



## Know the odds: the links between mental health problems and gambling

### Introduction

For most people, gambling is an enjoyable, occasional pastime. Some of the time, however, it can cause difficulties. While fewer than one in a hundred people will develop problems sufficiently severe to meet the criteria of 'problem' or 'pathological' gambling, 5% of gamblers show at least one sign of difficulty managing their behaviors - for example being preoccupied by gambling, repeatedly struggling to stop gambling, gambling to escape from problems or lying about their gambling.<sup>1</sup> Problem gambling is associated with a wide range of psychological symptoms of mental health conditions such as increased anxiety, low mood and poor coping skills.<sup>2</sup> Mental health problems can lead people to become problem gamblers, increase the harm caused by problem gambling, and make it harder to quit. This paper explores the role of mental health problems at each of these three stages, and makes recommendations to protect this particularly vulnerable group of consumers. In addition to reviewing the academic literature, we have undertaken new qualitative research with our Research Community.<sup>3</sup>

The gambling industry is charged by the Gambling Commission with supporting and protecting vulnerable consumers, including those experiencing mental health problems. A quarter of the population will experience a mental health problem at any given time, equivalent to 12 million consumers. Meeting the needs of this broad group

of consumers is a substantial challenge, and one that requires a careful balancing act between personal freedom and the need to protect consumers who are vulnerable.

### Gambling and mental health problems

Speaking to people with lived experience of mental health problems about their gambling behaviours when unwell, we have attempted to build an understanding of the specific drivers of problematic forms of gambling during periods of poor mental health. Thematic coding of the qualitative responses from our survey and focus group identified five forms of problematic gambling during periods of poor mental health:

1. Impulsive gambling
2. Risk-seeking gambling
3. Goal based gambling
4. Intrinsically motivated gambling
5. Loss-seeking gambling

#### 1. Impulsive gambling

The experience of a mental health problem can bring about changes in people's ability to manage impulses; for some this is a side-effect of medication used to treat mental health problems. Greater impulsivity, in turn, is a risk factor for problematic gambling.<sup>4</sup> A reduced ability to control inhibitions can make people more inclined to gamble in the first place, or can make it more difficult to stop gambling once they have started.

*"The ability to access sites on phone makes it harder, as I am impulsive."*

<sup>1</sup> Connolly et al. Gambling behaviour in Great Britain in 2015. Evidence from England, Scotland and Wales. 2017

<sup>2</sup> Blaszczynski, A., & Nower, L. A pathways model of problem and pathological gambling. *Addiction*, 2002; 97, 5; 487-499.

<sup>3</sup> This paper contains new data derived from a survey of 87 people with lived experience of mental health problems who have encountered difficulties gamble, and an in-depth online focus group with five people.

<sup>4</sup> Ibid

## 2. Risk-seeking gambling

Low mood and apathy can be common experiences during a period of poor mental health.<sup>5</sup> As a result, people can be driven to seek out and take on excessive risk when gambling, seeking an adrenaline rush. This can provide people with a sense of feeling, which their life may otherwise be lacking.

“PTSD flashbacks keep me up and angry at night. Then I go for a kick and the best place is the bookies to get that feeling of being on the edge.”

## 3. Goal based gambling

Many people gamble in the hope of winning money, but for people experiencing mental health problems this aim can be less about striking lucky, and more about fulfilling a need. People with mental health problems are more likely to have lower incomes than those without,<sup>6</sup> and are three times as likely to be in financial difficulty.<sup>7</sup> These financial pressures can make people feel like they have no way out and, combined with the difficulties assessing risks and planning ahead which may be associated with some mental health conditions, can lead to potentially damaging gambling behaviours.<sup>8</sup>

“I hoped that gambling would solve my debt. I spend without any thought for my next meal.”

In some cases, these financial reasons for gambling are tangled up with other facets of mental illness. Feelings of inadequacy are symptomatic of some mental health problems, which can lead people to turn to gambling in the hope that a win will grant them some boost in self-worth.<sup>9</sup> This can mean that fixating on a win of any sort can steer people away from gambling responsibly with an awareness of stakes and payouts of gambles.

“The fact I could win a penny or a pound meant the world to me at that point.”

Some people with mental health problems may gamble with the end goal of proving their worth to loved ones to assuage feelings of guilt. The emotional weight of this goal can make stopping gambling very difficult.

