

Support After Suicide Partnership

# Gambling harms and bereavement by suicide

## A guide for support services and professionals

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# **1.About this guide**

## Who is it for?

This guide is for professionals working with people who have been bereaved by suicide. Gambling harms affect many people, and the impact on an individual can be substantial but may be hidden. It is important that all those working with people bereaved by suicide are aware of what gambling harms are, the links with suicide bereavement, and how to support people affected.

A service user may be affected by gambling harms either as the result of the gambling of the person who has died, the gambling of a loved one, or their own gambling.

This guide will take into consideration the many ways in which gambling may impact those bereaved by suicide so that suicide bereavement support services are able to respond and offer timely and appropriate support.

## Why is it needed?

It is widely acknowledged that people who experience gambling harms directly are at an increased risk of suicidality (suicidal thoughts and/or a suicide attempt) and potentially death by suicide. This is now acknowledged in the 2023 <u>National Suicide</u> <u>Prevention Strategy for England</u>.

The body of evidence supporting these links is increasing. For example, one study found that 1 in 5 people who experience problems with their gambling behaviour have thought of suicide, and 1 in 20 report having made a suicide attempt in the past year.<sup>1</sup>

The 2023 Gambling Survey of Great Britain (GSGB), published by the Gambling Commission, found that of the participants who reported having thoughts about taking their own life or attempts, <u>4.9% reported that this was related to their gambling a little or a lot, with 1.1% reporting it was a lot</u>. Another study found that amongst people currently receiving treatment for their gambling, 28% reported current suicidal thoughts and 6% reported they had a plan to end their own life.<sup>2</sup>

Australian research shows that gambling is recognised as a contributory factor to suicide in over 4% of coroners' investigations of suicide deaths, including cases where the person who died had engaged in gambling, and where affected others had engaged in gambling themselves.<sup>3</sup>

It has been suggested that the connection between gambling and suicidal behaviour is linked to being in debt and shame, not mental illness.<sup>4</sup>

<sup>&</sup>lt;sup>1</sup> Wardle, Dymond, John, & McManus, 2019

<sup>&</sup>lt;sup>2</sup> Roberts, Smith, Bowden-Jones, & Cheeta, 2017

<sup>&</sup>lt;sup>3</sup> Rintoul et al., 2023

<sup>&</sup>lt;sup>4</sup> Pirkis et al., 2024

When considering these findings together with the known increased risk of suicidality among those bereaved by suicide <sup>5</sup>, it is especially important to consider the potential risk of suicide for someone experiencing both gambling harms and bereavement by suicide.

Therefore, it is important that suicide bereavement services are able to support people bereaved by gambling related suicide and/or who are currently gambling themselves. Services need to have a good understanding of the different ways in which gambling may impact an individual's experience of their loss to suicide.

This need is particularly important given the increasing ease with which people (including adolescents) can access online gambling, and evidence that rates of problematic gambling are greatest among those using online formats.<sup>6</sup>

## What do we mean by gambling harms?

The UK has one of the biggest gambling markets in the world, worth £15.1 billion as of March 2023. The Gambling Commission estimates that 48% of adults will have gambled in the past four weeks (period covered: January to April 2024). It is thought that around 2.5% of the population are suffering 'problem gambling', and 14.5% are 'gambling at elevated risks'.

The risks and harms from gambling are much higher for younger people with <u>9.1% of</u> <u>18 to 24-year olds who gamble suffering problem gambling with nearly 40%</u> <u>'gambling at elevated risk'</u>. This is likely to be because of their increased vulnerability at a younger age, but also because higher proportions of younger people play the most addictive forms of gambling.

Legal forms of gambling include casinos, betting, lotteries, bingo, scratchcards, online (or remote) gambling, and more. Research has shown that <u>harmful gambling</u> is linked to high participation in online gambling, casino and bingo games, electronic gambling machines in bookmakers and sports/event betting, amongst other gambling forms. The GSGB showed that the proportion of people suffering 'problem gambling' was over <u>9 times higher for those betting in person on non-sports events, and more than 6 times higher for those who had used online slots.</u>

Gambling disorder is a mental health condition recognised in the diagnostic classification system, DSM-5. You can find a <u>list of symptoms of gambling disorder here</u>. In recent years, <u>concerns about gambling harms as a public health issue</u> have been increasing.

<sup>&</sup>lt;sup>5</sup> Pitman, Osborn, Rantell, & King, 2016

<sup>&</sup>lt;sup>6</sup> <u>Tran et al., 2024</u>

A wide range of harms are associated with problem gambling. These can be substantial and include:

- financial problems
- damage to relationships
- health or psychological distress
- adverse effects on work and education.<sup>7</sup>

Research also suggests that there are links between gambling and intimate partner/family violence and abuse,<sup>8</sup> substance use (such as alcohol and drug use) and mental health issues such as depression and anxiety.<sup>9</sup>

Gambling harms can also include those experienced by someone as a result of a loved one's gambling. In 2020, it was estimated that around 7% of the population of Great Britain (adults and children) were negatively affected by someone else's gambling.<sup>10</sup> In this guide we will refer to those who are affected by another's gambling behaviour as 'affected others'.

