

Gambling Harms and Domestic Abuse

A focus on women and their housing

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Kelly Henderson and Liz Riley



Content Warning

This report contains references to domestic abuse, violence, and gambling harms, including financial, physical, and economic abuse, which some readers may find distressing. Please take care of your wellbeing while reading.

If you have been affected by any of the issues discussed in this report, support is available. You can contact:

- **The Samaritans** on 116 123 or text SHOUT to 85258
- **Call 999** in an emergency
- **National Domestic Abuse Helpline** on 0808 2000 247
- **National Gambling Helpline** on 0808 8020 133

These helplines are free and can direct you to appropriate local support services.

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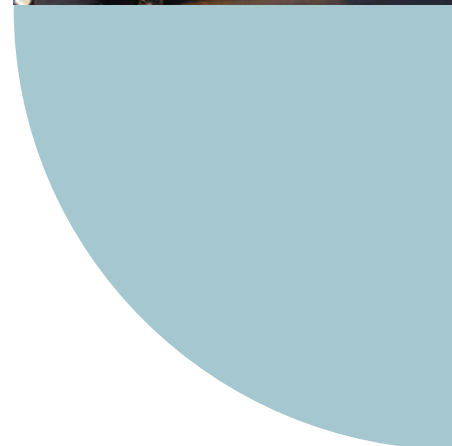


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Project Resources

As part of this research project, a resource for social housing providers was co-produced to enable them to better support people experiencing domestic abuse and gambling harms. In addition, the project produced a series of five podcasts that support the resource. We believe that the resource and podcasts are also of relevance to other sectors and support providers.

This report, resource (i.e. toolkit) and podcasts can be found at the project website: **DAGamblingharms.co.uk**, on **Youtube** (<https://www.youtube.com/channel/UC-vONvQkMa3ELRSvh91bSyQ>), and on **Addressing Domestic Abuse** (ADA <https://addressingdomesticabuse.com/>).



Foreword

I have observed a 'double taboo' when it comes to talking about abuse and money. That we are only just beginning to understand the complex relationship between domestic abuse and gambling harms reflects this. As such this research represents a significant contribution to the developing evidence base. Through the voices of those with lived experience and the practitioners who support them, it makes clear the ways in which gambling and domestic abuse are intertwined, undermining women's housing security as well as their safety, wellbeing, and stability more broadly.

Researchers and practitioners in the field will not be surprised to learn of the complex ways in which gambling links with different forms of coercive control, including economic abuse, through for example, partners misusing victim-survivors' identities to obtain loans and credit in their name. Nor will they be surprised to learn that such behaviours may continue post-separation.

Perhaps more surprising is recognition that gambling may be used by victim-survivors as a coping strategy in response to current or previous experiences of domestic abuse. In the same way as drugs or alcohol might be used as forms of escapism, gambling may provide temporary emotional relief as well as a sense of connection with others. It may also serve as an attempt to secure the financial means needed to escape an abuser.

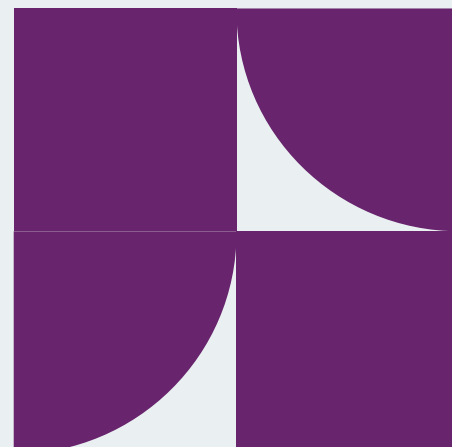
This research uncovers the long-term impact of gambling harms, including financial hardship, debt, bankruptcy and housing instability. The lack of financial and legal support to address many of the challenges arising creates a vicious circle, leading to some victim-survivors being forced into criminal or high-risk activity such as selling sex. The financial and emotional consequences are long-lasting, not only for women, but also their children. Overall, the research paints a bleak picture.

Increased awareness can, however, make all the difference. When the links between domestic abuse and gambling harms are recognised and responded to then change will follow. Through examining the nature and the effectiveness of the support provided to victim-survivors by social housing providers and other services, the research identifies the gaps that exist and the systems change needed so that victim-survivors can rebuild their lives free from harm.

The research report makes a series of important recommendations, including understanding additional barriers for victim-survivors experiencing multiple inequalities, the need for clearer pathways to support and the necessity of a multi-sector response which reaches beyond housing to include policing, financial institutions and legal settings. It has also informed the development of practical resources for housing and other providers to integrate into their practice.

Responding to victim-survivors at the intersection of domestic abuse, gambling harms and housing insecurity through frameworks which simultaneously hold abusers accountable for their behaviour represents an important step change - and we owe a debt of gratitude to the researchers involved for addressing the shame and stigma of issues which have silenced too many for too long.

*Dr Nicola Sharp-Jeffs,
Economic Abuse Expert*



Foreword 2

This research exposes a hidden crisis. Gambling-related domestic abuse and domestic-abuse-related gambling are affecting victims from diverse backgrounds, yet too often it remains unseen. This report brings to light how financial exploitation, coercive control, and housing insecurity all form part of a wider and deeply interconnected pattern of abuse. For many survivors, these impacts extend far beyond financial abuse, affecting their safety, wellbeing, relationships, and long-term stability.

To address this, it's evident that stronger collaboration between sectors is needed to ensure that victims and their families are not left navigating debt, danger, and housing insecurity alone.

*Dame Nicole Jacobs,
Domestic Abuse Commissioner for England and Wales*



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List of Abbreviations	
VAWG	Violence Against Women and Girls
DASH	Domestic Abuse, Stalking, and Harassment
RIC	Risk Indicator Checklist
IPV	Intimate Partner Violence
PGSI	Problem Gambling Severity Index
DSM-V	Diagnostic and Statistical Manual of Mental Disorders



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Executive summary and recommendations

This research project explores the complex relationship between gambling harms, domestic abuse, and women's housing security in England. Drawing on in-depth interviews with women with lived experience, housing providers and other stakeholders, as well as a survey of social housing providers, the study reveals how gambling and domestic abuse are intertwined in ways that significantly undermine women's safety, wellbeing, and long-term stability.

Gambling-related domestic abuse and domestic abuse-related gambling affect thousands of women and families yet often go unnoticed. The shame and silence surrounding gambling and domestic abuse mean that many suffer alone for years. By recognising the signs earlier and improving support systems, especially around housing, finances, and safety, services can help women rebuild their lives and protect children from ongoing harm.

i. Research aims

This project sought to learn more about the relationship between gambling and domestic abuse, as experienced by women. It also explored how gambling harms and domestic abuse can impact women's housing security. Finally, in addition to understanding women's experiences, we examined the nature and the effectiveness of the support given to them by social housing providers and other services.

Specifically, the research sought to answer the following questions:

1. What are women's experiences of gambling and domestic abuse?
2. What are the relationships that exist between gambling and domestic abuse?
3. What coping strategies do women deploy, including help-seeking?
4. What support is available to women experiencing gambling and domestic abuse, and what gaps exist in this support?

In addition to producing this final research report, the research also set out to co-produce a resource for housing providers (also of relevance to other service providers) and a series of podcasts that support this resource. These project resources can be found at **DAGamblingharms.co.uk**, on **Youtube** (<https://www.youtube.com/channel/UC-vONvQkMa3ELRSvh91bSyQ>), and on **Addressing Domestic Abuse** (ADA <https://addressingdomesticabuse.com/>), and below are brief details of the approach taken to their development.

ii. Methodology

This study applied a mixed-method approach, consisting of in-depth one-to-one interviews with women impacted by gambling and domestic abuse and with a range of stakeholders, most notably social housing providers and third sector domestic abuse and gambling harms support organisations. This qualitative research was also supplemented by a quantitative element in the form of a short online survey for social housing providers. The survey gathered information on the data housing providers capture about their tenants' (or prospective tenants') experiences of domestic abuse and gambling harms.



In total, we collected 62 responses from the online survey and conducted 28 interviews with women with lived experience of gambling harms and domestic abuse, 12 in-depth interviews with housing providers, and 24 interviews with other stakeholders, most notably from the domestic abuse and gambling harms support sectors. Our data collection focused primarily on stakeholders and women with lived experience from across England.

iii. Findings

- **Gambling-related domestic abuse and domestic abuse-related gambling.** Our research found evidence of gambling-related domestic abuse, with a perpetrator's gambling intensifying or driving particular forms of abuse, and domestic-abuse related gambling, with women gambling themselves as a way to cope with current or previous experiences of domestic abuse. Domestic-abuse related gambling was most evident in our sample, and the forms of abuse experienced by our sample were wide-ranging. Overall, gambling-related domestic abuse was experienced differently by every woman we spoke to and varied over time, sometimes extending to post-separation abuse.

