would be drunk at like 11 o'clock in the morning, we didn't like going to people's houses because he would be drunk ... so we made excuses ... I would get ... a phone call and he would be too paralytic to make his way home so me and my son would have to go to the park and drag him [home] ... So the shame was just unbelievable. And again, I never shared this with anyone, it was just me and my son, no one knew how life was ... I was heavily relying on the gambling then. (Hannah)

Other women spoke about having been in relationships for the wrong reasons, sometimes as a means to support their gambling. For example, one woman reflected on her 'unhealthy' approach to relationships and as often finding herself in relationships with people who were 'emotionally unavailable'. She recalled how she felt about being in a relationship with a married man for many years:

I am not proud of it and that is you know the addiction ... anybody who enables you for money and the world of gambling is going to be your friend. And it is not healthy, but you know I think I went for people who would give me money, and that is awful but that is what I did, and I think anybody who is in gambling will go for easy money and will be in bad relationships for money. If they are really honest. (Anon)

Other women talked about the stress and anxiety that resulted from having affairs. For example, one woman recounted the emotional turmoil, heartache, and guilt that followed from having an affair with someone from work:

I was besotted and head over heels and yes there was a relationship and that was crumbling around me and I was broken-hearted ... and it was all of the guilt and you know filling a void ... that was definitely the issue at the time. (Anon)

Finally, for some women, relationships with romantic partners could be characterised by their own absence. Some indicated they had often been single, or that relationships had not lasted because they were unable to sustain them, in part because of gambling, and because of a desire to push people away. Louisa explained that when her gambling was at its worst, her relationships never lasted long because she did not want people to get too close:

Relationships didn't last ... I stayed on my own for a lot you know or any relationship I had, as soon as somebody started to scratch the surface with me and get you know ... emotionally sort of attached with, I just used to cut myself off because I didn't want anybody near me or close to me.

Family health and bereavement

Several women drew attention to the worries and challenges brought about by their parents' physical and/or mental health. One woman told us about the impact of growing up with a parent with mental health problems. Louisa recalled how both her parents had been very unwell in her twenties, but also how she had learned from an early age to suppress how she was feeling because 'we didn't talk about things in our family'. It was clear that as a young adult, Louisa did not talk about how these events may be affecting her, and instead turned to gambling as a means of support:

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.

Aside from caring for (and worrying about) older parents, many of the women described having other significant caring responsibilities in their lives, often in relation to their children. One woman spoke of the challenges involved with caring for one of her children with significant disabilities, and another of largely caring for her son on her own because of her partner's drinking. Whatever their circumstances, it was clear that the women participating in this research had been juggling many responsibilities, stresses, and traumas in their wider lives.

Women's motivations to gamble

When the women described their gambling, its escalation, and their motivations, four themes emerged. These were: gambling as a source of hope; gambling as a safe place and a means to hide; gambling as self-destruction; and gambling as an unforeseen harm.

Gambling as a source of hope

For some women, especially those who had experienced economically difficult times (in either childhood or adulthood), gambling was seen as a source of hope. Several women spoke of having limited financial resources and saw gambling as a means by which to better their lives (particularly after substantial wins). Wendy recalled her thoughts following a big win at the casino on a social night out with her friends:

I was 27 and ended up going to a casino and thought ... I can get rich this way. And kept going back to gamble to get rich.

While Hannah did not discuss her childhood or any early experiences of financial hardship, it was clear that her financial situation as a single parent, meant that gambling presented a possible way out of the financial difficulties that she was facing:

I am a single mum with a gambling habit, I didn't know how I was going to manage that in my head ... I needed to gamble because I needed that fix but I also ... that is a way that I could make a great life for me and my son by having one big win, and then you know it would be great, so I needed to gamble.

Another woman described the necessity of raising money while homeless and trying to escape from her situation:

[I was] in a really dark place, homeless, and had to go to the council and be in this sort of emergency B&B which was full of drug addicts, it was really bad and I ended up just going down a really dark path and looking at ways to raise money because obviously, I had nothing. I started looking at various forms of fraud. (Anon)

Gambling also represented a source of hope because it enabled women to escape from their everyday lives and the wide range of stresses or traumas that they were juggling.

Gambling as a safe place and a means to hide and escape

While the women often described very visual sensory experiences of gambling (i.e flashing lights, noises, etc.), it was apparent that gambling also represented an escape and, a safe place for them to disassociate from their everyday lives. There was a sense of calm and quietness through many of their accounts:

It is the place you go to hide and to escape. It is almost an escape room just to have 'me' time. (Tracey)

It would be like ... avoidance, escapism, I would lock up [place of work] ... and go straight to the casino. So much so that I didn't need to actually say my name anymore, they just ... [said] hiya Wendy. I felt like I had become like a fixture. (Wendy)

Wendy's account highlighted how gambling, for some women, offered a space of belonging. Both Wendy and Tracey spoke at length about how people would save machines or spaces for them within gambling establishments. Other women described how gambling had become an increasingly solitary activity. This offered an opportunity for women to have their own space, away from others, and away from the wider challenges in their lives:

I can remember one particular time where I was in the bookmakers, in Ladbrokes, and he [partner] came in at the side of me and I virtually told him to ... F-off because it was between me and the machine, I didn't want anybody else watching, it was my ... that was my relationship. (Phoebe)

These narratives highlight how one attraction of gambling was the extent to which it could be hidden from others and provided a 'safe place to hide'. Hannah's narrative illustrates how gambling could be a coping strategy, masking reality:

Gambling gives you that outlet where you are not in it anymore, you almost are going into a make-believe world and the money I was putting into a machine for example wasn't real, it was paper ... it wasn't a real-world ... I know it was real, but it didn't feel real, and you hide behind that because you put up a mask of everything is well, everything is fine.

Her account also reveals how gambling, for many of the women, was an unforeseen harm (a theme explored below). It had initially been a way of 'holding everything together', as an outlet, and as a way of managing stress, which provided some relief before their gambling had become disordered. The hidden nature of gambling, particularly online gambling, also enabled women to distance themselves from the significant shame associated with it:

I would say gambling. I think [women] are incredibly ashamed of it, sat at home ... even the act of gambling seems quite sordid for women. Like I said I would go from bookie to bookie to hide what I was doing and then luckily, I found online. So, I could sit at home completely anonymous, nobody knew what I was doing, sat on toilet at midnight, and gamble everything I had away. (Stacey)

Gambling as self-destruction

Several women explained that they had begun to use gambling as a form of self-harm or destruction:

I really felt like there was two of me. And it was like I would think why are you doing this? You have had the perfect house you know your life was nice so why have you just destroyed it? And it was as though there was something very deep with inside that just wanted to destroy everything, and it is like I didn't feel as though I deserved anything. I didn't feel like I should be good at anything. (Phoebe)

I wanted to destroy myself with something and that was what I was doing, that was all I was doing. (Louisa)

These accounts show how isolated women sometimes felt, and their poor self-esteem and self-worth at the time.

Gambling as an unforeseen harm

Nearly all the women with histories of disordered gambling emphasised how they rarely drank alcohol and had no histories of illegal drug use. While many indicated that they had 'addictive personalities', most went to some lengths to distance themselves from any use of drugs or alcohol. However, two women noted the significance of what they called 'food addiction' and another spoke about how her work and approach to romantic relationships could sometimes be compulsive or addictive. 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. It enabled women to carry on juggling the different challenges in their lives while maintaining an appearance of being in control. For many women, gambling thus represented an unforeseen harm. What had initially started as an effective (and legal or acceptable) means of escape, was not anticipated to have been so addictive or as likely to cause so much harm. This is captured through the following account from Phoebe, the only woman in the sample to disclose illegal drug use:

I did try heroin ... I couldn't drink because of the thyroid cancer, and I have never been a drinker, but I did try heroin ... but I felt ... my mask was dropping so I wasn't able to live my daily life. I mean right up to being arrested I was still at work every day. You know living a normal life, pretending to be a normal person.

Phoebe's quote captures this desire to be hidden, and the attraction of gambling as a means to cope with wider stresses in a way that, initially at least, could be hidden from those around them.

Women's experiences of gambling-related harms

It was often difficult to extrapolate how women's life experiences were driving the gambling or were direct harms of their gambling. Many of the harms reported in this section also represented sources of stress and trauma for women, which in turn served to escalate their gambling.

Financial harms

All the women spoke about the significant financial harms that followed from their gambling. Several women spoke about their experiences of bankruptcy and of making Individual Voluntary Agreements (IVA) to try and address the debt they had incurred as a result of gambling. Stephanie recalled:

I went into an IVA to consolidate all of the debt, which was well in excess of £100,000 ... [but] I was still gambling and you know bills ... we got behind on our mortgage ... we nearly lost our house.

While Stephanie indicated that she was ultimately able to keep her home, other women fell behind with mortgage payments and did lose their homes. As a result, two women in the sample ended up in supported accommodation:

I ended up homeless. So, I ended up on virtually on the streets with nothing ... I still continued to gamble but this time it was ... and this is what I have never really spoken about but I ... when I say I turned to crime. (Anon)

I was homeless, and the council weren't going to help me, but I literally had to play the suicide card for them to put me in like a hostel. And erm you know once I was in this awful like bunk bed awful place ... [and] ... I ended up in prostitution. So, it really was bad because I had no form of money at all. (Anon)

These accounts illustrate how losing a place to live and being forced to live in supported accommodation, serves to introduce other harms, trauma, and risk to the lives of some women. It can also lead women to turn to crime to either continue their gambling or to try and raise money in a situation where they have very little.