Affected others are more likely to be family members, particularly partners, as well as parents, siblings and children. Affected others may also be friends and colleagues.

Research shows that around half of affected others, are severely impacted by gambling harms.<sup>10</sup> Such emotional and psychological harms experienced include distress, anger, shame, hopelessness, insecurity or vulnerability, depression, anxiety, and problems sleeping.

One study showed that 16% of family members impacted by another's gambling behaviour reported self-harm and suicidality.<sup>11</sup> This is a very important consideration when working with those bereaved by suicide, given that they are already at increased risk of attempting suicide.

# 2. Gambling harms and suicide bereavement

# How might a person bereaved by suicide be impacted by gambling harms?

#### Affected others

The loss of a loved one to a gambling-related suicide can be extremely difficult. It is well known that the feelings of loss, sadness and loneliness experienced after any death of a loved one are often magnified when a loved one's death was a suicide.<sup>12</sup> These feelings can be further heightened when gambling harms are involved.

<sup>&</sup>lt;sup>7</sup> <u>Abbott, 2020</u>

<sup>&</sup>lt;sup>8</sup> Dowling et al., 2016

<sup>&</sup>lt;sup>9</sup> Dowling et al., 2015

<sup>&</sup>lt;sup>10</sup> Gunstone & Gosschalk, 2020

<sup>&</sup>lt;sup>11</sup> Banks, Andersson, Edwards, & Waters, 2018

<sup>&</sup>lt;sup>12</sup> Young IT et al., 2012

Affected others may feel a very real or perceived stigma about the role that gambling played in their loved one's suicide and may not feel that they can share this with anyone. This can be extremely isolating, particularly when coupled with the stigma of suicide.

It may be that affected others feel that gambling played a significant part in contributing to their loved one's death, and that they would like this to be taken into consideration during the coroner's inquest. It may also be that gambling was one of many contributing factors.

In some cases, their loved one's gambling may have been unknown to affected others until after their death, which may have come as a huge shock.

Regardless of whether the gambling was known about, and/or the extent of any additional stresses caused by their loved one's gambling, affected others are likely to be dealing with a number of complex and difficult feelings and issues.

Outlined below are some of the ways that gambling harms can impact affected others, in the context of suicide loss.

#### Emotional and social impact

Affected others may be experiencing:

- Hugely complex and multi-layered feelings.
- Difficulties coming to terms with not knowing about their loved one's gambling.
- A sense of helplessness that they weren't able to help the person that has died and upset that they were struggling, potentially alone.
- Feelings of anger that they and their loved one did not know and were not told about the psychological harms that gambling can lead to.
- Anger and blame that gambling operators did not intervene to stop their loved one gambling to their death.
- Complicated feelings towards the person that has died such as anger, frustration and resentment, particularly where abuse or coercion was involved.
- Feelings that come in waves or at particular times, such as feelings of anger during times of financial stress.
- Shock at the extent of deceit relating to the person's gambling, including a sense of abandonment.
- Perceived or real judgement from others which can result in losing friends, contact with family, community connections, and employment.

#### Practical and financial impact

Affected others may:

- Gain an awareness of money losses, money problems and debts. They may discover multiple accounts, creditors and online gambling accounts, causing significant distress.
- Find out about issues with insurance, such as life insurance. Issues may include discovering that no life insurance policy was in place or has been cancelled, or that there are complexities around the life insurance company paying out because their loved one's death was a suicide.
- Receive relentless communications from creditors and demands for payment.
- Worry about safety and security at home, particularly if demands for payment are being made by creditors or their loved one was involved in criminality to fund their gambling.
- Find that their loved one's phone and other contact channels are being inundated with notifications and messages from gambling outlets and creditors.
- Face the threat of losing their home, which may have already happened multiple times.

#### The impact on children

Affected others may be trying to keep life as normal as possible for the children of someone who has died, often in extremely stressful circumstances.

Children may already have experienced harms as a result of their parent's gambling. These may include <u>relationship problems with their parent</u>, such as arguments, <u>relationship strain or domestic abuse</u>, as well as <u>difficulties at school</u>.

It is very important to ensure that support for children and young people is prioritised.

#### Those bereaved by suicide who are gambling themselves

The person bereaved by suicide may experience gambling harms directly as a result of their own problem gambling. It has been shown that gambling may serve as a coping mechanism following the loss of a loved one and/or represent a response to financial stressors<sup>13</sup>.