Women we interviewed described how their own gambling was a means to cope with the abuse and the trauma it caused. Sometimes their gambling and the abuse were concurrent, and sometimes the gambling came after the abuse, as a trauma response. Gambling was framed by these women as escapism, sometimes providing temporary emotional relief, a means of physical escape from unsafe or abusive environments, and potentially a way to win sufficient money to enable the financial means to escape the abuse. Sometimes, other harmful coping strategies were evident, and these could also compound the risk and abuse the women experienced.

- **Experiences of abuse.** The women we talked to, whether victims of gambling-related domestic abuse or domestic-abuse-related gambling, experienced all types of abuse defined in the Domestic Abuse Act 2021: physical or sexual abuse; violent or threatening behaviour; controlling or coercive behaviour; economic abuse; and psychological or emotional abuse. Some also experienced this abuse post-separation, and sometimes the abuse was perpetrated digitally as well as in-person. All the women we interviewed experienced financial losses due to their own gambling or that of the perpetrator, and sometimes these losses were substantial, leading to considerable immediate and long-term impacts.

Financial abuse perpetrated included stealing money, misusing victim-survivors' identities to obtain loans, and incurring debts fraudulently in their names unaware. Perpetrators would sometimes manage household finances in such a way that their partners had little access to financial information, and they were unaware of the debt and fraud until a crisis point was reached, whereas others were pressured or compelled to assume increasing levels of debt as a consequence of the perpetrator's harmful gambling. In these cases, physical violence or threats of it were also sometimes used as a means to extract money for gambling. Some of the women we talked to had similar experiences of multiple forms of abuse, either concurrently or over time, and coercive control and emotional abuse were also commonly experienced by the women we interviewed.

Our research found evidence of gambling-related domestic abuse, with a perpetrator's gambling intensifying or driving particular forms of abuse, and domestic-abuse related gambling, with women gambling themselves as a way to cope with current or previous experiences of domestic abuse.



- **Impacts on women and their families.** Impacts of the abuse described by our sample were far-reaching. The financial and economic impacts included bankruptcy, short- and long-term financial insecurity, and inability to meet their own and their children's basic needs. For some of the women who gambled as an escape from abuse, their need to gamble and the debts it produced led them to commit fraud, for which they received custodial sentences. For some women, their partner's gambling, financial control and coerced debt limited their options and restricted their ability to leave the relationship, while for others, the financial consequences continued long after leaving, including debt repayment obligations and interactions with banks and fraud processes.

Other impacts of financial hardships for a small number of women were engagement in high-risk activities to acquire money, such as sex work. Mental health impacts of women who were victims of gambling-related domestic abuse included high levels of fear, anxiety, hypervigilance, an inability to trust others, depression and suicidal ideation. Some women described long-term emotional harms arising from being forced to navigate multiple legal and financial systems, including the court system, divorce processes and child custody disputes, police responses, interactions with banks, and engagement with local authority and mental health services.

Some women also spoke of guilt for the impacts of abuse and gambling on their children, despite this not being their fault. Children were harmed as direct targets of or witnesses to verbal and physical aggression, financial abuse and exploitation. They were further harmed through living with financial hardship, instability and experienced neglect. Impacts were described by their mothers as emotional, in part due to the break-up of the family and having to move home, sometimes to unsuitable temporary accommodation. The impacts also embraced wider networks with family and friends absorbing financial losses, practical burdens, and emotional fallout often over long periods. Parents and family members often became deeply entangled financially, repeatedly lending money in attempts to help clear gambling debts, only to see the cycle continue. Women expressed profound guilt about the impact their partner's gambling had on their families, including how their parents exhausted their resources trying to help.

This research had a particular focus on housing. The debts caused by gambling resulted in rental arrears and mortgage default, eviction, and housing instability. Post-separation housing was frequently of poor quality, with damp, mould, insect infestations, inadequate insulation, and structural defects being problems. Such conditions, sofa-surfing and sleeping on floors, had repercussions for physical health, especially for those with disabilities. In turn, mental wellbeing was diminished by poor and insecure housing at a time when women were attempting to rebuild their lives. When women were homeowners, many spoke of having to sell their homes to cover gambling debts, either due to their own gambling or that of their partner.

The women also highlighted systemic challenges in obtaining legal support while being named on a joint mortgage with their perpetrator. The women argued that they were denied legal aid even when they had no money of their own, simply because their names appeared on a joint mortgage with the perpetrator. As a result, their financial eligibility for legal aid was assessed as though they had access to the property's value, despite having no real control over or benefit from it.

This research had a particular focus on housing. The debts caused by gambling resulted in rental arrears and mortgage default, eviction, and housing instability. Post-separation housing was frequently of poor quality, with damp, mould, insect infestations, inadequate insulation, and structural defects being problems. Such conditions, sofa-surfing and sleeping on floors, had repercussions for physical health, especially for those with disabilities.



Those women who experienced bankruptcy found that this then had a profound impact on their ability to secure alternative housing. Other long-term impacts included having to begin new mortgages later in life, severely impacting their financial security in later life. Some women were forced into the private rental sector, where they even encountered exploitative and predatory landlords. Finally, for some, the experience of seeking help, especially around housing, was itself described as traumatic and directly linked to suicidal feelings and self-harm.

- **Barriers to disclosure by victim-survivors.** Complexity was evident in the barriers women faced when seeking help or considering seeking help. Sometimes it took time for women to recognise that help was needed at all, with some victim-survivors not recognising that what they were experiencing was domestic abuse, especially if the gambling and associated financial abuse were hidden. Some participants attributed their difficulties recognising gambling-related domestic abuse to a lack of understanding of what constitutes domestic abuse and the forms it can take, especially financial abuse, and especially within long-term relationships where financial boundaries had become blurred.

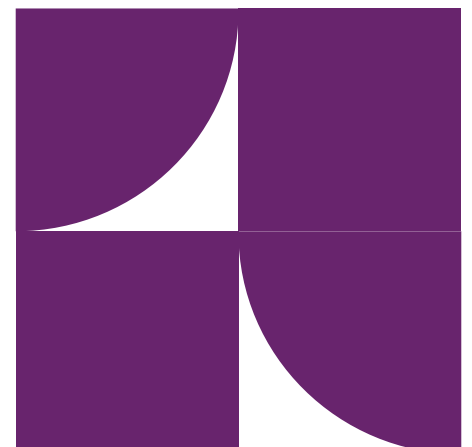
Women were also sometimes unable to recognise the harms of gambling because it was normalised within their families and wider social context. Sometimes, when awareness of the abuse was present, cultural and religious expectations discouraged disclosure, possibly because domestic abuse was taboo, or because gambling was framed as a moral failing or haram (forbidden). Shame and stigma were especially acute for these women, with the knowledge that they could be condemned and blamed. Disclosure risked ostracisation from communities, bringing dishonour to the family, and perceived risks linked to immigration status and safeguarding.

Perpetrators could exploit women's fears, particularly fears about police involvement or child removal, to maintain control and discourage help-seeking. Shame and fear of judgment and other consequences were also felt more broadly by the women we talked to. Women described embarrassment about their circumstances and a reluctance to expose financial loss and coercion. They felt that others would judge them for "letting it happen" or for staying. Additionally, women were fearful that disclosing their partner's abuse or gambling or their own gambling might lead to them becoming homeless and losing custody of their children.

- **Barriers to support provision by housing professionals.** A significant barrier for social housing providers supporting people experiencing gambling-related domestic abuse and domestic abuse-related gambling is that most fail to ask their tenants or prospective tenants about gambling behaviours and harms. Data from our survey of social housing providers showed that more asked questions about domestic abuse than about gambling harms. Generally, more questions about both of these issues were asked of new tenants than they are of existing tenants, showing that once housed, newly arising issues of abuse and gambling could be missed.

Our interviews with stakeholders similarly exposed weak screening practices, with most relying on standard frameworks that do not ask direct questions about gambling. Organisational risk assessments also do not consistently prompt enquiry about gambling harms and domestic abuse together. Stakeholders described how alcohol and substance misuse are prioritised, while gambling is either absent or treated as a peripheral issue despite its potential to drive coercion, volatility, and harm.

Our interviews with stakeholders similarly exposed weak screening practices, with most relying on standard frameworks that do not ask direct questions about gambling. Organisational risk assessments also do not consistently prompt enquiry about gambling harms and domestic abuse together. Stakeholders described how alcohol and substance misuse are prioritised, while gambling is either absent or treated as a peripheral issue despite its potential to drive coercion, volatility, and harm.



It was also found that when women do disclose issues such as not having access to money or oversight of the household finances, housing providers were often failing to ask follow-up questions and probe the underlying causes. Where domestic abuse was identified, rehousing would take priority and meaningful questions about the nature and full extent of the abuse were not asked, allowing support needs to remain hidden and the root causes of abuse to remain unaddressed. A focus on immediate presenting issues, such as arrears, affordability, or homelessness risk, was found at the expense of asking how debt had accrued or if financial instability was connected to gambling. Indeed, housing providers confirmed that they would not normally ask about gambling unless specific red flags emerged, such as repeated gambling transactions on bank statements.