Employment-related harms

At least three women lost their jobs because they had stolen directly from their employers to fund their gambling. Most women spoke of the difficulties involved with securing work during their recovery from disordered gambling, either because of a criminal conviction or because of health issues that made it difficult to work. This generated considerable anxiety and upset and added

to the challenges involved with their recovery and ability to address financial harms. Phoebe, who had stolen money from a client, was no longer allowed to work in a social care role with vulnerable people. Consequently, she struggled to find a job that fulfilled her and would help get her life back on track. Similarly, other women described difficulties in securing stable and well-paid employment. This contributed to their financial instability as they tried to get their lives back on track.

Health-related harms

Participants talked at length about the impact that gambling had had on their mental and physical health. Two women disclosed having fibromyalgia, and it was clear that they considered gambling to have played a significant role in this. Wendy directly attributed her diabetes to gambling. Several women also described health problems with their cardiovascular health:

I just thought my heart is going to give out, I thought to myself I am going to end up having a massive heart attack. (Lisa)

I had a pacemaker put in about 7 years ago, but then I ... thought my kidneys were going into failure ... I broke out in psoriasis everywhere which is a stress thing ... it literally was one thing after another ... I got diagnosed with asthma and ... my sisters often used to say I don't know how you haven't had a heart attack, and I used to feel like that, there were times when I thought I am going to die. (Stephanie)

Stephanie's account reflects the difficulties involved with understanding how poor health may both drive and result from women's gambling. Similarly, one woman who disclosed ongoing health issues (ranging from mental health problems to IBS, to fibromyalgia, to joint problems), captures the interaction between poor health and gambling:

I have got a lot of ... health problems from ... the addiction ... life is painful to be alive you know it hurts you know so that hasn't been easy, but it is not an excuse but before I probably would have you know just said I couldn't do anything and then used it as gambling as something to do, to take my mind off those health problems. (Anon)

Gambling also had a significant impact on women's mental health. More than half of the women disclosed occasions where they had considered suicide or had made attempts to end their life because of gambling. This often followed significant financial losses or moments where they could see no way out of their situation. Stacey told us:

I lost homes, I lost jobs, I lost relationships, I lost absolutely everything through it and nobody knew and I had made a couple of attempts by this point to end my life because I felt that there was no way out of it.

Another woman described beginning to drive to the other end of the country to take her life, before then deciding to hand herself into the police (following theft from her employer). Some suicide attempts were also prompted by situations where the women felt particularly ashamed and regretful. Stephanie, for example, talked about emptying her husband's bank account and borrowing money from her daughter on Christmas day, only to lose it all, which led to her take an overdose.

Relationship related harms

Three women were still in relationships with partners who had been with them when their gambling was at its worst. These partners were described in mostly positive ways for the support they had provided throughout. Irrespective of whether women were talking about current or previous partners, one clear harm that followed from their gambling was relationship strain and, for most, breakdown. All the women spoke about the secrecy related to their gambling and how they would regularly lie to their partners, as well as their wider familial and friendship networks. Stacey recalled that *'everything that ever came out of my mouth was a lie'* and that she would *'lie, deceive, steal, it didn't matter I would do anything that I needed to, to fill this need to gamble'*. Most of the women were frank about how they had behaved in 'manipulative' ways when their gambling was at its worst. For example, Wendy recounted:

I had to then coerce, groom my partner because ... without his support I wouldn't have been able to gamble as I did, so I got him into the game as well and we would be there [casino] sometimes from about 10 pm until 6-7 am in the morning.

One woman felt, in hindsight, her behaviour in relationships had been problematic, and motivated by the need to obtain money to gamble:

It really saddens me looking back but ... I wanted money off partners ... so I think that ... was like DV [domestic violence] and that is really hard to swallow but ... I am not like that now, but I definitely can see that I really wanted to control the finances so that there was money available for gambling. (Anon)

As a result of their secrecy, lies, manipulation, and because of repeated borrowing and stealing from their families, the women described how key relationships with partners, parents, and children had led to increasing distance, and sometimes broken down. Five of the nine women who had gambled indicated that they had children, although the impact of gambling on their relationships with them was not discussed in any detail.

Shame, risk, and victimisation

Shame surrounded the women's experience of gambling, with all talking about the guilt they still felt for the people they had hurt (e.g. partners, employers). Shame and guilt appeared to centre around particular situations, often

characterised by risk, anxiety, and longstanding regret. Two women disclosed that they had found themselves exchanging money for sex in order to help fund their gambling. Another woman recalled an occasion when she had walked 21 miles home after losing all her money at the casino. She detailed other occasions where she had begged for money, drifted into other motorway lanes after driving without any sleep, and a situation where she almost ran across a motorway following an argument with her partner about going to the casino. Another woman recalled how, following a night of gambling without sleep, she hit a cyclist while driving. One woman disclosed that she had been gang raped after losing all her money at a casino and having no means of getting home. What was clear was how these events, where women were unable to control their gambling and the consequences of it, added to their experiences of shame and gambling-related harm.

Women, gambling, crime, and the criminal justice system

Overview of criminal offences and consequences

Of the nine women with experiences of disordered gambling and crime, four had spent time in prison because of a gambling-related offence. Tracey received a three-year prison sentence, after stealing more than £550,000 from her employer. Phoebe disclosed stealing £10,000 from a client she worked with and having then been sentenced to 18 months imprisonment. After her release, Phoebe disclosed a second gambling-related offence, theft from her employer, for which she received a suspended sentence. Hannah stole £40,000 from a friend and was sentenced to 26 months in prison. Louisa stole approximately £180,000 from her employer over four years and was sentenced to 18 months imprisonment. Of the five remaining participants, all disclosed having obtained money illegally to support their gambling. This most often involved stealing from family members or taking out loans in their name (i.e. theft or fraud). One woman told us she had fraudulently claimed for overtime at work but was never caught. Another woman revealed she used to put false plates on her car, fill it up with petrol, and then drive to the casino. Another woman revealed how she had taken advantage of a flaw in a banking system and been able to use money (£40,000) that had been transferred, twice. The same woman also disclosed living in a hostel and taking out credit cards in other people's names, but before using them, went to the police and told them what she had done. After the police investigated what had happened, no further action was taken. Those who had not been prosecuted for an offence related to their gambling made it clear that the criminal justice system had been a 'near miss', and that they were either very close to getting caught or that it was only a matter of time before they would have found themselves in serious trouble. All five told us that they were lucky not to have ended up in prison:

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)

I would have done anything to get that money ... I am lucky that I didn't end up in prison. (Lisa)

While the women in the sample only disclosed financial crimes related to their gambling (except for one woman who reflected that her behaviour towards her partner to obtain money could be considered as domestic violence) the stakeholders revealed how gambling can be linked to a far wider range of offending, including violent offences. For example:

One particular lady ... literally smashed up the whole of a bookies like smashed it up you know the machines, the windows and it was the straw that broke the camel's back you know, she'd ... lost thousands upon thousands before and she had lost £30 but it was her last £30. (Clare, Prison liaison)

The interviews with stakeholders revealed some of the practical challenges involved for the criminal justice system in terms of identifying gambling, and then putting services in place to address them. One senior manager in the prison service said:

Gambling for most part isn't a crime. And therefore, people aren't sort of presenting with that as being the reason that they are in prison you know, they might have been shoplifting and then everything sort of gets labels as acquisitive crime you know but it is not necessarily obvious whether or not gambling was underpinning that. (Ellie, Senior Prison Manager)

The same stakeholder reflected further about how gambling might play a greater role in offending, but that the lack of data or disclosures from women in prison made this difficult to confirm and address:

We do know that far more women are in prison with crimes to support a drug habit of their partner ... than the other way around of men in prison to support the drug habit of a woman. And I think it is entirely plausible that that could be happening with gambling as well although I have never seen anything substantive on that. (Ellie, Senior Prison Manager)

Turning to crime

The criminal activity disclosed by the women in this research was acquisitive, committed to obtain money to support their gambling. Before stealing from employers or people outside of their immediate family, many women indicated that they had taken out several different lines of credit to support their gambling, as well as having borrowed and stolen from family members. The point at which women turned to crime was the point at which other financial avenues were no longer available to them:

I knew I had to go play, I just had to ... I didn't have any more money and I couldn't take any more payday loans and we were in such trouble, my husband was made redundant ... so it was really, really hell, it was really hard so, I think I thought, let me try [theft from employer]. (Tracey)

It was often during these discussions that women articulated just how strong their addiction had been. Most women described how they would have done anything to get money to gamble when their gambling was at its worst:

It was very easy to commit a crime. And you know with gambling, when you're in that mindset, all you're doing is just looking at a way to get money, you don't care how you do it. (Anon)