“I start with setting a goal like maybe enough to treat my family - say £100 - but then when you keep losing it becomes about recouping the money as [you] feel so awful about it.”

## 4. Intrinsic motivation for gambling

Gambling can be an enjoyable pastime to participate in, but the circumstances of some people with mental health problems can increase the risk that using gambling as an enjoyable outlet becomes problematic. People with severe and enduring mental health problems are more likely to be socially isolated,<sup>10</sup> so for some, gambling may provide one of the few avenues for enjoyment, making it harder to stop gambling once it becomes unmanageable.

“I am agoraphobic so gambling online is so easy to participate in. I would never be seen in a bookies.”

## 5. Loss-seeking gambling

The experience of a mental health problem can sometimes bring with it feelings of inadequacy, leaving people feeling as if they do not deserve money or to be comfortable financially. They may then turn to gambling large sums of money with the intention of losing them. This ease with which money can be staked and lost with nothing to show for it means that gambling can provide an outlet for destructive feelings.

“Sometimes I feel like I am punishing myself, as in harming myself, by not drawing out the winnings.”

## The potential consequences

Over time problematic gambling behaviours during a period of poor mental health can have significant long-term consequences for people's financial and mental wellbeing. While these consequences may be experienced by all problem gamblers, they are likely to be particularly pronounced amongst those living with mental health problems. Participants in our research identified three main forms of harm:

### 1. Financial harm

People experiencing mental health problems are more likely to be living on a low income or in financial difficulty. Many mental health problems

<sup>5</sup> American Psychiatric Association. Diagnostic and statistical manual of mental disorders (DSM-5). American Psychiatric Publishing

<sup>6</sup> Mental Health Taskforce. The Five Year Forward View for Mental Health. NHS England. 2016.

<sup>7</sup> Jenkins R et al. Debt, income and mental disorder in the general population. Psychological Medicine 2008; 38, 1485-1493.

<sup>8</sup> Holkar M. Seeing through the fog: how mental health problems affect financial capability. Money and Mental Health Policy Institute. 2017.

<sup>9</sup> American Psychiatric Association. Diagnostic and statistical manual of mental disorders (DSM-5). American Psychiatric Publishing

<sup>10</sup> Kawachi, I., & Berkman, L. F. Social ties and mental health. Journal of Urban health 2001; 78, 3; 458-467.

also affect the cognitive and psychological processes involved in making financial decisions, for example planning ahead, assessing different options or remembering what you have already spent. As a result, gambling may be more likely to induce or worsen financial difficulties among this group.

“I ate nothing for two days earlier in the week. If I had cashed out my winnings, instead of playing on, then I could have had food.”

## 2. Emotional or psychological distress

The experience of being unable to stop gambling or manage how much is being spent can cause considerable emotional distress. The immediate outcome of this distress may be that people engage in harmful coping strategies like turning to drugs or alcohol, which can exacerbate existing mental health problems. Over time, a failure to remain in control of gambling may lead to persistent feelings of shame, which can also create a barrier to seeking help,<sup>11</sup> causing both mental health and financial problems to worsen.

“I drink when I look back at what I've done, yet I'm not supposed to drink because of my past addiction.”

## 3. Relationship damage

Gambling can lead to relationship disruption, conflict and even breakdown, all of which can worsen someone's mental health. The shame associated with having gambling problems can lead to deception and the breakdown of trust between partners.

“My husband gives me £160 a week for bills and rent. He doesn't know I put it all on paying my cards for debt.”

Often this damage is exacerbated by secondary problems with household financial management and budgeting. Relationship difficulties can leave people who are experiencing mental health problems with difficulties budgeting, without the support they previously relied on,<sup>12</sup> or facing an

income shock following a separation.

## Adjusting the gambling environment

The gambling industry's continued growth has increased consumers' access and exposure to gambling products, without bringing with it additional support to help consumers to manage their gambling. Providing adjustments to the gambling environment could empower all consumers, particularly those with mental health problems, to proactively protect themselves from harm while gambling.