It may be that the person's gambling:

- has been happening for a long time
- began only since the loss of their loved one
- has become much more problematic since the loss.

<sup>13</sup> Russell et al., 2022

As a result, they may be experiencing some of the harms outlined earlier:

- financial problems
- damage to relationships
- health or psychological distress
- adverse effects on work and education.<sup>14</sup>

## Signs of gambling harms

It may be difficult to know whether someone has been impacted by gambling harms as the person may not be open to discussing it. It may be that they are withdrawn as they are caught up with their own worries, and this may mean they struggle to engage in conversation.

Some key signs reported by people with lived experience may include:

- distress
- feelings of anger mixed with fear
- stress
- agitation
- secretiveness
- withdrawal
- anxiousness
- feeling low.

## What might prevent disclosure of gambling harms?

#### Shame and stigma

Shame and stigma can be huge for those affected by gambling harms, and research suggests that shame and being in debt play important roles in the connection between gambling and suicidal behaviour.<sup>15</sup>

Some important considerations are that:

- The shame and stigma someone experiences can be heightened by a lack of recognition among health professionals (and other support sources) of the harms gambling can cause within someone's social network.
- Stigma may lead to gambling issues being hidden or covered up. This can lead to family members becoming estranged at points.
- The nature of stigma about gambling (and suicide) can differ between different communities. For example, gambling can be perceived and talked about very differently within different religious communities and cultures.
- Affected others may feel they should not have let the gambling happen and can therefore fear ridicule, blame and negative judgement.

<sup>&</sup>lt;sup>14</sup> Abbot, 2020

<sup>&</sup>lt;sup>15</sup> Andreeva, Audette-Chapdelaine, & Brodeur, 2022

#### Worry and anxiety

Affected others can feel an enormous sense of anxiety that their loved one's death might be considered a 'gambling suicide'. Their loved one was loved for who they were besides the harms gambling caused them, and affected others may worry this will reflect poorly on how they are remembered.

#### Misunderstandings about gambling behaviours and harms

Gambling takes many forms and there are some forms of gambling that people may not recognise as gambling, such as scratchcards, or bingo. People may also not recognise the harms that gambling is causing them, or attribute harms they are experiencing to gambling.

Gambling is also often presented in the media as involving large sums of money or taking place in betting shops. These stereotypes can further prevent people from recognising their own gambling behaviour and attributing any adverse experiences to gambling harms.

# 3. What does good support look like?

## Service-wide considerations

• **Be informed on gambling harms** across your service to foster an understanding and enabling environment. Make sure that everyone is educated about the forms that gambling can take and the harms that it can cause.

Sometimes a lack of awareness of the impact and harm that gambling can cause means that gambling is not taken seriously enough. It can also result in staff being reluctant to ask about something they may not understand.

• Create a safe environment and embed a culture of trust. The stigma and shame that exists around gambling may mean that a service user has told no one about it before. People are more likely to open up if they are doing so in a safe and non-judgemental environment.

Check the needs of neurodiverse and culturally diverse groups before planning your approach, and avoid making assumptions about people's sexuality or gender. Make use of guidance to ensure you offer appropriate help and support where needed. You can find links to the support guides and research we have published in <u>the resources section</u>.

• Ask about gambling harms at the point of access and as part of any risk assessments undertaken. Ensure this is considered within treatment plans where relevant. It is better to make the assumption that gambling could be involved than assume it could not.

• Ensure gambling is framed as a public health issue rather than an individual one. It is important to discuss gambling harms as a complex issue, rather than as a result of flaws within people.

## Guidance for working with service users

## **General guidance**

Some ways to normalise discussions about gambling harms and encourage people to open up might be to:

- **Recognise harms.** It's important not to assume that all gambling harms are related to finances. There can be many <u>different types of harms</u> that can be caused by gambling. If you recognise the signs of any of these harms then ask whether gambling is involved.
- **Open with indirect questions around income and finances.** This can be a way to open up a discussion about gambling.
- **Respond in a non-judgemental way** to any disclosures around gambling. Emphasise that you understand the significance of the harm that has been experienced, and take care not to minimise it.
- Ask what can feel like intrusive and difficult questions but in a sensitive way. Often the person needs you to delve and ask things that others may be frightened of asking.

Due to the shame and stigma that surrounds gambling, people may not disclose the severity, extent or related harms of the gambling issues they are experiencing without being asked direct questions.

Asking about gambling in a safe environment can bring a sense of relief, particularly if they have never talked about how they have been impacted by gambling before. Do not shy away from asking about this sensitively - difficult questions can save lives.

- **Highlight how common gambling and gambling harms are**. Sharing the prevalence of gambling addiction and gambling harms with an individual may provide permission for them to disclose that they have been impacted, and how.
- Emphasise that those affected by gambling harms are not alone. These issues affect many, many other people. This can reduce the sense of shame.
- Emphasise that it is not their (or their loved one's) fault. Gambling addiction is caused by addictive products, not weak or flawed individuals. The health dangers of gambling, including the suicide risk, are not publicised in the same way as other harmful products, such as alcohol and tobacco.