It was through desperation, absolute desperation for the need for money, the want to make everything better but also the fact that I didn't care, like everything that came over me I would take money from wherever I needed to because I was so driven by this need to gamble. (Stacey)

There was not always a specific reason that women could identify as to why they had committed a crime at the time that they did. Instead, it often resulted from their situation becoming unbearable. Women did not know where to turn and committing crime became an easier thing to do. Crime sometimes also resulted from women no longer caring (linking to the theme of gambling as self-destruction). One woman, who disclosed having been victim of gang rape after losing all her money at a casino, revealed:

I think that [gang rape] made me go to the dark place to you know when I started doing the fraud because I just didn't care anymore, I think because I thought I had done such a bad thing that I think that ... I just did not care anymore how I behaved. (Anon)

Contact with the criminal justice system as a source of relief

All five women with experience of criminal justice contact because of gambling-related offences, either went to the police themselves and/or told the police everything following their arrest. While women described feeling scared by their involvement with the criminal justice system (which was usually presented as the first occasion) for some it was a source of relief. It marked an end to the secrecy, and an opportunity to enter recovery and begin to address the underlying issues driving the gambling. These points are illustrated by the words of two women who had been imprisoned after they stole significant sums of money from their employers:

I sang like a canary [laughs] you know from the time I admitted to what had I done I remember when the police eventually were called and I was arrested at the office, I remember sitting in the police cell thinking it is done. I am free. It is done. (Tracey)

[I] never once tried to hide anything, because when I started talking about it I guess I just realised this huge weight was starting to be lifted off my shoulders, this horrible secret that I had been carrying for years ... it was sort of relief and I cooperated. (Louisa)

Criminal justice system as disinterested and unable to help

At all stages, the women indicated that the criminal justice system had limited understanding or concern for gambling, and its relevance to their offence. This was confirmed by the interviews with the criminal justice in their discussion of the limited support services in prison and probation services, and that people are not routinely screened in relation to gambling. Carolyn Harris MP explained:

The police don't acknowledge it because they don't recognise it, the CPS don't understand it, so they don't recognise it, then you turn up in court ... and the courts are not geared up for that and the prison certainly aren't because when you get into prison there's no treatment for you, and they would tell you well, we wouldn't fund a treatment on ... a course on for problem gamblers because there's not many of them. Of course, there are, they just haven't talked about it. (Carolyn)

Women most often told us that questions about their gambling were not asked, that the best they got was a leaflet, and gambling was usually seen as somewhat irrelevant. Not one woman who had experienced imprisonment and/or probation supervision recalled having any support related to gambling from the criminal justice system. Tracey recalled:

There was a notice on the wall ... if you have got a problem, you know you can contact GamCare but that is all I have ever seen in a probation or prison setting ... no one has ever spoken about it or ever signposted it. (Tracey)

Through their accounts, it was apparent that gambling was only part of a conversation if the women raised it themselves. While some women indicated that some staff had been 'understanding' on hearing about their gambling histories, there was still little provision of support:

I had pre-sentencing report, yes the lady was very nice who did my pre-sentencing report and you know they were very sort of understanding ... but then I don't know if I hadn't have been telling them all of the things I do, do they then, would they then try and signpost somebody in the right direction, that is what I don't know, as I said I was very forward in doing all of these things myself but if was somebody who didn't know what to do, would they? (Louisa)

Interviews with stakeholders reflected these concerns, and while there were some emerging areas of good practice, it was clear that these were usually local, and not system-wide. One stakeholder reflected:

My main observation about this field is that it is insufficiently thought through, there are insufficient services, we don't know the level of demand etc. (Ellie, Senior Prison Manager)

This last reflection highlights the need for much greater awareness and understanding of how gambling and crime may intersect. This was captured by another stakeholder who spoke about their organisation's work on the issue:

We started out on the project looking for sort of key points or where to include a screening question in the criminal justice system but what we have come up against first and foremost was a real need for culture change and there needed to be a system-wide increase in awareness around gambling harm. (Eartha, Organisation providing gambling support)

Some empathetic responses and second chances

Some women reported empathetic responses from criminal justice actors. Phoebe, who had been imprisoned, recalled going to court for a second gambling-related offence following theft from an employer, and receiving a suspended prison sentence:

[The magistrate] looked at me and said, I believe in you, you can do this, you need to go and get the help ... And I remember walking across from the front of the magistrates ... and I thought this is it, I am not coming back to this place ever again. Somebody has looked me in the face and just given me a bit of hope and I made the decision then that that was it. I needed the help. (Phoebe)

Another woman, who had fraudulently taken money from her bank but was not prosecuted, recalled a discussion that she had over the phone with the bank:

First ... I said that it was my friend was doing this [the fraud] and then I just said actually it was me. And they were really sympathetic because they knew how destructive the addiction had been for their brother, so I think I was really lucky who picked up that phone in that department. (Anon)

This woman's recollection reveals how empathetic responses were sometimes felt to have followed from other people having had lived experiences of gambling and gambling-related harms.

Inconsistent criminal justice responses and experiences

Inconsistencies in criminal justice responses were highlighted. Experiences varied in terms of bail arrangements, investigation times, waiting for prosecution, court hearings, and final sentence. Where criminal justice actors had personal experience of gambling, women felt they had been given a lifeline, and were treated more leniently than they might have. Others, particularly those who had been sentenced to prison, felt they had been made an example of. Many felt that their gambling had not been taken into consideration by the criminal

justice system, but instead that a calculated and predatory narrative had been constructed around their offence, when in fact, it had been driven by addiction and their need to obtain money to gamble. As Phoebe described:

In the grand scheme of things today when I hear other people tell me their stories ... I could have murdered somebody and probably got off lighter, been treated more differently and the fact it wasn't planned, and I didn't use any of the money for holidays or luxuries of life, they could see genuinely where it had all gone into the bookmakers and I feel quite let down actually. I do feel very much let down because ... it has destroyed my life for the last 11 years. (Phoebe)

Waiting for punishment. In limbo. Waiting to start again.

Two of the women sent to prison recalled long periods of being under police investigation and waiting to go to court³, which left them in limbo, experiencing uncertainty and anxiety about what would happen next. In many respects, their lives were on hold. They could not work, and they were essentially waiting for punishment so that they could start again:

While I was going through court ... all I had wanted to do ... is just go and get my life back on track, I wanted to work but I couldn't go and get a job because I didn't know ... what sentence I was going to get, my whole life was in limbo ... leading up to being sentenced, I was just literally waiting for my punishment and to be able to ... just deal with whatever was thrown at me. So that I could start again. (Louisa)

Although the majority used this time to identify and then access services to address their gambling, they had to do this by themselves. By the time they attended court or were sentenced, most women were well underway with their treatment and recovery, raising questions about the utility of a prison sentence at such a late stage.

Pointless punishment

Women who received prison sentences highlighted the lack of rehabilitation or treatment offered to them:

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)

The perceived pointlessness of imprisonment often followed good progress made while awaiting sentencing, and the subsequent lack of services available in prison. Long periods of waiting for punishment were considered to add additional time to their recovery, on the basis that it was difficult to rebuild their lives until their sentences had been completed. While in prison, women spoke to the challenges involved, such as those brought about by Covid-19 restrictions

and the normalisation of gambling within prisons. Others drew attention to the poor support in terms of both rehabilitation and resettlement.

Two prison stakeholders were interviewed. One felt that women in prison may be more likely to disclose gambling harms to external organisations as opposed to prison staff, meaning that staff may be unaware of the prevalence or extent of gambling harms. One stakeholder explained potential barriers to disclosure:

For the gambling issues in custody ... it will always certainly involve more than one person so if I disclose that I have been gambling then immediately that then poses questions well who else is involved and you know it opens the can of worms that prisoners don't want to open. They would far rather sort of stop at that level of explanation which is I am being bullied and maybe even I am in debt but there is very little sort of incentive to disclose anything. (Ellie, Senior Prison Manager)

Another prison based stakeholder explained that a needs analysis of the population in their institution found that less than five per cent of women reported having experienced problems with gambling. They added that this made it difficult to promote the allocation of limited resources.