Even when gambling was mentioned or identified indirectly through questions about financial abuse, this depended heavily on individual professionals being skilled at asking the right follow-up questions. We found a lack of training and knowledge about gambling and its relationship to domestic abuse, and a lack of confidence among professionals to ask about it. Stakeholders described gambling-related domestic abuse as difficult to identify because gambling can be both culturally normalised and easily concealed, and when gambling was recognised, it was typically understood narrowly as being linked solely to financial abuse and coercion, rather than being recognised as connected to the full spectrum of domestic abuse behaviours, including coercive control, physical violence, emotional abuse, and sexual abuse.

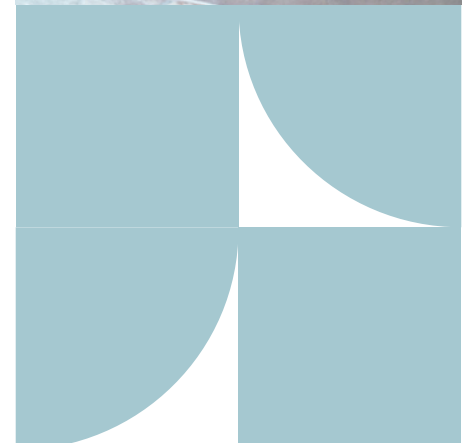
Finally, we discovered that services within both gambling support and domestic abuse sectors were also failing to recognise the complex relationship between gambling and domestic abuse, and thus the full range of support needs for the people who use their services.

iv. Recommendations for policy, practice and research

Key recommendations to emerge from this research are:

- **The need for decent quality, affordable and secure housing.** Our research showed that the lack of affordable, quality housing with secure tenure has profound impacts on the lives of people affected by gambling harms and domestic abuse. It resulted in some of the women we interviewed being in unsuitable and unsafe housing, sometimes spending years on waiting lists. It can also result in women feeling unable to leave abusive relationships because they fear that they (and their children) will become homeless or have to leave the areas in which they live and work.
- **The need to reduce the stigma associated with domestic abuse and gambling.** Our research found that the shame and stigma associated with being a victim-survivor of domestic abuse and with gambling harms can stop people from coming forward to seek help. Stigma can also create social isolation that facilitates further abuse and harmful gambling. It also means that from a stakeholder perspective, practitioners find it harder to ask about gambling and domestic abuse as they are aware of how sensitive these subjects can be.

We found a lack of training and knowledge about gambling and its relationship to domestic abuse, and a lack of confidence among professionals to ask about it.



- **The need for multi-agency working through a public health approach, supported by policy action that links prevention, early intervention, and crisis response.** This approach should frame gambling harms and domestic abuse as social, rather than individual problems, while recognising their connections to deprivation, child poverty, housing insecurity, homelessness, and violence against women and girls. As part of a public health approach, integrated support systems are needed that bring together key policy strategies, such as the Violence Against Women and Girls (VAWG) Strategy and the Child Poverty Strategy. This approach should also support professionals to develop the knowledge and processes required to recognise gambling harms and domestic abuse, respond appropriately, and understand where to refer individuals for specialist support. An integrated, coordinated response is recommended so that a “no wrong door” approach is established and people can seek help from a range of professionals, without the need to repeatedly explain the challenges they are facing.
- **The need for training and resources to increase awareness across sectors, including housing, policing, financial institutions, and legal settings, to strengthen the identification of gambling harms and domestic abuse and embed appropriate responses.** Practical guidance is needed by professionals on how to ask about gambling and domestic abuse sensitively, respond well and avoid victim-blaming. Training and resources that develop these skills and confidence are recommended.
- **Improvements are needed in the continuity of support, including clearer referral pathways, a shared understanding of risk, and collaborative problem-solving between agencies,** for example, professionals within the housing sector and domestic abuse support services.
- **There is a clear need for specialist, no-cost or low-cost financial and legal support for people affected by gambling harms and domestic abuse.** Individuals in these situations often face complex financial and legal challenges, including debt, financial control, and disputes relating to joint finances or liabilities. However, professionals in statutory services, banks, and legal services frequently lack the specialist understanding required to respond effectively to these issues. As a result, many people are unable to access the advice, advocacy, or practical support they need. While specialist services do exist, they are limited and often unaffordable, leaving many individuals without access to the expert support necessary to address their circumstances.
- **There is also a need for victim-survivors to have consistent contact with the same professional, or a small number of professionals, over time.** Building trust is essential for individuals to feel safe enough to disclose experiences of harm, including those related to gambling and domestic abuse. Frequent changes in professionals can make it difficult to establish this trust and may discourage individuals from sharing sensitive information. Continuity of support enables professionals to develop a deeper understanding of a person’s circumstances and needs, which in turn will support more effective, trauma-informed responses and better outcomes for victim-survivors.
- **There is a critical need for perpetrators of abuse to be held accountable for their actions.** Victim-survivors of domestic abuse and the harms caused by the perpetrator’s gambling often bear a heavy burden in both the short and long term. They may be required to document and provide evidence of abuse, document hidden debts or financial exploitation, and

As part of a public health approach, integrated support systems are needed that bring together key policy strategies, such as the Violence Against Women and Girls (VAWG) Strategy and the Child Poverty Strategy. This approach should also support professionals to develop the knowledge and processes required to recognise gambling harms and domestic abuse, respond appropriately, and understand where to refer individuals for specialist support.



take on the responsibility of leaving unsafe environments and relocating. Even after leaving the perpetrator, victim-survivors can face lasting consequences such as poor mental health, ongoing financial insecurity, and indebtedness. Holding perpetrators accountable is essential not only for justice but also for preventing victim-survivors from continuing to carry these burdens alone.

- **There is a significant need to embed gambling harms within the tools and systems of agencies that support people.** Currently, few housing providers or statutory and voluntary organisations outside the gambling support sector routinely recognise or screen for gambling-related harms among the populations they serve. A key recommendation is to integrate gambling and gambling harms into existing assessment frameworks, such as the Domestic Abuse Stalking and Harassment (DASH) risk assessment and the OASIS system used by Women's Aid. Incorporating these issues into routine enquiry would normalise conversations about gambling harms, improve record-keeping, and provide more accurate data on prevalence, ultimately enabling agencies to identify and respond to needs more effectively.
- The relationship between gambling and domestic abuse extends to various familial relationships, including those between parents and both adult and young children, as well as between siblings and within the family as a whole. While this research primarily focuses on intimate partner relationships, similar to much of the research discussed in Chapter 3, **there remains a lack of understanding regarding the dynamics of gambling-related harm and domestic abuse within other family relationships, particularly the effects on young children.**
- This research examines the experiences of women, acknowledging that they represent the vast majority of individuals affected by domestic abuse and the gambling habits of others. However, **there is a significant need for research on the experiences of men.** While men often suffer the consequences of their own gambling, little is understood about whether they engage in gambling as a way to cope with experiences of domestic abuse. Additionally, the male experience of domestic abuse caused by someone else's gambling remains under-researched.
- **The experiences of individuals with disabilities who face the intersection of domestic abuse, gambling issues, and housing insecurity** are not well-researched. Some women we interviewed for this study shared additional challenges, such as the lack of suitable housing options. The experiences of people with health and learning disabilities, who confront these complex challenges related to housing, gambling harms, and domestic abuse, require more investigation. Conducting such research could illuminate the specific support needed for these groups.
- **The varying practices of social housing providers in screening for gambling harms and domestic abuse require further investigation.** Our survey data indicated that larger-scale housing providers generally perform better in screening compared to smaller-scale housing providers. However, due to the limited size of our sample, more research is necessary to determine if this trend holds true and to explore ways to make the screening systems and processes more consistent across all housing providers.

Building trust is essential for individuals to feel safe enough to disclose experiences of harm, including those related to gambling and domestic abuse. Frequent changes in professionals can make it difficult to establish this trust and may discourage individuals from sharing sensitive information.



1. Introduction

1.1. Background to the research

This research project explores the links between gambling harms and domestic abuse, as experienced by women, and the impact on their housing security. It grew out of an awareness of the research team of the limited evidence base on gambling and domestic abuse within the context of the UK. The research that does exist shows the relationship between gambling and domestic abuse to be complex and bi-directional, and it is largely gained from research with small treatment and support-seeking populations. We chose to take a different approach and gather personal and professional experiences through talking to as wide a range of women and stakeholders as possible. Existing research points to the immediate and long-term, complex and multiple health, financial, economic and social harms that result from gambling and from domestic abuse, including housing insecurity and homelessness. We aimed, through this research, to explore in depth how women experience these harms, enabling them, through our open questions, to describe their experiences in their own words and on their own terms.