### Advertising

People who are vulnerable to problem gambling, including people with mental health problems, are more likely to be influenced by its advertisement.<sup>13</sup> Adverts with specific offers, like free bets when registering for an online account, can lead consumers to gamble more than they intend to.<sup>14</sup> This may be even more difficult to manage for people with mental health problems which increase impulsivity and make resisting urges harder. Avoiding these adverts and not acting on impulse requires willpower, which may be particularly difficult during a period of poor mental health. Their frequency and timing, such as late at night when people with mental health problems are vulnerable and more likely to respond, can create challenges to gambling responsibly.<sup>15</sup>

“You get a message and it gets you thinking about logging on... I've had three texts from a betting company today.”

Additionally, many of the advertised deals are very complex, with strict rules about what funds can be withdrawn when and how many times they must be staked.<sup>16</sup> Our research suggests consumers with mental health problems may find it harder to process information about these offers, and can sometimes be led to gamble excessively as a result.

<sup>11</sup> Gainsbury, S., Hing, N., & Suhonen, N. Professional help-seeking for gambling problems: Awareness, barriers and motivators for treatment. *Journal of Gambling Studies* 2014; 30, 2; 503-519.

<sup>12</sup> Murray N. *Strength in Numbers*. Money and Mental Health Policy Institute. 2016.

<sup>13</sup> Binde P. *Gambling advertising: A critical research review*. Responsible Gambling Trust. 2016.

<sup>14</sup> Hing, N et al. Do advertising and promotions for online gambling increase gambling consumption?. An exploratory study. *International Gambling Studies* 2014; 14, 3; 394-409.

<sup>15</sup> Evans K. *Responsible Retail*. Money and Mental Health Policy Institute. 2016.

<sup>16</sup> Competition and Markets Authority. *CMA launches enforcement action against gambling firms*. 2017. Available at: <https://www.gov.uk/government/news/cma-launches-enforcement-action-against-gambling-firms> [Accessed 08/11/17].

### Recommendations: advertising

Gambling firms could support consumers who wish to gamble responsibly by:

- Avoiding sending marketing materials late at night when consumers may be vulnerable to gambling more than they would like
- Allowing consumers the ability to opt out of receiving marketing on all communication channels.

### 24/7 online access

24/7 access to online gambling and the ease with which money can be added to online accounts means that all gamblers can spend more money and time gambling than they might wish to. For people with mental health problems, this can be even worse. Difficulties sleeping are a common symptom of mental health problems,<sup>17</sup> leaving people awake at night and feeling isolated, when for some gambling online can be an unwanted temptation. Problems with managing impulses can also leave people staying up all night to win back losses. In many cases people are aware of the times at which they are most vulnerable and want to be able to limit their access to gambling in a way which works for them.

“Closing times on gambling sites would be amazing. Frustrating for me, through the night, but a good thing.”

### Recommendations: online support

Introducing barriers to the 24/7 online gambling environment could empower consumers who may be vulnerable to proactively take steps to ensure they continue to gamble responsibly:

- Consumers should be able to block access gambling sites during times they may be vulnerable to harm, such as at night. This could be at the level of individual online gambling sites or at ISP level.

- The Gambling industry should ensure the ability to set time and spending limits is widely offered and actively promoted for all online gambling companies
- Card providers should offer consumers the ability to block spending on gambling via merchant category code blocking.

### Self-exclusion schemes

The most extreme form of limiting access to the 24/7 online environment is voluntary self-exclusion, enabling people to remove themselves from gambling completely. However, the absence of a comprehensive self-exclusion system, allowing people to easily remove themselves from all online and in-person gambling operators, leads some people to simply swap channel to continue gambling. Self-excluding from a single gambling channel can require contacting numerous operators over the phone or in person, all of which can be challenging during a period of poor mental health.<sup>18</sup>

“I self excluded for a year from all websites...I went to the bookies and bet in person.”

### Recommendations: self-exclusion

Complex self-exclusion schemes can prove challenging for people experiencing poor mental health. These schemes could be improved by the introduction of:

- A single gateway to online self-exclusion provided to all consumers
- Multiple communication channels through which to complete the self-exclusion process
- More active promotion of self-exclusion, in particular to people who may have previously set spending or time limits, or who may be identified as at risk.

<sup>17</sup> Benca, R. M et al. Sleep and psychiatric disorders: a meta-analysis. Archives of General Psychiatry 1992; 49, 8; 651-668.

<sup>18</sup> Holkar M. Seeing through the fog: how mental health problems affect financial capability. Money and Mental Health Policy Institute. 2017.