Normalisation of gambling in prisons

All the women who served custodial sentences stated or implied that they did not gamble in prison, either by choice or because the opportunities were limited (as a result of Covid-19 regime restrictions). Some women expressed surprise and frustration at how gambling activities were normalised in the prison environment, in a way that other addictive products (i.e. alcohol, drugs) would not have been:

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)

One stakeholder (with lived experience of gambling and who worked in prisons) highlighted similar concerns:

A lot of the prison environment is they will bet or sell something to get something back or they will have a pool match or a netball match or you know yes it is very, very hard and it is sort of allowed you know whereas you know drugs do go in prison, alcohol is made in prison and that seems wrong but the powers that be can't you know need to recognise that [gambling] is another addiction as well, yes it is very, very hard for them to abstain in prison. (Clare, Prison Liaison)

Stakeholders working in prisons indicated that gambling, in their experience, was not particularly prevalent in women's prisons and, or a major source of concern. A senior prison manager highlighted that gambling was viewed by some prison staff as one of the few communal activities that could be run on the wings (especially during Covid-19 restrictions):

The nice thing about bingo is that it is ... it is quite easy for an officer to sort of put on, it doesn't require massive degree of training or charisma or anything else so ... I don't think people are thinking about that through the lens of my goodness could this be aggravating somebody's gambling habit, nobody has expressed that thought to me at any point. (Ellie, Senior Prison Manager)

Release, resettlement, and probation supervision

Three of the four women who were sent to prison had been able to return to live with family or friends in order to rebuild their lives. However, one woman faced being homeless on release from prison or returning to her abusive ex-husband. Probation staff were often described positively, but the women recalled how they were never asked about their gambling or offered support with it. A former probation officer felt that more could be done to support women in the criminal justice system. She highlighted barriers to doing so, including resourcing, staff morale, and turnover, alongside the challenges involved with trying to find tailored support for individual women:

I would have had to do quite a lot of work to figure out actually where is the best place to refer them. How do I establish those relationships with those other stakeholders? So yes, you essentially end up with fragmentation within the services which ... ultimately it is the women who are affected by that. (Fiona, Former Probation Officer)

The same stakeholder reflected on how probation spaces can sometimes be challenging and intimidating spaces for women, especially for those unfamiliar with them:

As you would probably expect you know probation waiting areas are primarily male spaces and you know quite often some quite predatory individuals in there. (Fiona, Former Probation Officer)

Women's experiences of accessing support in the community

Negative experience of speaking with GPs

Overall, women's experiences of discussing gambling with GPs were generally negative. Women felt that there was limited or no awareness of how gambling affects people, and therefore, no meaningful support. This is exemplified by Nadine, a stakeholder who has been trying to use her lived experience to support other women:

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)

Once characterised as a mental health issue (i.e., depression), women did report being offered medication or brief psychological counselling, but this was often framed as unhelpful. Lisa, who is now working with GP practices in her local area, told us:

You really need to get to the cause of why you're gambling, what is causing you to gamble and what you can do about it to get the right help, that is what needs to be done, because it is too easy to write a prescription out for pills. (Lisa)

Reflecting Lisa's observation above, several other women highlighted the need to do more than offer medication or generic counselling, on the basis that this could sometimes exacerbate the issue because it failed to get to the heart of the problem.

Negative experience of male-dominated gambling treatment spaces

Although one woman (Wendy) was particularly positive about Gamblers Anonymous (GA), often referring to it as her "GA family" and highlighting the positive benefit to her recovery; most women reported negative experiences of GA services. This was sometimes related to their readiness to stop. Others pointed to the difficulties of attending face-to-face sessions (before they were moved online due to Covid-19) and the structure of treatment, where regular attendance was felt to be expected. It was also suggested that some initial contact had been helpful, but as they had moved on with their lives, they wanted to take a more self-directed and flexible approach to their recovery. Echoing the view of probation spaces, women often reported that GA spaces were male-dominated, which made them feel uncomfortable (there was however acknowledgement that this may be changing). The women in the sample recalled receiving unwanted attention from male GA members, for example being followed home. The behaviour of men in GA groups ultimately discouraged some women from attending:

[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 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)

Positive experiences of gambling treatment services and the importance of lived experience

The women we spoke to had engaged with a range of different support and treatment services relating to gambling. Many highlighted, in part because of their current involvement in helping others with gambling harms, that significant improvements had been made in the development of gender-sensitive and tailored support for women. The women inevitably had different experiences of accessing and using these services. One woman reported that she had had a particularly negative experience of the Gordon Moody residential service for women, while two others reported mainly positive, and life-changing experiences. For these women, the women-only residential space offered a safe space to them where they could meet others with similar experiences and feel less alone. The residential aspect of the scheme and time away from their home lives were reported to be useful for identifying and dealing with the wider challenges in their lives. However, one woman felt that there was a need for better long-term and follow-up services to help provide support and aftercare following intensive treatment, such as that offered by Gordon Moody. Engaging with others with lived experience was key to women's recovery, especially where these people were also women. This is reflected by the fact that many participants were directly involved in the provision of support and treatment to other women. Sharing lived experiences motivated the research participants to work in the sector and provide support to others, but also supported their own recovery. A small number of women indicated that taking part in research could also be a therapeutic experience.

Coming clean as a source of recovery

Accessing therapy when they were ready became, for some women, a source of relief (mirroring the cathartic experience of making disclosures to criminal justice professionals). Once women talk about their experiences and began to identify the underlying traumas that may have been driving their gambling, they felt a sense of relief and empowerment:

The power in that addiction was the hiding of it, how much could you hide this? As soon as I went into the GA room and said I am a compulsive gambler, yes it felt like the power left the room you know the power over me, and the more that I spoke about it, the more power I got back. (Wendy)

Openness and a sense of relief, however, did not always extend to talking about crime, due to the shame involved.

Self-directed recovery and being ready

Recovery was self-directed for most of the women in the sample. The majority talked about undertaking online research to find support services, often due to a lack of direction from health or criminal justice services. At least three women spoke of the significance of religion or spiritual beliefs in recovery. Participants revealed how part of their recovery had relied on them developing a stronger sense of self and better self-esteem. Many women discussed a more positive self-image and thought of themselves in more forgiving ways than they had when they had been gambling. All the women highlighted that recovery was a long journey and something that they needed to continue working on. One way of doing this was to try and use their experience for good (i.e. sharing their experiences with other women affected by gambling, or through research). The lack of women-only spaces also inspired some of the participants to use their lived experiences and stories to try and raise awareness about how gambling affects women. Recovery was not a linear journey, and the women recalled their experiences of relapses and highlighted the need to be 'ready'. For many participants, significant events such as committing a crime, criminal justice involvement, or financial crises had been catalysts to realising the need for support.

Need for practical support alongside therapeutic interventions

One woman felt strongly that hardship funds should be made available to people recovering from disordered gambling on the basis that *'it's very hard to get back on your feet'* (Anon). She highlighted the considerable difficulties involved with trying to secure housing with a poor credit rating because of bankruptcy; this could leave people homeless. Precarious housing arrangements made it more difficult to recover from disordered gambling. This highlights that in addition to therapeutic interventions, some women felt that more needed to be done to provide practical and holistic support to people trying to rebuild their lives after gambling.

Views about the industry and its regulation

Strong views were expressed about the gambling industry and how it needed to change. Many participants expressed dismay about ongoing delays in review of UK gambling legislation. All women felt that gambling companies exhibited predatory behaviour and enabled people to gamble beyond their means, with some indicating that they felt they had been 'exploited' and 'groomed' by the industry. All of the women indicated that the companies should have a greater responsibility to check where large sums of money were coming from. Some women also felt strongly that self-exclusion software should not be time-limited, and if requested, should be life-long. Additionally, a few participants drew attention to the significant profits made by the gambling industry, which were usually generated from a very small number of disordered gamblers. Lisa observed:

We were reading yesterday about the woman that owns Bet 365 and how many billions she has made this year profit, and you know we were talking, and you know she doesn't care, she don't care about people like us, she doesn't give a shit. It is like the whole industry, you know they are just in it to make money, they don't care who they hurt ... they don't care that they are selling these highly addictive products ... and getting people sucked in.

Some women highlighted how other key institutions, particularly banks and employers, also had a responsibility to put better checks in place. Wendy told us:

We go to people for money, the banking industry, anyone who lends like any payday loans or and your workplaces where you go to get the money from so I feel like these should be responsible for helping with a solution right so we have got to follow the money, whose involved in the money? Banks, lenders, workplaces.

The women also felt that the advertising around 'responsible gambling' needs to be clearer. Suggestions included the use of stronger public health messaging attached to gambling products, and the need to better highlight the range of gambling-related harms. Tracey suggested:

If they had put a sign you know like they used to do on cigarette boxes, if they had put a sign saying something along the lines of if you are stealing in order to fund this activity, this is where you will end up with a picture of a cell. Maybe that would have made me seek help earlier, who knows? But there is nothing like that.

Some women highlighted the need for better education, and increased government attention and resourcing:

I don't know whether in my lifetime I will ever see it get up there with ... drink and drugs, but I am hoping in time that it does start to climb. (Lisa)

They [the government] don't even recognise it properly as an addiction, as an illness and it has to be done. (Tracey)

These quotes from Lisa and Tracey reveal how most participants felt gambling needed to be seen as a public health issue, and taken more seriously as an 'addiction', in similar ways to other addictive products, including alcohol and tobacco.