Our focus on women's experiences in this research project is intentional, as our aim is to explore women's gendered experiences of both harmful gambling and domestic abuse, including their disproportionate and intersectional impacts on women. In terms of gambling, men in Great Britain are significantly more likely to engage in harmful gambling than women (Gambling Commission, 2025), and women are more likely to be harmed by someone else's gambling within the family (Dowling et al., 2025). With regards to domestic abuse, in the year ending March 2025, women experienced domestic abuse at a higher rate (9.1%) than men (6.5%), with an estimated 2.2 million females and 1.5 million males affected. Women are also more likely to suffer more severe abuse (Office for National Statistics, 2025). These figures illustrate that women are disproportionately the victims of domestic abuse and harms caused by someone else's gambling. We thus chose to focus exclusively on their experiences, looking specifically at intimate partner and ex-partner abuse, and to explore their experiences within a gendered framework.

We acknowledge, however, that men are also the victims of domestic abuse and the impacts of harmful gambling, and indeed many of the recommendations made in this report and in the accompanying resource for housing practitioners may be beneficial for male as well as female victim-survivors.

1.2. Language and terminology

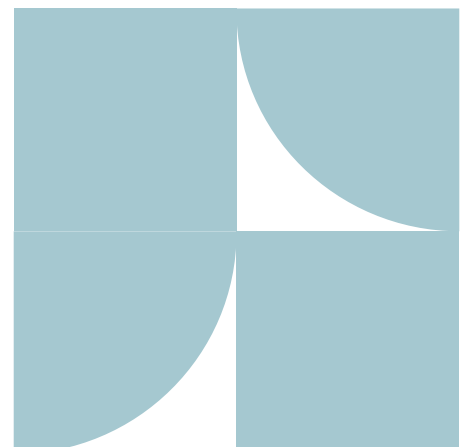
The language and terminology used in this report were the subject of much discussion, including with our Research Advisory Board, early on in this project. The terms we use are those considered by those with lived experience to be least stigmatising (GambleAware, 2024a) and, where appropriate, also have a foundation in legislation. The main terms in question are outlined on the next page.

Men in Great Britain are significantly more likely to engage in harmful gambling than women...

(Gambling Commission, 2025)

...and women are more likely to be harmed by someone else's gambling within the family.

(Dowling et al., 2025)



1.2.1. Domestic abuse

The UK's Domestic Abuse Act (2021) uses the broad concept of domestic abuse to refer to the behaviour of one person toward another person that is personally connected to them, that consists of

- (a) physical or sexual abuse;
- (b) violent or threatening behaviour;
- (c) controlling or coercive behaviour;
- (d) economic abuse (behaviour that has a substantial adverse effect on a person's ability to acquire, use or maintain money or other property, or obtain goods or services); and/or
- (e) psychological, emotional or other abuse.

This broad definition encompasses all people over the age of 16 and may consist of either a single incident or a course of conduct. While the definition of domestic abuse is deliberately non-specific, as highlighted earlier, our research is focused specifically on women as victim-survivors of domestic abuse by their (predominantly male) intimate partners.

As shown in Chapter 3, much of the existing literature on gambling-related domestic abuse uses the term 'violence', for example, intimate partner violence (IPV) and domestic and family violence (Hing et al., 2022b). IPV refers to behaviours that cause physical, sexual or psychological harm, including acts of physical aggression, sexual coercion, psychological abuse, and controlling behaviours. The term domestic and family violence is used to encompass violence between family members as well as intimate partners (Hing et al., 2022b). According to Bellringer et al. (2016), the term domestic and family violence covers physical abuse, sexual abuse, psychological and emotional abuse, verbal abuse, financial abuse, social abuse, and harassment and stalking, as it occurs between family members, including between intimate partners, parents and children, and other family relationships.

What is apparent in the literature is that the terms - violence and abuse - are often used interchangeably, with behaviours such as verbal abuse understood as acts of violence, as much as acts of violence that result in physical harm. In this report, we have chosen to use domestic abuse as an umbrella term, as the term violence still holds a close association with acts of physical harm. This can result in other forms of harm, such as sexual, psychological, verbal, and financial abuse, going unreported. The term domestic abuse also aligns with the definition provided by the 2021 Domestic Abuse Act. However, the term violence may also be used in places throughout the report, where quoting other research or where the term feels appropriate and necessary.

With regards to domestic abuse, in the year ending March 2025, women experienced domestic abuse at a higher rate (9.1%) than men (6.5%), with an estimated 2.2 million females and 1.5 million males affected. Women are also more likely to suffer more severe abuse.

(Office for National Statistics, 2025)



1.2.2. Gambling harms

Gambling Harms is used to describe the wide-ranging harms that can result from gambling, with those harms being not only financial, including debt, bankruptcy and acquisitive crime, but also economic, impacting on employment opportunities and performance. Harms can also be social, damaging relationships within families, with friends and colleagues and with the wider community (Marionneau et al., 2023). There can also be health harms, resulting in mental health problems such as anxiety, depression and suicidal ideation and suicide, and health harms resulting from a lack of self-care and stress. Another harm that may result from gambling is domestic abuse, impacting principally upon intimate partners, children and other family members.

In this report, we use the term gambling harms as an umbrella term to refer to the broad harms that can result from gambling, with those harms either incurred by the person gambling or by someone known to the person gambling, such as their intimate partner.

1.2.3. Harmful gambling

This term is used to refer to gambling behaviours that result in harms. As a result of tools such as the Problem Gambling Severity Index (PGSI) to screen for harmful gambling behaviours, the use of the terms ‘problem gambling’ and ‘problem gambler’ has been and remains common. These are widely considered to be stigmatising and are avoided in this report.

At its worst, harmful gambling is classified as a mental health condition and referred to by the DSM-V (Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition) (APA, 2013) as ‘disordered gambling’. We also avoid the use of this term, as we did not know any diagnoses of disordered gambling given to any of the people discussed in this report. Instead, we use the term harmful gambling to avoid stigmatising language and in recognition that gambling at even relatively low levels of risk can result in harms to the person gambling and to other people (Muggleton et al., 2021).

1.2.4. Victim-survivor

This term is used throughout our report to describe people who have been subjected to domestic abuse in any of its forms. Individually, the terms ‘victim’ and ‘survivor’ are both deeply value-laden and highly contested (Papendick and Bohner, 2017). Bower (2025) traces these contested histories within the context of sexual violence against women, arguing that the word ‘victim’ has negative social attributes, such as helplessness, while ‘survivor’ is seen to focus on the aftermath of abuse and to be more empowering of the individual. However, the term ‘survivor’ also draws our attention away from systems that continue to allow women to become victims of abuse. Bower (2025, p.2) concludes that “Although far from perfect, when viewed as an umbrella term to encapsulate the spectrum of experiences and identities of people with lived experiences of sexual violence, ‘victim-survivor’ allows for flexibility and minimises the reinforcement of the victim/survivor hierarchy”.

While acknowledging that the term is contested, we also regard it as the best currently available to describe people who have been subjected to domestic abuse.

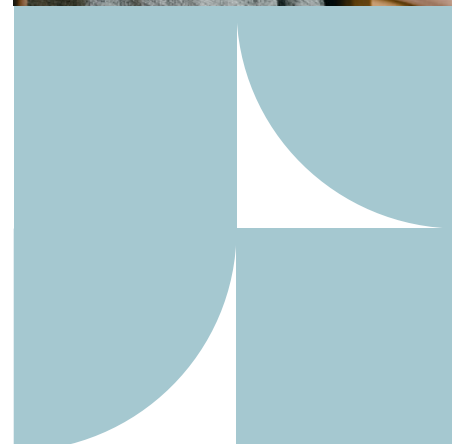


1.2.5. Affected others

This is a term commonly used to describe people harmed by someone else's gambling. Research undertaken for GambleAware (2024b) revealed 'affected others' to be the preferred term for people with lived experience of being harmed by another person's gambling. It was regarded as the least stigmatising term. Our report uses this term on occasion, but generally we use the term victim-survivor given that the subject of this report is the relationship between gambling and domestic abuse.

1.3. Structure of this report

Following this brief introduction, the report outlines the methodology applied to this research project, including the approach of the project to the involvement of stakeholders and women with lived experience. Two chapters on the research findings then follow, the first presenting the qualitative findings from the 64 in-depth interviews conducted with women with lived experience and with stakeholders. This chapter is structured around the main themes that emerged from the interviews and forms the most substantive part of this report. The second, much shorter, findings chapter presents the findings of the online survey with social housing providers. This is followed by a chapter outlining our recommendations for policymakers, practitioners and researchers, and the report finishes with our conclusions.



2. Methodology

This section outlines our research aims; the methodology used in this study and discusses the key limitations of the research approach.

2.1. Research aims

This project sought to learn more about the relationship between gambling and domestic abuse, as experienced by women. It also explored how gambling harms and domestic abuse can impact women's housing security. Finally, in addition to understanding women's experiences, we examined the nature and the effectiveness of the support given to them by social housing providers and other services.

