



# MONEY AND MENTAL HEALTH PROBLEMS: BREAKING THE LINK

## A BEST PRACTICE CHECKLIST FOR GAMBLING FIRMS

People with mental health problems are three times as likely to be in financial difficulty - and gambling can be a major reason why. Mental health problems can make it harder for people to manage their finances and to resist impulses, and problem gamblers are four times more likely to be receiving mental health treatment. Money and Mental Health, the leading centre of expertise on financial and mental health problems, calls on all gambling firms to take the following 7 steps to help people with mental health problems to gamble safely and responsibly.

### 1. Single point of entry to self-exclusion

Whilst an online multi-operator self-exclusion scheme is in development, people who want to stop gambling are currently required to self-exclude with each online company individually, and separate schemes exist for arcades, betting, bingo and casinos. This can be highly problematic for people with mental health problems, which can affect people's ability to concentrate, fill in forms or navigate processes that might otherwise appear to be simple. **The industry should develop a single hub where people can exclude themselves from the full range of gambling activities with just one application. This scheme must be accessible through a full range of channels, so users can register by phone, email, web-chat or post and other accessible channels where needed.**

### 2. Time restrictions

Impulsivity is a symptom of a number of mental health problems. Our research has shown that this can be particularly problematic late at night, when people are alone or can't sleep, and are more likely to make impulsive spending decisions. **As part of firms' wider commitment to responsible gambling, they should allow customers to self-exclude from gambling at specific times of day, where they recognise a heightened risk of problem gambling.**

### 3. Training and referral

Customer-facing staff will sometimes find themselves dealing with people facing financial or mental health crisis. Even a small gambling loss, where it has wider implications, can be a trigger of a wider crisis. **Staff should have mental health first aid training, so they know how to spot someone in difficulty and refer people to help. Call centres need to be able to transfer customers directly to support services, such as the National Gambling Helpline, debt advisers and the Samaritans.**

#### 4. A trusted friend

Many people with mental health problems benefit from the support of a carer - often a family member or partner - to help them manage their finances. This helps protect them against harm when they are unwell and their decision-making may be impaired. **Firms should allow customers to grant a trusted friend limited access to their account. Third parties should not be granted the right to spend or to withdraw money, but customers should be able to request notifications be sent to their friend or family member about their gambling. This should include notifications of deposits or losses beyond certain levels, and of significant spikes in the cash volume of gambling or the length of time spent gambling. Customers should also be allowed to grant third parties the right to impose a cooling-off period.**

#### 5. Building self control options

Mental health problems can affect people's decision making ability and attitudes towards money, which could lead to reckless decisions, such as trying to undo previously implemented self-control settings when unwell. **Firms should go beyond the minimum standards for financial limits set out in the remote gambling and software technical standards, and provide customers with more binding self-control options that cannot be hastily undone during a period of poor mental health. Customers should be offered the most binding options by default - for example, the longest cooling-off period before a limit can be increased.**

#### 6. Invest in pre-arrears research

In an increasingly online gambling environment, it is harder for firms to assess customer's mental capacity to make decisions. Standard ways of assessing a customer's capacity through direct conversation aren't possible, so there may be an increased risk of customers with mental health problems gambling when they are acutely unwell and in fact lack the capacity to make decisions. **Firms should explore ways to use data to identify customers who may be having difficulties or lack capacity to make a decision to gamble - and provide a range of tools to ensure that customers get support to make informed decisions.**

#### 7. Opt out of email marketing and ISP tracking

Email marketing can be particularly problematic for customers who struggle with impulse control, which is a symptom of a number of mental health conditions. Those who've recently visited a gambling site - and resisted the impulse to spend - may find themselves targeted for personalised adverts to bring them back, wherever they go on the internet. **Firms should develop systems to allow customers to opt out of email marketing and ISP tracking, so that they can stay in control of these impulses and avoid irresponsible gambling.**

Money and Mental Health is keen to celebrate firms adopting these ideas, as well as to work with firms to tailor our recommendations to each corporate environment. We work with thousands of consumers with experience of mental health problems whose input on service and product design can be invaluable. To work with us, or tell us how you've implemented our ideas, email [contact@moneyandmentalhealth.org](mailto:contact@moneyandmentalhealth.org).