Key points

- Participants had varied trajectories into gambling, often without specific identifiable trigger points to disordered gambling. Contextual and causal factors included big wins, industry persuasion, and/or a constellation of stresses and trauma becoming unmanageable. These included: unresolved childhood trauma; employment or financial stress; health problems (physical and mental, sometimes female-specific); relationship breakdown; coercive and abusive relationships; family and caring responsibilities (heightened as women); bereavement; and homelessness.
- Gambling served as a source of hope, means of escapism, hiding, or self-destruction.
- The gambling-related harms experienced by women reflect those identified in existing research, relating to finances, employment, health, and relationships. These harms were unforeseen, and appear to be exacerbated by women's gendered roles and experiences.
- A lack of awareness among other statutory services (e.g. health) meant that disordered gambling was not identified.
- All of the participants who gambled disclosed they had committed an acquisitive crime to support their gambling. Just under half of these women had criminal justice contact, and the remainder did not. This activity included theft from employers, friends and family, and fraud.
- Participants turned to crime at the point at which they had exhausted other financial avenues, or when their situation became unmanageable or unbearable.
- Stakeholders' experience suggested gambling could also be linked to other types of offences such as violent offences and criminal damage.
- Criminal justice contact was often a new and frightening experience, but the experience of discovery or disclosure was also described as cathartic.
- At all stages, criminal justice agencies displayed limited awareness, with implications for treatment and criminal justice outcomes. Criminal justice responses were inconsistent.
- Delays and inconsistencies in criminal justice responses (e.g. prosecution, sentencing, arriving in prison) served to prolong the harm experienced, and often served as a barrier to treatment and recovery.
- Custodial sentences further served as a barrier to recovery due to the normalisation of gambling activity within prison, and the lack of appropriate support available.
- A lack of awareness among probation services again frustrated recovery and rehabilitation.
- Participants highlighted the male-dominated nature of some gambling services and how this could be a barrier to their recovery.
- Women emphasised how recovery was often self-directed and could only occur when people were ready. Women valued support from others with lived experiences, including other women.

- Participants experiences of the gambling industry were exploitative and predatory, enabling people to gamble beyond their means.
- A lack of awareness among linked institutions (e.g. financial services) compounded the harms some women experienced.

5. Key findings II: The forgotten others: Women affected by the gambling of others

Experiences of finding out about the gambling and crime of others

Affected others often began their stories at the point when they first found out about the gambling of someone close to them. This was often when significant financial harms had come to light, the criminal justice system had become involved, or when the person gambling could no longer hide it. Emma recalled being 37 weeks pregnant when her partner rang to explain that his employer had found out about his fraudulent activity at work, an offence that he was later sent to prison for:

My world got swept away from me ... in a matter of a phone call, that is all it took ... I had gone from ... trying to get all excited for the baby coming, to ... having a phone call to say this has happened and knowing then that my whole future changed.

Emma provided an insight into the shock and trauma experienced by affected others, as the extent of the gambling, and related harms, become known. A similar reaction was described by Diane:

He just took everything ... anything and everything, all the boy's savings went, the whole lot and ... it is the disbelief that somebody could do that. And the shock ... other people that have not had that experience, struggle to understand that shock and trauma ... How can you do that to your kids? How can you want to risk them being out of a house and home? It was like every bit of money ... he did it with his own mum as well, every bit of money they had, was gone.

In addition to the immediate financial harms faced by affected others, there was a very clear sense of the emotional trauma involved. This feeling was likened to an affair, divorce, or bereavement. The women described experiencing a breakdown in trust, a sense of being in the dark, and not knowing their partner anymore. Many women talked about the loss they felt and the grief they experienced:

There is a grief for the life that you think you had. Your life post that finding out day, is never, ever going to be the same. From that singular day forward and not only is it a grief for that you're not getting that back, you then also at the same time have to process which bits of that you actually felt were real. (Nic)

The accounts from affected others show how they found themselves in unforeseen situations for which they were not responsible. Despite this, the financial consequences of these situations meant that they were left to resolve the situation. Ultimately, many found themselves being responsible for 'picking up the pieces' and trying to mitigate the many harms that followed from the gambling.

Affected others' experiences of gambling-related harms

Financial and legal harms

Affected others commonly reported finding themselves responsible for sorting out the financial consequences of the other person's gambling. This took the form of debt, often attached to their mortgage, joint bank accounts, or unknown loans (sometimes having been taken out fraudulently in their sole name). This led to long-term and protracted negotiations with financial institutions, the financial ombudsman, bailiffs, and others, in an attempt to try and clear these debts. Despite their attempts to resolve the financial harms unfolding around them, at least three women (and their young children) lost their houses due to gambling debts. Emma recalled having to move in with her parents while pregnant with her second child because her partner had lost his job and they could not pay the rent. Another woman, who returned to work after a period of statutory maternity leave, recalled how the gambling debts she was trying to pay off amounted to more than her income. Another woman went on to become homeless:

It was an absolute nightmare, it took two years to get divorced ... by this time I am an absolute wreck. I had absolutely had enough of it all. And I got the money from the house, and it enabled me to clear the joint debts, and have six months' rent to rent a house, I became homeless. (Diane)

Financial harm was long-lasting. Julie, whose husband took his own life, explained how his life insurance would not pay out, and that this meant she was still paying off all the debt attached to the family home. Another participant spoke of childhood financial harms following her father's gambling, which extended into adulthood when she went to university but still needed to send money to her parents to help address gambling-related debt:

[I] just couldn't even afford food sometimes, there was points where I was sending any money I did have back to my parents to support them, which was still carrying on ... from 2009 to I guess 2018. There was still those financial ramifications right the way through. (Anna)

Tara illustrated the stress and anxiety relating to the financial consequences as an affected other:

You are thinking about it constantly ... Paying something else off and then just when you think you're getting somewhere, you know bailiffs are coming, you have got to find money from that to do this and sort that ... it is

there all the time at the front of your brain, I lay awake at night thinking oh god I have got to pay that tomorrow, oh but if I pay that I can't pay this ... So the financial burden is huge.

These harms were compounded by women's interactions with financial institutions. Support was not offered, and often these institutions were presented as uncaring, as disinterested in the significance of gambling, and as ultimately holding the affected others responsible for the debt. On occasions, these institutions treated the women as complicit or exhibited little sympathy on the basis that they must have profited from the gambling or the money that had been stolen (a theme returned to later). All the affected others felt that more support needed to be available regarding practical matters relating to finances and debt. Affected others also felt that banks (and other financial institutions) needed to take greater responsibility, especially in relation to joint accounts or clear incidences of fraud, and that the industry should also take greater responsibility for affordability checks.

Affected others also had to resolve other official and legal issues (e.g., divorce, engaging solicitors, criminal justice contact, Children and Family Court Advisory and Support Service (CAFCASS) contact, and coroners). These were often challenging and stressful legal situations in which they considered there to be little understanding or support in relation to gambling.

Education and employment harms

For some women, their partner's gambling impacted on their employment. One woman lost her job due to the stress caused by her partner's gambling. Others had to return to work or change jobs. Emma described how her anxiety (related to her partner's gambling) had started to affect her at work. She was struggling to answer the phone (in case it was bad news or the police) and had subsequently gone on to change her career as a result. Other women went on to find additional employment to pay gambling debts or establish financial independence from their partners. Anna's experience of sending her parents money from university to pay off gambling-related debts (discussed earlier) reveals how gambling-related harms can also extend to women's education.

Health-related harms

Affected others experienced many different harms to their mental and physical health. Anna, who grew up around her father's gambling, recalled having poor mental health as a teenager and self-harming. She was diagnosed with chronic fatigue syndrome, leading her to miss the last two years of school. She attributed these health problems to the gambling and related harms in her life. Other women referred to long-standing challenges with depression and anxiety, with some also disclosing how they had taken anti-depressants for many years.

Impacts on physical health included significant weight loss (following a partner's custodial sentence), and 'stomach problems' related to stress. During one interview a discussion emerged between Nic, one of the peer researchers, and another affected other, about the longstanding impacts that gambling can have on physical health:

It gets you in that part of your own physical health, mine is always my stomach, I don't know some people it is their throats, some people it is their head ... but it is a physical feeling, and you know I have had that, I must admit in parts during this [interview] ... I don't know how you're going to write that Julie, but it is a physical feeling that people experience as a result of this. (Nic)

Relationship related harms

Home environments became stressful and tense, both before and after a partner or family member's gambling came to light. Julie likened her domestic situation to 'sitting on an unexploded bomb that I never knew what was going to happen or when', while Tara described it as 'exhausting ... it has impacted everything ... you're living in a constant pressure cooker'. Stress at home was often caused by strained relationships with partners and difficulties in talking about gambling and harms that it had caused. Two of the seven women affected by their partner's gambling were still in these relationships. The remaining five had all separated. The final participant, affected by her father's gambling, indicated that her relationship and contact with both parents was limited.

In addition to the stress and strain women experienced at home, the majority highlighted how they felt (or had previously felt) trapped in their intimate relationships. Women exhibited considerable concern for their partners and the need to support them (not least to reduce the risk of suicide). The feeling of being trapped was sometimes exacerbated by becoming distanced from friends and family (for example, through loyalty to the person who had gambled). All the affected others described how they had had to work hard to rebuild their familial relationships and networks. In practice, this often meant that affected others put their own stresses, trauma, and needs to one side in order to support others, thereby neglecting themselves.

All affected others with children also drew attention to how their children had been impacted by gambling. Some described how their ex-partners had been absent from their children's lives, because of gambling, strained relationships, or because of periods of imprisonment. Some women indicated that their partners had often failed to pay child maintenance. Women also spoke about how their own relationships with their children had been affected by gambling. Emma, for example, expressed concern and guilt about how her relationship with her young daughter, who was born not long before her partner was sent to prison had been affected:

It affected our relationship, has it affected my ability to be able to bond with her, is she difficult because I maybe wasn't the best mum I could have been because I was distracted and so I have still a lot of emotions like that is it my fault because I was bringing her up as a single parent during her early developmental years.