Specifically, the research sought to answer the following questions:

- (a) What are women's experiences of gambling and domestic abuse?
- (b) What are the relationships that exist between gambling and domestic abuse?
- (c) What coping strategies do women deploy, including help-seeking?
- (d) What support is available to women experiencing gambling and domestic abuse, and what gaps exist in this support?

Alongside the final research report, the team has developed a resource for housing providers, which is also relevant to other service providers. In addition, a series of podcasts has been co-produced to complement this resource. These project resources are available at **DAGamblingharms.co.uk**, on Youtube (<https://www.youtube.com/channel/UC-vONvQkMa3ELRSvh91bSyQ>), and on Addressing Domestic Abuse (ADA <https://addressingdomesticabuse.com/>). Below are some brief details about the approach taken in their development.

2.2. Research design

This study sought to address the above aims through a mixed-method approach. The main strand of the research consisted of in-depth one-to-one interviews with women impacted by gambling and domestic abuse and with a range of stakeholders, most notably social housing providers and third sector domestic abuse and gambling harms support organisations. This qualitative research was also supplemented by a quantitative element in the form of a short online survey for social housing providers. The survey gathered information on the data housing providers capture about their tenants' (or prospective tenants) experiences of domestic abuse and gambling harms.

In total, we collected 62 responses from the online survey and conducted 28 interviews with women with lived experience of gambling harms and domestic abuse, 12 in-depth interviews with housing providers, and 24 interviews with other stakeholders, most notably from the domestic abuse and gambling harms support sectors. Our data collection focused primarily on stakeholders and women with lived experience from across England.



2.2.1. Interviews

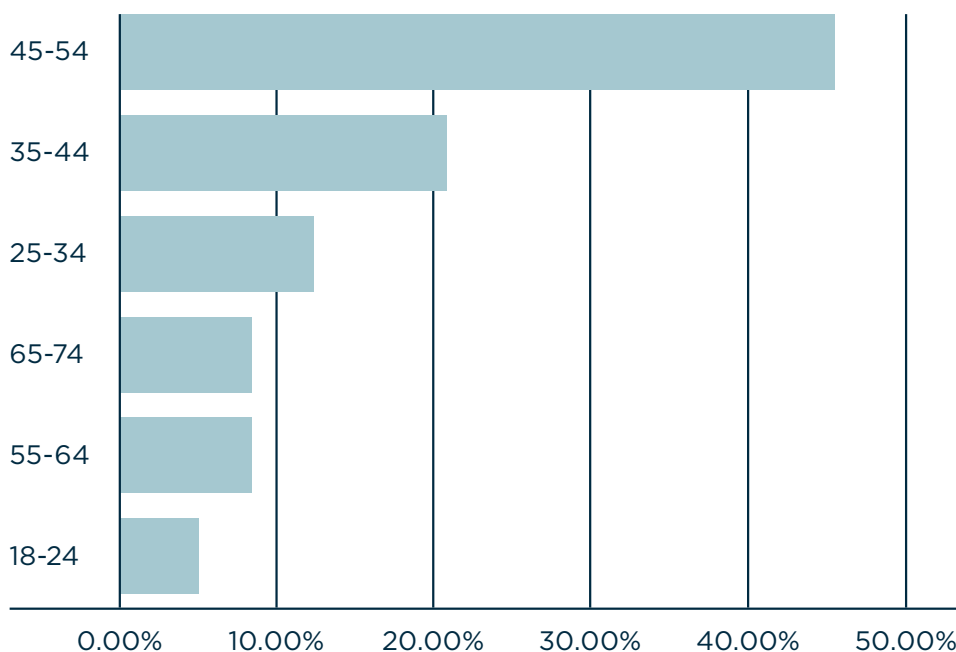
Most one-to-one interviews were undertaken online, using Microsoft Teams or Zoom. However, a small number of interviews were undertaken face-to-face in community centres and women’s homes, according to participant preference. Interviews typically lasted around 60 minutes, although some were shorter or extended to nearly two hours. All interviews were professionally transcribed to ensure accuracy. Women with lived experience of gambling harms and domestic abuse who participated in the study were provided a £20 shopping voucher of their choice as a token of appreciation for their time and contribution.

2.2.2. Lived experience sample

We interviewed 28 women with lived experience of gambling harms and domestic abuse. Of these twenty (20) were women who had experienced domestic abuse as a consequence of someone else’s gambling, while eight (8) were women who had engaged in harmful gambling themselves because of the domestic abuse they had experienced during their lives. Among the former group, all of these women were harmed by the gambling of their intimate partner. They provided us with their reflections on the harms caused to their children and other family members, whom we did not speak to directly. Of the eight women who had engaged in gambling themselves as a response to domestic abuse, this again tended to be situated within intimate partner relationships with men, but there were also experiences of abuse from other family members (and men outside of the family).

As can be seen in Figure 2.1, most women with lived experience fell within the 45-54 age bracket, with fewer women in all younger age brackets. Five of the women had no children, with the remaining all having between one and six children, with most having two children. Two of the women interviewed came from minoritised ethnic groups, both being of South Asian heritage, with the remainder identifying as White British or failing to answer that question. Three identified as bisexual, while the remainder identified as heterosexual or declined to answer that question.

Figure 2.1 Age range percentage distribution of women with lived experience



We also asked our lived experience sample questions about disability, employment and housing situation. Seven participants identified as having a disability, with those disabilities including physical and mental health conditions. Twelve of the women were employed (in sectors that included health, mental health support, commerce, higher education and social care), while six were unemployed, four self-employed, and the remainder declined to answer.

Twenty-one of the women had experience of social housing, whilst seven of the women in our sample had no experience of social housing. Our interviews with them instead included discussion of housing precarity and housing as a barrier to escaping abuse. The remainder had experiences of being housed by a housing association, living in rented accommodation owned by a local authority, being in supported local authority housing, having private rented accommodation leased or incentivised by a local authority, and sometimes multiple experiences of these categories over their lifetimes.

2.2.3. Stakeholder sample

A total of 36 interviews were conducted with stakeholders, 12 of which were from the social housing sector. Housing sector providers included housing associations and local authorities situated in England, primarily from the Northeast, Northwest, Midlands and London. They are not named here to protect the anonymity of staff who took part in the research. Housing associations ranged in size from those managing around 6,000 homes to over 30,000 homes. The staff who participated in interviews held a wide range of posts, from housing officers to senior or team managers, domestic abuse leads, Money Matters/Income Maximisation team members, anti-social behaviour team members and support coordinators.

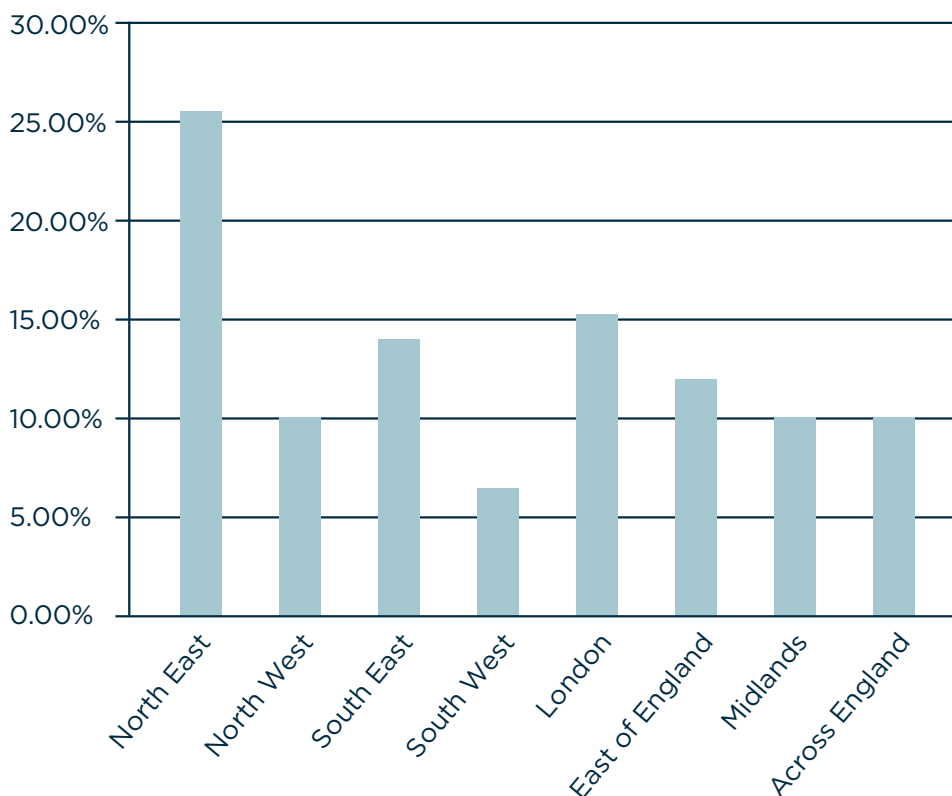
The remaining 24 stakeholder interviews were with staff from domestic abuse support organisations (including those that support specific communities of women, including Black women and women impacted by honour-based abuse), charities supporting people harmed by gambling, local authority public health teams, the police service, women's refuges and anti-stalking services. Again, these ranged in size, were in numerous regions in England and are not named here to protect the anonymity of those we interviewed.