• Ask what people need. Offer to help. Show that you are someone that will support the person. Offer help with practical matters where possible, such as speaking with creditors, or helping someone who is gambling to contact their bank to put a block in place on payments to gambling sites.

### Guidance for supporting affected others

- Acknowledge any feelings of anger or resentment towards the person who has died.
- Reassure them that suicide where gambling harms are involved is not uncommon. This can help them let go of the sense that it was their loved one who was flawed in some way.
- Help people to understand that dealing with the loss is likely to be a long journey. People can feel pressured to 'move on', but the shock and complexity of the situation and the effect on affected others, including children, is likely to be long-lasting.
- **Recognise that the level of support needed can rise or fall** over many years after the bereavement. There could be particular events or points in the future that require more support, such as anniversaries, future financial struggles, or changes in children's lives like school transitions.
- **Provide peer and lived experience support.** This can help people to feel able to express their true feelings around the situation, feel truly understood, and gain a sense of feeling less alone.
- **Provide high quality information about available support.** There are some support options listed at the end of this guide.
- Show understanding of the significant psychological impact around coming to terms with lies a loved one may have told, and help people access further support.
- Signpost to relevant services and assist with contact and access (see <u>our resources section</u>). This may involve, for example, sitting with them while filling out a self-referral form, or contacting a service together.

#### Guidance for supporting those who are gambling themselves

- Show understanding.
- Emphasise that there is support available some of the options are listed in <u>our resources section at the end of this guide</u>.

- Recognise that there may be complex links between the person's grief and gambling, such as:
  - Gambling being a way to get rid of inheritance, because it represents the person's bereavement.
  - Gambling providing a way to escape.
  - Gambling becoming a coping mechanism to deal with the very complicated feelings that surround suicide bereavement.
- Support the person with any shame and guilt they might carry. Emphasise that they are not alone in struggling with gambling harms and that there is free support out there.
- Find out which gambling products the person is accessing. If they are using online gambling products, they can access blocking tools to prevent them from using these products <u>find out more here</u>.
- Ask what the person needs and offer support to access it. This might be helping the person to complete a referral form or ringing a service together.
- **Refer the person to a** <u>NHS gambling clinic for support</u>. Remember clinics will take referrals from healthcare practitioners, other support services, families/carers, and self-referrals.

## 4. Resources and signposting

- NHS gambling support advice and treatment clinics: <a href="https://weil/addiction-support/gambling-addiction">nhs.uk/live-weil/addiction-support/gambling-addiction</a>
- Blocking tools are available for those experiencing gambling harms:
  - GamStop this stops people from being able to use gambling websites and apps for 6 months, 1 year or 5 years: <u>gamstop.co.uk</u>
  - Gamban this blocks access to gambling websites and apps on devices: <u>gamban.com</u>
  - People can also ask their bank to block any money going to gambling websites and apps
- Chapter One provides information and support for everyone affected by gambling, including training and resources for professionals: <u>chapter-one.org</u>
- Finding the Words a guide on how friends and relatives can support someone who has been bereaved or affected by suicide: <u>supportaftersuicide.org.uk/resource/finding-the-words</u>
- GambleAware the National Gambling Support Network service: gambleaware.org
- **Gamblers Anonymous** a local support group service that uses the 12-step approach to recovery: <u>gamblersanonymous.org.uk</u>
- Gambling With Lives a charity set up by families bereaved by gambling that provides support, raises awareness and campaigns for change: <u>gamblingwithlives.org</u>

- **GamCare** a charity providing advice and support around gambling, including The National Gambling Helpline (call 0808 8020 133 at any time of the day or night for free information, support and counselling): <u>gamcare.org.uk</u>
- **GamFam** a charity offering support for people who have been affected directly or indirectly by gambling harms: <u>gamfam.org.uk</u>
- **Help is at Hand** a guide for people bereaved by suicide and those helping them: <u>supportaftersuicide.org.uk/resource/help-is-at-hand</u>
- **SASP's support guides and research** for bereavement support professionals:
  - LGBTQ+ people's experiences of suicide bereavement: a research study - <u>hub.supportaftersuicide.org.uk/resource/lgbtq-bereavement-by-</u> <u>suicide-research-study</u>
  - Understanding Gypsy, Roma and Traveller communities: a support guide - <u>hub.supportaftersuicide.org.uk/resource/understanding-gypsy-</u> roma-and-traveller-communities-a-support-guide
  - Understood: a guide to support people bereaved by suicide who are neurodivergent hub.supportaftersuicide.org.uk/resource/neurodivergence-guide

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