Mothers of younger children spoke of the need to protect their children from the consequences of gambling. Two were worried about how to talk about their children about their father's gambling and its impact, with one also expressing concern about how she may be able to prevent her children from gambling in the future. Another mother recalled the impact that her husband's suicide, which she felt was related to his disordered gambling, had on the family:

He has left us with the cruellest memory that anybody could leave anybody with. So, I am split between hating him for what he has done ... to having guilt because ... could I have possibly saved his life? Could he have got help? We would never have been together again, but the kids would have had a father. [My son has] struggled, he can't get a job ... I just feel so guilty. (Julie)

Shame and feelings of being complicit

Many women spoke of the considerable shame or worry about being complicit in their partner's gambling. Women often blamed themselves for not realising sooner that their partner was struggling with gambling issues. This related to feelings of shame and regret, and concerns that they could or should have done things differently. It was clear that women often took responsibility for not having noticed the problem or intervened earlier. Some women also felt partially responsible for the other person's gambling, and as having facilitated it in some way. Victoria spoke of the shame and frustration involved with 'bailing' her husband out. He was self-employed and would often take money from clients and use it to gamble, leaving her to purchase materials so he could still complete the contracted work:

I was protecting his reputation ... and I honestly feel that I kept him out of prison because ... he stole money from clients, he did some horrendous things. (Victoria)

Women also felt that those around them viewed them as having profited or benefited from the gambling in their lives. Given the significant financial harms the majority of them had experienced, this compounded their trauma. Many women described how key institutions (particularly financial and criminal justice agencies) made their feelings of guilt and shame worse. For example:

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)

Two women were pressured to engage in fraudulent activities, with the primary purpose of obtaining money to pay off debts. One woman disclosed how she and her partner had added a significant sum of money to their mortgage for building works, which in reality had been used to pay off some of the gambling-related debts. Another woman recalled the pressure (and later fallout) she received from her partner to commit insurance fraud:

We had this car accident ... it was fucking awful ... a year later this company got in touch and [said] ... I could claim off of her as the passenger, they had got it round the wrong way and she [ex-partner] was like you know we would get £1,000 each, just answer the questions and I was like I am really uncomfortable with that, I really don't want to do it and she was like just answer the questions and you know you have got no money, I have got no money because of you, so I answered the questions and then I literally flipped out, I was like I actually think this is fraud and I don't think that that is OK, so I rang them and I said I want to drop all of this and take all of my details away from your computer and then said to [ex-partner] like I don't want to do it, she ... stopped talking to me for like days and then I looked at everything up and it is fucking fraud like you can go to prison or lose your job, it is really dangerous so I sent her this like link to like what like that is insurance fraud and she was like oh well you know it is all right you didn't do it, so it is fine. She didn't even apologise. (Scarlett)

Legacy harms

Affected others' experiences of 'legacy harms', namely 'adverse consequences that extend past the period where people are actively gambling at harmful levels' (Rockloff et al., 2022), were very apparent. Anna, for example, spoke of financial legacy harms (e.g. shame and anxiety if she forgets her bank card or it is rejected at the till), as well as emotional harms in building relationships with others. All the affected others spoke about how they now struggled to trust people or how they often lived with an expectation that things could go wrong at any minute. Emma described her anxiety when the phone rings or someone knocks at the door (because of triggering memories about finding out about her partner's gambling and subsequent contact with the police). Others felt uncomfortable in particular settings, including their own homes, because of the memories associated with their partner's gambling. For Julie, her home triggers memories of the day her husband killed himself at their property, but moving is not financially viable because of the need to pay off the gambling debts she has been left with.

Affected others' experiences of crime and victimisation

Eight affected others participated in the research. Of these, five (Nic, Diane, Tara, Victoria, Julie) disclosed that their partners had stolen money from them or taken out loans in joint accounts or their own names in order to fund their gambling. Three women (Scarlett, Tara, Emma) disclosed that their partners had stolen from their employers. One woman disclosed that her ex-partner

had been working illegally and had fraudulently obtained money to support his gambling. At least three affected others also described experiences of financial abuse or coercive control in their relationships. Julie spoke about how she was often prevented from working by her partner, to maintain control over her. In her words:

He got me to stop working so I had no money, so I had no way out because he was on that gambling path again. (Julie).

Scarlett also indicated that money had become a significant source of tension in her relationship and that she was often blamed for not having enough money:

She was very good at like stripping you down to the point where you feel like you were responsible for everything, whether it was the gambling or ... money. Everything with [ex-partner] would always come back to money and not doing enough.

Other women described how these types of behaviour would continue (and/or worsen) through separation. Following separation, contact often had to be maintained due to parenting children or debt resolution. At least three women reported situations that had been particularly anxiety-inducing, where ex-partners had deliberately withheld money for bills and debts until the last minute. For example, Nic recalled:

He was still trying to exert quite a lot of coercive control and manipulation so you know not providing any maintenance [for the children] ... for a time he was continuing to pay the debts that were in my name, but he would literally leave it up to the last minute whether or not he would give me the money or not.

In addition to emotional and financial abuse in the home, there was some evidence of physical abuse. Two women in the sample revealed that their partners had made threats to kill them. Their partners were also misusing alcohol or drugs. Julie told us::

I had multiple really nasty death threats left on the phone, he was going to chop me up, no one would ever find me, you are never taking my kids away from me, I will kill you, I will this, I will that, you know it was loads but he left them on the answer machine, the police took my phone and he was charged.

Notably, these two women also disclosed that their partners were misusing alcohol or drugs. Nic recalled an incident where her partner attempted to take their children while 'under the influence', and her neighbour had to intervene and call the police. This then led to a prohibited steps order being made by the family court. Julie's ex-partner was given a restraining order following several violent incidents:

The more he gambled, the more he lost, the more violent and just generally nasty he become ... 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 also described an occasion where her ex-partner turned up at the family home with a knife and can of petrol. He went on to set fire to himself in front of their teenage son, an incident that led to him losing his life:

He had come with a knife, petrol, lighter ... I genuinely believe had I had come home, or [son] had not warned me ... he would have done his best to take me with him. I genuinely believe that ... His plan was to take us all with him. (Julie)

Three of the affected others disclosed how they had been victim to threats and intimidation by others (due to their partner's gambling), exacerbating the anxiety and stress of the situation. Anna disclosed a traumatic set of circumstances resulting from her father's gambling, revealing the complex links between gambling, harm, and crime. Anna's family began to receive threats in relation to her father's gambling debts. The threatening behaviour included phone calls, incidents of criminal damage to the family car, and threats against Anna and her sister. Anna explained the situation in which she was doubly victimised:

Now my choice: walk home with this guy who is potentially going to sexually assault me ... he had strangled me before ... My choice is that, or I walk home on my own and risk kind of whatever these people my dad has got involved with are going to do ... in my head as a teenager the context of everything else I had experienced it is like ... what the hell are they going to do? I [was] just ... absolutely terrified. (Anna)

Affected others' experiences of contact with the criminal justice system

Many affected others were reluctant to involve the criminal justice system for fear that it would serve to intensify the harms they and their families were experiencing. They also indicated that they did not want to be responsible for their significant other being prosecuted or sent to prison. Victoria, for example, told us that she continued to support her partner because:

Even though I know it is lies, I still find myself helping him because I just had this thing, how awful would it be if he went to prison? (Victoria)

Four of the eight affected others had contact with the criminal justice system because of their partner's gambling (Nic, Tara, Emma, and Julie), although the circumstances in which this occurred were very different. Nic talked to the police

about the financial abuse and threats to kill she experienced from her partner. At the time of interview, Tara was waiting for her partner to be sentenced after stealing a significant sum of money from his employer. Emma had stayed with her partner throughout his imprisonment for a gambling-related offence. And finally, Julie had several points of contact with the police in relation to domestic violence incidents perpetrated by her ex-husband, and in relation to his suicide.

Anxious, out of control, and in limbo: Waiting for the police, for court, for imprisonment.

Affected others experienced feelings of limbo when waiting for criminal justice involvement to proceed, just as the women who gambled did. Many spoke about how anxious the uncertainty and sense of being 'out of control', made them feel:

I would just be crying all the time because I would be thinking ... what am I going to do? Are the police going to turn up at the door? Even like the postman knocking, I would be like looking out of the blinds and just never sleeping, everything was constantly twitched all of the time and it was just a really difficult time ... because I knew then that everything was out of control because I knew that ultimately it was going to resolve in police interviews, court, prison and that is all out of my control and there was nothing I could do about that. (Emma)

Anxiety and uncertainty continued as criminal justice proceedings progressed, making it difficult for people (both those who gambled and affected others) to engage with recovery and begin to resolve the wider harms. Participants reported they were unable to return to work or engage with treatment because they were uncertain about how the case against them would proceed. Criminal justice proceedings also disrupted progress that women had begun to make. Emma described how her second child had been born while her husband was awaiting sentencing, and that they had started to settle as a family of four, only for him to be sentenced to prison.