2.2.4. Survey of social housing providers

The anonymous online survey of housing providers had a total of 62 responses, asking just six simple questions. Respondents, as shown in Figure 2.2, were from social housing providers across all areas of England, with those from the Northeast and London participating most. Most of the housing providers who took part can be classified as small, with 36 (59%) having under 10,000 homes, while the remainder were larger and managed over 10,000 homes.



Figure 2.2 Regional spread of housing providers responding to the online survey



2.2.5. Research Advisory Board

A Research Advisory Board was established at the outset of the project, with members from the housing sector, the gambling harms and domestic abuse sectors. Our Board members also included four academics with experiences of researching gambling harms and/or domestic abuse. The Board also included three women with lived experience. The women with lived experience who participated in the Board meetings were provided a £50 shopping voucher of their choice as a token of appreciation for their time and contributions. With 16 members in total, the Board met five times during the lifetime of the project and its Terms of Reference established the purpose of the Board as being to: discuss the scope of the project and its use of language; review the project's research instruments and methods; review and advise on the project's outputs and advise on dissemination to a wider audience; and use its influence and authority to assist the project in achieving its outcomes. Individual Board members provided invaluable support throughout the project. Their contributions included helping to shape the project's remit, offering guidance and recommendations, piloting the research interview instruments, participating in podcasts, and making informed recommendations to relevant organisations and bodies, including for the purposes of dissemination. Their expertise and active involvement were crucial in ensuring the project was well-designed, responsive, and impactful.



2.2.6. Roundtables

Towards its completion, the project team held a series of roundtable discussions to co-produce a resource for housing professionals so that they are better equipped to support people experiencing gambling harms and domestic abuse. Two of these were held in-person, one in Durham and one in London, and included participants from social housing providers (housing associations and local authorities), elected councillors and community leaders, third sector organisations, and academics. In addition, two online roundtables were conducted with women with lived experience of gambling harms and domestic abuse to ensure their perspectives informed the resource. Women with lived experience who participated in these roundtables were provided a £30 shopping voucher of their choice as a token of appreciation for their time and contribution.

2.3. Ethics and safeguarding

The study received ethical approval from Durham University and implemented clear safeguarding processes for participants. This included post-interview welfare checks for all women with lived experience and assisted referrals to professional support where needed. To protect anonymity, women taking part in the research were generally assigned pseudonyms. A small number, however, requested that their real names be used. The risks of doing so were explained, but as these individuals had already publicly shared their experiences, their decisions were respected, and their names appear in this report. Similarly, the anonymity of stakeholders interviewed for this research is maintained unless they choose otherwise. Pseudonyms are used for these participants, along with descriptions of their role and employer category, rather than naming the specific organisations involved.

2.4. Data analysis

The online survey findings were recorded in Excel and analysed using the program's built-in functions. The initial analysis of interview data was conducted independently by three members of the research team using ATLAS.ti, a software package designed for the analysis of text-based data. Following this, the full research team held online and in-person meetings to discuss emerging themes. Initial findings were also presented to the Research Advisory Board for feedback and were briefly shared during the online and in-person roundtables, with key reflections from participants noted. Through this iterative process, the research team reached a consensus on the refinement, interpretation, and application of the coding framework, ensuring the analysis was thorough, accurate, and reflective of participants' perspectives.

2.5. Limitations

While this large-scale in-depth research project captured rich data on gambling harms and domestic abuse, as experienced by women, it had several limitations. Inevitably, the sample of interview participants is skewed. Participation in an interview was entirely voluntary, and while we produced a project flyer and a video that was widely distributed online and in-person, we were largely dependent upon the goodwill of others (housing providers and third sector organisations) to share the call for participants with their service users. Word of mouth was also used, enabling some snowballing



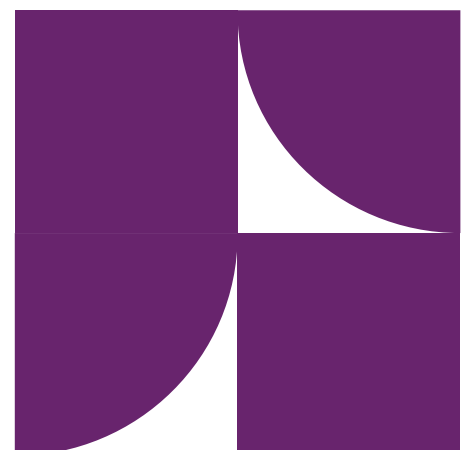
to occur, but both gambling harms and domestic abuse are highly emotive and stigmatised issues, and this no doubt made it difficult for some women to come forward.

We were also at pains to recognise that taking part in the research could endanger women still in abusive relationships. Women in ongoing abusive situations were discouraged from participating and directed toward support services instead. Consequently, almost all participants with lived experience were no longer in abusive relationships, which may have introduced recall challenges in recounting past experiences.

In addition, we engaged with a range of organisations providing support to women from minoritised communities to ensure that our sample reflected a diversity of perspectives. However, these efforts yielded limited participation from women from Black communities; the majority of participants in this study were White, with only a small number from Asian communities. To further improve representation, particularly of women from Black heritage backgrounds, our advisory board recommended contacting specific third-sector organisations that provide services to these communities. Nevertheless, this did not result in a substantial increase in the number of non-White women taking part. Gambling harms and domestic abuse are both highly stigmatised in some minority communities, and disclosure can potentially lead to victim-survivors being ostracised or excluded from their families or communities. This likely helps explain the limited reach of this project within minoritised communities. To address this limitation, we also drew on evidence provided by organisations that work closely with women from some of these communities.

Finally, nearly all of the experiences we captured through our interviews with women with lived experience took place within the context of intimate relationships with men. Research reviewed in Chapter 3 of this report shows that gambling harms and domestic abuse can occur within same-sex relationships, between parents and young or adult children in either direction or can indeed take place between other family members. Given these limitations, our sample did not allow us to explore these diverse experiences, and it is our recommendation in Chapter 7 that further research is needed to understand gambling harms and domestic abuse across a wider range of relationships, including the impact on children, to develop a fuller understanding of these issues.

Gambling harms and domestic abuse are both highly stigmatised in some minority communities, and disclosure can potentially lead to victim-survivors being ostracised or excluded from their families or communities. This likely helps explain the limited reach of this project within minoritised communities.



3. Overview of the Literature

The existing evidence base on gambling and domestic abuse is limited, especially within the context of the UK. Much of the research conducted to date comes from Australia and New Zealand, with that research showing the relationship between gambling and domestic abuse to be complex and bi-directional. Much of it focuses on small treatment and support-seeking populations, but with some representative large-scale survey data also available. Prevalence data are varied, but the research shows some consistent trends and patterns in the relationship between gambling and domestic abuse and who is impacted by it and how. Below, we summarise the main findings of some of the available research on gambling and domestic abuse, exploring the principal themes that have emerged. This literature review chapter aims to provide a broad overview of the key themes in the research rather than to undertake a detailed literature review.

According to Freytag et al. (2020), domestic abuse and gambling harms are each significant public health problems, but when they co-occur, they form a dangerous combination. The complex health, financial, economic and social harms that result from gambling and from domestic abuse can be both immediate and crisis-inducing, but also long-term, outlasting the abuse and the gambling and taking the form of enduring harms. In addition, both gambling and domestic abuse are gendered, with men being significantly more likely to experience problematic gambling than women (Gambling Commission, 2025), and women more likely to be harmed by someone else's gambling within the family (Dowling et al., 2025). In the year ending March 2025, women experienced domestic abuse at a higher rate (9.1%) than men (6.5%), with an estimated 2.2 million females and 1.5 million males affected, and women are more likely to suffer severe abuse (Office for National Statistics, 2025). As a result, much of the literature on gambling and domestic abuse examined below is set within a gendered perspective, and our research adopts a gendered perspective in line with the literature.

3.1. Domestic abuse associated with gambling

Research into gambling-related abuse overwhelmingly shows it to be wide-ranging, extending beyond financial and economic abuse to include psychological and emotional abuse, coercive control, and physical and sexual violence. Hing et al. (2022d), for example, in interviews with 30 women separated from their abusive male partners who had gambled heavily, found evidence of financial exploitation and control, verbal and psychological abuse, physical violence and sexual assault. "Being in a relationship with a male perpetrator who gambled heavily meant being subjected to gender-based control, socio-economic exploitation, mental anguish, physical and sexual attacks, and/or threats to life" (Hing et al., 2022d, p.87). Similarly, Sharp-Jeffs (2025), also with a small sample of 28 mostly female affected others, found that 18 disclosed physical abuse, 12 sexual abuse, 25 emotional abuse and all of them economic abuse.