Interactions with the police: Poor options, poor support, poor practice

Nic highlighted the difficult position often faced by affected others, when partners have run up joint debts or taken credit out in their name, particularly relating to decisions about whether to involve the criminal justice system. Nic recalled not wanting to involve the police because she did not want to be responsible for her children's father being prosecuted. More practically, she was concerned that it would have implications for her ex-partner's employment, and thus the family's financial and housing situation:

I had been actively trying to ... not involve the police because he was still working. So, I was left in this halfway house ... if he was no longer working and ... wasn't meeting the debts and so forth that that was going to have a massive impact on the house whilst we were trying to go through a divorce that I would lose the house to bankruptcy, which ironically we did anyway ... My communications with the police were sort of yes not wanting to ...

one get him in trouble, because I didn't think that would be good for the kids and two, try to protect what assets we had remaining. (Nic)

Nic eventually turned to the police after struggling to negotiate with various financial institutions regarding debt management. She took this step following her partner's increasingly difficult behaviour in relation to the children, and paying maintenance and the debts they both now shared. She explained:

I did go to the police because I felt that it would ... strengthen my case in trying to tackle some of the issues [with the banks] ... there was no screening for gambling ... I spoke to one of the lead detectives in the economics department who was brilliant actually in talking through the processes but ... took me through saying if I was to go down the route of reporting him for fraud, the toll that that would probably take on me mentally and emotionally for him to walk away with a caution at the very best a suspended sentence at the end ... so there was really little ... it would do for me to better our situation ... But it then left me with the you know injustice of the situation, and also harbouring most of the shame and the guilt around it. (Nic)

While Nic described her interactions with the police in mainly positive ways, she felt unsatisfied with their advice and the options available to her. Nic was concerned that the police were not interested in gambling and did not screen for it. Being discouraged from prosecuting led to additional shame as well as a sense of injustice. It also meant that she was unable to resolve debt with banks because her ex-partner's criminal acts would not be classified as fraud. Nic ultimately felt very helpless about her situation, because there was no obvious support for either her or her partner in relation to the gambling:

I think at one point I did say to someone out of sheer desperation ... I wish he had just given me a really hard punch because someone would have had to have intervened ... because the gambling is unseen, it is not known, it is not discussed, that intervention didn't happen. (Nic)

Tara reported a particularly negative experience with the police. After arresting her partner, they came to her house at 2 am to search it. Tara considered the way they disclosed his offence and his gambling to be both insensitive and unprofessional. Moreover, the officers did not appear to have any regard for her, and the support that she may need at such a difficult time. In her words:

The police were horrendous ... and found it sort of almost amusing to tell me that you know he had a gambling addiction ... which if I didn't know and ... was a weaker person and that was the first time I was hearing it, that could have really impacted me massively ... there was no sort of would you like any support with that? Here's a leaflet you know there was nothing. (Tara)

When searching her home, Tara recalled how she felt the police treated her as complicit in her partner's offence:

They 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).

Tara recalled the distressing lack of support and information sharing whilst her partner was in police custody:

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.

Other women also experienced insensitive or accusatory police responses. Julie recalled the aftermath of her ex-partner's suicide, the lack of support from the police, and the fact that ultimately, she was left 'picking up all the pieces':

The police were here until 3 o'clock in the morning, the car was recovered, the knife was taken away ... they all left, I got [my son] to go to bed about midnight, I just stayed up, I was on my own ... and then at 3 o'clock in the morning, I looked out the window and they had left police tape, there was about 50 empty bottles of water which they had obviously used, there was ... wrappings and bits and they had just been left and I did say to the last police officer who is clearing that lot up? And she said you will have [to] ... the council will have to do it. So, I went out on my own at 3 o'clock in the morning and I picked it all up because I was not having [my son] getting up in the morning to all of that.

These cases illustrate that the police should assess how they might support affected others as opposed to treating them as complicit or insignificant. Occasions in which affected others engage with the police are often traumatic, representing a culmination or continuation of harm for which people need support. Harms should not be exacerbated by the institutions that affected others are forced to interact with.

Experiences of criminal courts

Affected others described mixed experiences of the criminal courts. Even where gambling was identified as an issue (usually by the person or affected other concerned), the affected others with court involvement indicated that there was limited or no understanding, awareness, or support about gambling (either for their partner or for themselves):

They charged him with harassment. He went to court ... found guilty and he was put on an anger management programme. I did tell them all about the gambling, I did explain about the catalyst of all of this, but nobody ever spoke to him about that, he was never offered any help. (Julie)

Affected others also highlighted difficulties accessing treatment while waiting for court dates and sentencing. Tara, for example, said that her partner could not start a residential treatment programme for gambling because he was awaiting sentencing and was uncertain about whether he would be sent to prison:

[He] couldn't take up the place because of the sentencing which again needs to change ... he was just in limbo ... I can access treatment, but I can't because I don't want to start it and then have to go to court but also have that hanging over my head.

Although none of the affected others had lost their homes to a Proceeds of Crime Act (POCA) order, some experienced anxiety about this or had to take steps to protect themselves. Emma, whose partner was imprisoned, described losing the family home and then having to protect herself and her children by ensuring that her husband was not attached to any of her assets so that they would not be subject to a POCA order. Nic highlighted the threat POCA represented to families, partners, and children:

The POCA ... you are wrapped up in that whether you like it or not. If you have decided to stay with a partner who has had to go through a lot of proceedings and you know stolen from an employer or something and they need to seek the retribution through the money on the other side of that sentence, that is your house, or that is your remaining assets and it doesn't, doesn't matter that you are the innocent party ... you will just have to accept it, and is that right for the affected party? ... For me that is not right ... making a family homeless as a result of a gambling addiction, there has got to be a better way. (Nic)

Experiences of supporting and visiting loved ones in prison

Two women in the sample had experience of their partner being in prison, and one woman's partner was awaiting a possible prison sentence. Emma, who had supported her partner during his imprisonment, worried about gambling in prison and the lack of specific support available. This led her to taking responsibility for trying to 'keep him occupied' and away from gambling:

I know that gambling is rife within prison ... and I was thinking ... is it going to be enough to make him relapse because his support network has been taken away? He couldn't attend counselling anymore so I was trying to sort of keep him occupied, I was sending him quiz books and sudoku books ... [and] books that he could read once he had finished and honestly the stress of ... trying to protect him ... when I couldn't, was really hard. (Emma)

Imprisonment generated other challenges for Emma who was caring for two young children on her own. She described the challenges involved with trying to visit her partner without the children knowing, along with the efforts she made to keep his prison sentence hidden from them. Emma experienced significant emotional labour in relation to trying to support her partner in prison, care for her two young children, and deal with her own trauma, anxiety, and sometimes anger, about the situation that had unfolded around her.

Rebuilding relationships after imprisonment

After her partner was released from prison, Emma described the work involved in trying to rebuild their relationship, complicated by the increasing independence that she had achieved while looking after her family alone. She also described the efforts involved in trying to support her partner in rebuilding his relationship with their children:

When he came home our youngest she didn't want to go to him, she didn't know who he was you know she hadn't seen him for eight months because of lockdown and that so during that time she started to walk and you know started to speak and mummy and you know asking for things, I was her main carer so she wanted me to do everything and that was quite difficult for him and it was quite difficult for me because I was ready for a break ... and it wasn't happening because she didn't want to go to him and so we had to really build this relationship up, then I also had to support him because he was like she doesn't like me, she doesn't love me, she doesn't know I am her dad, she doesn't want me to care for her and I was like it is fine you know and I just always feel like I am supporting and giving to other people all the time. (Emma)

Affected others' experiences of accessing support

Women highlighted the limited provision for people affected by the gambling of others (though noted that some services were starting to emerge). Tracey, one of the peer researchers sent to prison for a gambling-related crime, told us that while she had a counsellor in the 11 months waiting for her court date, her husband '*had ... no help really, nothing*' until after she had been sentenced. The majority of affected others felt that where gambling-related services were available, they were usually reserved for the person who gambled, rather than for those affected by the gambling. This caused frustration for some women, who felt that their needs were often overlooked and forgotten:

I don't like to lay in victim culture but ... I find it very, very hard ... where you know the gamblers are treated like the victims ... I think that does a disservice to the affected others. (Nic)

Linked to the limited availability of services, the women also expressed that the majority of people around them did not appear to understand or properly recognise how affected others may have been impacted, and that they may also need support:

I feel I am in recovery and when I have said that to a few people they have been like well what do you mean? You haven't got an addiction? I am like yes, but I am recovering from the impact of that. So, I am recovering because ... I am affected massively. (Tara)

Tara's comment here reflects the necessity of recovery and support for affected others. Throughout the findings, there is evidence that they suffer from significant and long-lasting harms, but their needs are often unrecognised and unaddressed, with limited resources often reserved for the person gambling. Some of the women indicated that they had been invited to 'family' days or events as part of services such as GA, but felt that there needed to be much clearer and longer-term support to address relationship harms. Affected others also highlighted how they themselves needed more individual support. Most women indicated that they had, or continued to, experience poor mental health. Just as the women who had been gambling needed to 'find themselves' and build a better sense of self-worth and self-esteem as part of their recovery, so did the affected others.

A key part of recovery for some affected others also appeared to be about learning to let go. This related to legacy harms, a loss of trust and a need to control one's environment in light of the harms experienced. Nic explained:

It's a really difficult ... that is a difficult one for me ... that is one of the biggest things I had to work on myself and that you know recognising I wasn't going to get that ... that sense of closure ... understanding that there were certain things that it didn't matter how hard I wanted to try that actually I would never be able to control them and that is the problem for a lot of affected others. (Nic)

Letting go, however, can be particularly difficult for affected others because they often have to take responsibility for resolving the practical harms. Nic identified a need for better understanding, protection and support from the criminal justice system, as well as from other key institutions such as banks, the family courts and the legal system. The ramifications of gambling-related harm and crime mean that affected others also had to engage with adjacent institutions, such as banks, credit card companies, bailiffs, family courts and coroners. Here, too, there was a lack of awareness and understanding regarding gambling and insinuations of complicity.

Nic detailed the situation of a woman she was supporting:

She is desperate, she needs legal advice, not from the POCA side of things yet, but involving the bankruptcy of her husband ... she desperately is saying is there anywhere I can go that can provide me some free legal support because I can't pay for it ... and it is just another example of that sort of collateral damage, she is trying to support her husband who is going through recovery, you have got no choice at this point but to take the bankruptcy option and yet ... what that is going to do for her future is it's absolute madness ... she just feels hopeless, she just feels optionless and there has got to be something out there somewhere for her hasn't there? There has got to be. (Nic)

Affected others' views about the industry

Like the women who had gambled, affected others held strong views about the gambling industry and the ways it needed to change. Particular concern was expressed about the ways in which gambling companies would encourage people to continue to gamble, even when they had stopped. Julie, described the gambling industry and their use of free bets as 'coercive':

What we need to stop are the free bets, what we need to stop is the constant advertising, what we need to stop is the coerciveness and you know the incentives that they give people.

Another woman, recalled how during a period of abstinence with blocking software in place, her partner had been offered a free bet, triggering a relapse which ultimately led to him stealing from his employer and being sent to prison:

Despite the fact that he was self-excluded from online gambling ... he had managed to fall through the net somehow and they had sent him an email with a free bet and inviting him to sort of place a bet and that for him was enough to trigger a relapse ... so then that sort of opened up the flood gates. (Emma)

Key points

- The discovery of gambling was shocking and unforeseen, and the harms experienced were immediate.
- Affected others experienced severe financial harms with long lasting impacts (e.g., debt, loss of housing). They also experienced other harms, including adverse mental and physical health problems, relationship and familial breakdown, and impacts on their employment and education.
- As family members or partners, there were often also legal issues to address around relationships, housing, and childcare.

- Due to gendered familial and caring roles, affected others were often unable to seek support themselves but were left to resolve the practical and emotional fallout of gambling.
- Financial and legal institutions from which affected others had to seek recourse were unaware of, or unsympathetic to, gambling-related harm, compounding the stress of the situation.
- More than half of the affected others who took part in the research had been victims of fraud and theft committed by their partner against them. A smaller number experienced financial abuse or coercive control related to their partner's gambling. This sometimes continued after separation. Physical abuse and threats of violence also occurred, sometimes in conjunction with alcohol or drug misuse.
- Half of the affected others in this research had contact with the criminal justice system because of their partner's gambling.
- Mirroring those who gambled, affected others noted that delays and inconsistencies in criminal justice proceedings served as a barrier to support and recovery (for both the person gambling and themselves). This was particularly challenging for affected others as they tried to navigate the practical and financial ramifications and emotional of gambling (and crime).
- Affected others also highlighted the effects of a lack of awareness and understanding among criminal justice agencies, impacting the individual gambler (through identification, support, and criminal justice outcomes) and themselves (through lack of sensitivity and professionalism, extending in some cases to implications of complicity).
- Affected others can be directly impacted by POCA proceedings (or the threat of them), serving to intensify the harms they experience.
- The lack of understanding and appropriate policy in prison was again identified as a concern, in terms of rehabilitative purpose and risk of relapse.
- 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).

6. Discussion and recommendations

Discussion

This research reveals the complex and far-reaching impacts of crime and gambling on women. Irrespective of whether they were a woman who had gambled, or a woman affected by someone else's gambling, the women in this research were commonly trying to 'hold it all together' and present a picture of being 'on top of things' to those around them. Yet behind this, the women described challenging lives where they were trying to help others, alongside juggling childcare, work, and other responsibilities, as well as their own (often hidden) mental and physical health problems. The women in this study described times when their own needs went unrecognised, overlooked, or pushed to the side. The findings highlight the gendered way in which gambling and crime impact the lives of 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 often reported that the support they had been given in relation to gambling, had sometimes been lacking.

Those who had gambled reported varied trajectories into gambling. Most struggled to identify specific trigger points when it became problematic for them. However, the escalation of gambling often followed significant wins and/or a constellation of different stresses and traumas in their lives having become too much. These stresses and traumas included: unresolved childhood trauma; employment and finances; physical and mental health issues; relationship-related stress; and family health and bereavement. Gambling appeared to offer an opportunity for women to hide or escape from these wider stresses and experiences. 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. 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.

The findings relating to affected others revealed a significant extension of harms, sometimes compounded by the criminal justice system (and other key agencies). The discovery of a loved one's gambling activity presented an unforeseen, shocking, and traumatic moment in which women's lives 'fell apart'. The immediacy of the situation and the financial harms occurring meant that they had to defer or delay accessing the limited support available so they could address the problems around them. Many felt that they were left 'holding it all together' and responsible for 'picking up the pieces'. For affected others,

recovery involved coming to terms with the fact that they would never truly know the extent of what had happened (despite feeling responsible or being held accountable by services). The poorly understood nature of gambling within the criminal justice system meant that affected others were further side-lined. Despite not being responsible, affected others were judged as complicit or held accountable for resolving the myriad of gambling harms they experienced. This 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. The research reveals the harms that criminal justice involvement can generate for the families of people who have been convicted of a gambling-related offence. Through a lack of understanding of and appropriate responses to gambling-related harm, criminal justice engagement had a disproportionately negative impact on affected others. This finding supports Adfam's (2022) call for the needs of those affected by gambling to be better recognised in government strategy and policy. 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.

Mirroring previous research and emerging findings of the Commission on Crime and Gambling Related Harms, this 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 intervention and services. Both women who gambled and affected others noted a lack of awareness and understanding of gambling and gambling-related harms by the police. Some interactions with the police represented missed opportunities where better intervention and support could have been provided to women who had committed gambling-related offences (and to those who had been affected by them). A lack of awareness and understanding impacted people's experiences of awaiting prosecution, court dates, and sentencing. The onus was on the individual who had gambled (or affected other) to raise the issue of gambling. 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). Delays and uncertainties in the criminal justice process restricted people's ability to seek or begin treatment, potentially stalling recovery. 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.

Research participants and stakeholders illustrated how a lack of awareness and understanding extended to prisons and probation supervision, which in turn meant that tailored support and interventions were not offered. 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. The research highlighted a need to further explore women's gendered experience

of the criminal justice system. For example, the experiences of affected others in supporting family members or partners through the criminal justice system chimes with research about the emotional work that many women provide to their partners as they desist from offending (Hall and Harris, 2022). Many women who provide this desistance support within their intimate relationships are 'unacknowledged and largely unsupported in policy, research, theory, and practice' (ibid., 2022:3).

The need for greater awareness, understanding and the development of appropriate responses extended beyond the criminal justice system to other agencies (including health services, financial institutions, family courts, and employers). Other institutions have been identified by people with lived experience include utility companies and the Department for Work and Pensions (Smith, 2022). 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. This research revealed how women can experience significant physical and mental health issues as a result of the gambling in their lives. Clearer public health strategies need to be devised in order to minimise the harms that are experienced.

Participants highlighted the male-dominated nature of some 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. Women valued support from others with lived experiences, including other women. While the women did indicate that improvements have been made in relation to the quality and availability of gambling treatment, more needs to be done to increase the visibility of these services. This echoes Riley's (2021a:11) recommendation that gambling treatment 'services need to provide more accessible and detailed information on what they offer and to whom'.

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. While some practices by the industry should have changed following 2020 guidance from the Gambling Commission, a review should be undertaken to assess the impact. Women were keen for the much discussed parliamentary scrutiny and legislative reform of gambling to begin.

Significantly, this research illustrates the essential role that lived experience can and should play in research and policymaking.⁴ It further illustrates that women who have a first-hand understanding of 'what works' should 'play a much greater role in designing gambling treatment and support services' (Riley, 2021a:12). This co-produced research has been 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. However, it is important to recognise the commitment and resources required to ensure that the involvement of people with lived experience is not tokenistic, but rather an experience whereby they are fully involved and supported.

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.

Women's experiences of gambling and crime

- 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.

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8. 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. 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. *Care, Coercion and Control*, which was published by Routledge in 2020. Julie has also previously worked at the National Problem Gambling Clinic 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 (Brunel University), 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 QC. 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.

Howard League for Penal Reform

1 Ardeigh Road t 020 7249 7373
London e info@howardleague.org
N1 4HS w www.howardleague.org
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