In a United Kingdom context, Banks and Waters (2022) found evidence of coercive control, with intimate partners coerced into concealing their partner's gambling. This was achieved through coercive and controlling behaviours such as verbal abuse. The authors also found that coercion was used by gamblers to isolate their intimate partners and reduce their confidence; control was exerted over family finances; and intimidation and violence were sometimes used to extract money from partners for gambling (Banks and Waters, 2022). Also in the United Kingdom, a survey

In the year ending March 2025, women experienced domestic abuse at a higher rate (9.1%) than men (6.5%), with an estimated 2.2 million females and 1.5 million males affected, and women are more likely to suffer severe abuse.

(Office for National Statistics, 2025)



conducted by GamCare's Women's Programme found 22% of affected others experienced some form of domestic abuse, including economic abuse, with GamCare's support staff regularly hearing from female affected others that they had been coerced into taking out credit or had experienced fraud (GamCare, 2022).

Looking in a little more detail at the research on gambling-related economic abuse, Adams et al. (2008, 2020) describe how economic abuse can involve the exploitation of a partner's resources, while economic control involves restricting their ability to access and use resources. Collard et al. (2022) focus on women who experience economic and financial abuse and describe it as including: using a woman's income to pay for gambling; controlling financial decisions; unauthorised use of joint funds; taking possessions to sell; gambling household money; leaving women with large debts; coercing or duping women into taking out loans; coercing women into criminal activity and debt; and gambling family resources after separation. Hing et al. (2022a) reviewed research that shows that more than half of all cases of intimate partner violence related to gambling involve economic abuse and that women are twice as likely as men to be victimised, while Sharp-Jeffs (2025) found that the forms of gambling-related economic abuse experienced by her research sample included restriction, exploitation and sabotage.

Economic abuse is generally underreported and poorly understood, and Hing et al. (2022a) argue that physical, psychological and sexual abuse can be used to reinforce economic abuse and can be evident in coercive behaviours to exercise power and control over a female partner. Economic abuse can, furthermore, have profound impacts on family finances, and Banks and Waters (2022) found that access to money for gambling represented a 'battleground' in the home. They report that most of the women they interviewed retained some control over their finances, but some had severely restricted access to money. The women reported their male intimate partners taking out loans and credit cards in their names, stealing from them and misusing their money and property. Financial hardship also made it difficult for the women to leave those abusive relationships: "When the women were resolute and refused to give their partner money that they knew would be used for gambling this would often result in a range of coercive behaviours employed by the partner to extract money or wrestle back control of household finances" (Banks and Waters, 2022, p.7).

Azemi et al. (2023) found that all their research participants had experienced bankruptcy and significant financial losses due to a family member identified as a disordered gambler (i.e. clinically diagnosed with disordered gambling). Indeed, Bellringer et al. (2016) argue that financial abuse is particularly relevant in households experiencing gambling harms because financial difficulties are part of the definition of problematic gambling, with impacts that extend beyond the person who gambles. While Collard et al. (2023) found that gambling-related transfers of money and resources most commonly took place between intimate partners, they were also found between siblings and between parents and children.

Examining other forms of domestic abuse linked to gambling, Hing et al. (2020) found that abuse often begins with verbal and emotional abuse. If gambling escalates, the authors found that physical and sexual violence could occur. Irie and Kengo (2022), in their literature review, found that gambling-related domestic abuse included physical and sexual violence, and in the worst case, it included murder. As an example, the inquest of Salma, murdered by her husband, found that she had experienced physical abuse, coercion, threats and intimidation, emotional abuse and isolation,



sexual abuse and economic abuse, with verbal and economic abuse related by the court to the husband's gambling. The inquest concluded that there was evidence of a link between gambling and relationship strain, as well as domestic abuse (Tower Hamlets, 2019).

Given evidence of the wide-ranging types of domestic abuse associated with gambling, the resulting harms are unsurprisingly diverse. According to Palmer du Preez et al. (2018, p.478), "family members report the loss of household money, arguments, anger and violence, lies and deception, neglect of family, poor communication, confusion of family roles and responsibilities, and the development of gambling problems or other addictions within the family".

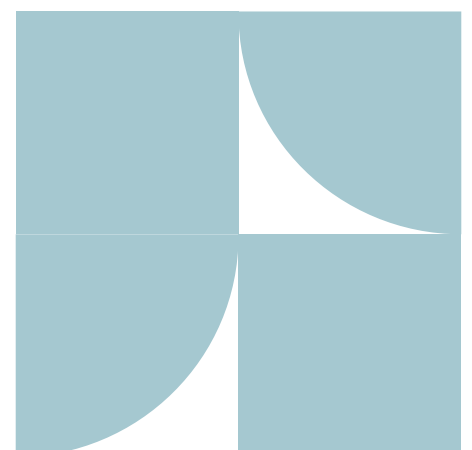
Gambling and domestic abuse can have significant effects on intimate relationships, resulting in the erosion of trust and an increase in tension and conflict (Freytag et al., 2020). Gambling harms can be especially damaging to children when they are exposed to financial hardship and emotional deprivation, physical isolation, inconsistent discipline, parental neglect/abuse and rejection, poor role modelling, family conflict, and reduced security and stability (Dowling et al., 2016b). Family members are also more likely to report poor mental and physical health, risky substance use, lower levels of social support, and they may also engage in harmful gambling themselves (Dowling et al., 2016b).

Jeffrey et al. (2019) show that female spouses of gamblers are particularly vulnerable to several emotional harms, including high distress levels, fear, guilt, anger, shame, safety concerns, uncertainty and despair. As a result of such negative emotive states, they can experience suicidal ideation, commit acts of self-harm, and attempt suicide or take their own lives. Interview data collected by Collard et al. (2023) show that gambling-related emotional or psychological harms include stress, with money issues being a cause of anxiety. They also found that social isolation from friends and family because of someone else's gambling problems contributed to unhappiness, loneliness and depression among affected others; while supporting someone with depression or anxiety linked to gambling problems put pressure on personal relationships within the family. The authors also found that the secretive behaviour of people with gambling problems led family members to feel constantly anxious and engage in behaviours such as checking for signs of gambling. The impacts of economic and financial abuse are summarised by Collard et al. (2022) as severe and including the loss of safety and financial security for women and children; homelessness following relationship breakdown; and children experiencing the consequences of financial hardship.

Further evidence on the consequences of gambling-related economic abuse and hardship is provided in a report on the link between gambling and debt by Davies et al. (2022). The authors report that financial difficulties and debt resulting from gambling can lead to bankruptcy, housing insecurity and loss, and for most of those interviewed, gambling was the primary or sole reason for their debt problems. Also, "Secrecy was often a defining feature in the production of gambling-related debt, and this could result in significant delays in people seeking advice, which in turn impacted the options open to them by the time they did" (Davies et al., 2022, p.6).

Gambling harms can be especially damaging to children when they are exposed to financial hardship and emotional deprivation, physical isolation, inconsistent discipline, parental neglect/abuse and rejection, poor role modelling, family conflict, and reduced security and stability.

(Dowling et al., 2016b)



3.2. Prevalence and the relationship between gambling and domestic abuse

When harmful gambling and domestic abuse come together, Hing et al. (2022c) argue that there are three main patterns: one is where the person who gambles perpetrates the abuse; the second is where a person who already gambles becomes a victim of abuse, and the third is where a victim of abuse begins to gamble to cope with current or past abuse. There is also the potential for hybrid scenarios that combine elements of these patterns. Prevalence data from support-seeking populations as well as general population surveys illustrate these complex patterns. In relatively early research by Korman et al. (2008), it was found in a sample of people gambling at very harmful levels that 62.9% of participants reported some violence in their intimate relationships, as perpetrator and/or victim. The perpetration of IPV was a relatively frequent phenomenon for both men and women, with 55.6% of participants reporting perpetrating physical assault, injury and/or sexual coercion. In addition, nearly 60% of male and female gamblers in this sample reported experiencing considerable victimisation within their intimate relationships (Korman et al., 2008).

Similarly, research by Blaszczynski (2000) found that just 17% of ‘problem gamblers’ commit acts of domestic violence, but rates for emotional abuse, depending on how it is defined, could be as high as 30%. The results of Suomi et al. (2019) indicate that the gambling-related violence they found was mostly verbal; however, considerable rates of physical violence also featured, and Palmer du Preez et al. (2018) found that the most common type of violence reported by gamblers and ‘affected others’ was verbal violence, i.e. insulting and screaming between current or ex-partners.

More recent evidence confirms high rates of domestic violence in homes where harmful gambling is happening. Tulloch et al. (2022) report that family violence is relatively common in such households, while Hing et al. (2022d), in their review of the research, found that between 37% and 56% of adults with a gambling disorder had perpetrated some form of violence against their intimate partner. Similarly, Dowling et al. (2021) conclude that between 20% and 64% of ‘problem gamblers’ report victimisation experiences (physical, psychological or sexual) by family members, and between 20% and 41% of them report perpetrating violence (physical, psychological or sexual) toward family members, with parents and intimate partners being most likely to be both perpetrators and victims of this family violence.

Looking at a sample of treatment-seeking gamblers in the UK, Roberts et al. (2020) found that over 20% of clients reported intimate partner violence, with slightly fewer reporting past year perpetration than victimisation. Dowling et al. (2021) also examined the prevalence of family violence victimisation in a sample of treatment-seeking gamblers and found it to be 18.4%, with parents and intimate partners being the most likely to be perpetrators of violence toward the gamblers. Suomi et al. (2013) show that parents and intimate partners are also most likely to be the victims of gambling-related domestic abuse, with parents most impacted by financial and emotional harms and abuse. Similarly, Dowling et al. (2021) found that intimate partners of medium-risk and ‘problem gamblers’ were among the most likely to be perpetrators and victims of violence, but non-intimate partner family members, particularly fathers and male in-law relatives, were over-represented in their sample as both victims and perpetrators.

When harmful gambling and domestic abuse come together, Hing et al. (2022c) argue that there are three main patterns: one is where the person who gambles perpetrates the abuse; the second is where a person who already gambles becomes a victim of abuse, and the third is where a victim of abuse begins to gamble to cope with current or past abuse.



The complex picture generated by data on rates of perpetration and victimisation is further complicated by bidirectional violence. Suomi et al. (2013, 2019) found evidence that this is the most common pattern of abuse. The authors report (2013) that 21.6% of participants in their research disclosed both victimisation and perpetration of family violence, while in their 2019 study, they found that bidirectional violence (43.9%) was significantly more common than ‘perpetration only’ (11.3%) or ‘victimisation only’ (5.7%).

Finally, looking at gambling as a mechanism to escape distress resulting from being a victim of domestic abuse, the evidence base is limited, but shows women as more likely than men to gamble as a means of emotional, financial or physical escape. Hing et al. (2022c) argue that gambling can be a means to cope with violence-induced trauma, with women gambling to cope with abusive intimate relationships, and sometimes experiencing further violence after subsequent gambling losses. According to the authors, this remains an under-researched area, but they found that most women had been subjected to years of ongoing coercive control and violence by their partner before their gambling began or escalated.

Hing et al. (2022c) found that just a minority of women first experienced intimate partner violence after they started gambling, with abuse encompassing denigration, disrespect and violence, leading the women to further intensify their gambling. Overall, the authors found that the relationship between the women’s gambling and their victimisation was cyclical and self-reinforcing. It escalated over time and was characterised by severe traumatic violence, years of ‘intimate terrorism’ and social isolation. Their gambling gave them a safe space and a means to escape their fears and worries.

3.3. Explaining gambling-related domestic abuse

Gambling-related domestic abuse is most frequently explored and explained in current research within the framework of gender disparities in economic wealth and opportunities, unequal power within relationships, gendered societal roles and stereotypes, and other structural gendered inequalities. Riley and Lawn (2020), for example, explore how conflict in interpersonal relationships is, in part, related to gendered roles stemming from societal stereotypes. They found, for example, that female partners were particularly conflicted about assuming responsibility of the household finances in response to a male partner’s harmful gambling, and this was found to be particularly so among non-Western couples who face stricter patriarchal norms.

Collard et al. (2022) also argue that men who hold strict views on gender roles or other attitudes that support gender inequality are more likely to perpetrate violence (including economic abuse) against female partners. The authors argue that to date, the research literature examining the links between intimate partner violence and gambling has tended to focus on discrete episodes of violence, thus failing to take into account ongoing abuse that women experience in violent relationships. Instead, “the recognition that coercive control is a form of abuse also permits much greater recognition of how violence can extend beyond the ‘violent act’” (Collard et al., 2022, p.59).



O'Mullan et al. (2022) also report that men are more likely to perpetrate intimate partner violence if they hold attitudes supporting gender inequality, thus while “experiences of gambling harm do not solely cause IPV, when the gendered drivers of violence are present, gambling problems and the associated stressors can intensify and exacerbate IPV [intimate partner violence]” (p.2). O'Mullan et al. (2022) explain that such violence can co-occur with the perpetrator’s gambling problem and their anger about gambling losses. Their study also considers those women who gamble to escape violence from an intimate partner, seeking refuge in gambling venues as a safe space, but then engaging in increasingly harmful levels of gambling. A range of studies show higher intimate partner violence victimisation rates amongst women with a gambling problem than men (O'Mullan et al., 2022).

For Hing et al. (2022d), gambling-related violence within intimate relationships sits within the context of gender inequality: “This inequality is apparent in gendered drivers that predict violence against women and explain its gendered pattern where most victims of IPV are women and most perpetrators are men” (p.84). The drivers include attitudes that condone violence against and disrespect towards women, men’s controlling of decision-making and limiting of women’s independence, and adherence to stereotypical gender roles. These drivers, together with gambling, are argued by Hing et al. (2022d) to have the potential to exacerbate the frequency and severity of violence against women by their intimate partners.

Supporting this position, Hing et al. (2023) conducted research with older women. They found that within their marriages, women felt that men had higher status and authority, while they were expected to be submissive. “Women’s acceptance of traditional gender norms within the relationship promoted self-blame, self-sacrifice and acceptance of the situation, including tolerating the husband’s gambling and the associated abuse” (Hing et al., 2023, p.10). The study also reports that the women took on the problem-solving role, including problems caused by gambling, blaming themselves and making sacrifices. They had low levels of self-esteem, while men were variously described as “misogynistic, controlling, entitled and selfish, reflecting strong gendered drivers of violence against women” (Hing et al., 2023, p.10).

Banks and Waters (2022), in their exploration of the links between disordered gambling and violence within intimate relationships, argue that the gambling “can lead to or exacerbate acts of violence committed by men against women and that gender inequality shapes women’s relationships with their partners and reinforces men’s control of finances, restrictions on their freedom, and violence” (p.11). Thus, the gambling is seen to make worse already existing abuse. This is backed by the conclusions of Hing et al. (2020) that experiences of gambling harm do not directly or solely cause intimate partner violence, and instead the harms and stresses associated with gambling exacerbate violence against women. Suomi et al. (2019), however, report that most of the violence they found was ‘situational’, ungendered and reciprocal. They also found that a minority of their research participants were engaged in harmful gambling as a means to cope with gendered asymmetrical abuse.

Beyond gender inequalities, other factors that contribute toward gambling-related domestic abuse are identified by Hing et al. (2022d) as gambling losses that fuel violent episodes and arguments, especially over family finances. The authors argue that relationship stresses around money, mistrust, neglect, and relationship dissatisfaction caused by gambling heighten the likelihood of intimate partner violence. The researchers are



keen to point out, however, that most individuals with a gambling disorder do not perpetrate such violence, and what distinguishes those who engage in it are characteristics that predispose them to anger, violence and impulsivity, sometimes intensified by alcohol and drug misuse (Hing et al., 2022d).

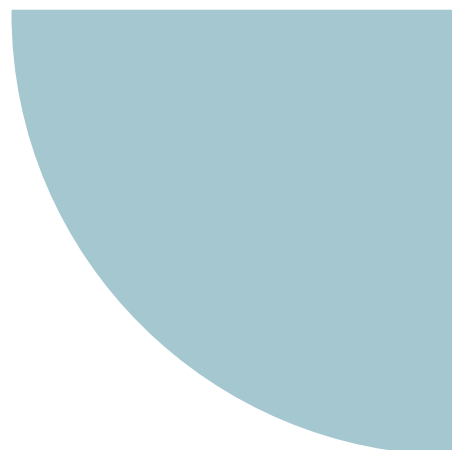
Staying with the theme of substance misuse, Brasfield et al. (2012), in their review of numerous studies of married couples, found alcohol use to be correlated with husbands' perpetration of violence, with alcohol use and gambling strongly and positively related. This is perhaps, according to Brasfield et al. (2012), because both alcohol use and gambling behaviour share causal factors such as impulsivity, harmful peer influence and sensation seeking. In addition, they argue that alcohol consumption can increase gambling, and gambling can increase drinking. Dowling et al. (2021) found that while alcohol and drug use did not predict family violence victimisation, there was a significant association for those with moderate and high levels of alcohol use.

Returning to issues around emotional regulation and mental health more generally, research shows that perpetrators' reactions to gambling losses can contribute to episodes of violence against partners and children. Studies (Hing et al., 2020; O'Mullan et al., 2022) show that gambling losses can trigger acute emotional reactions, including frustration, shame, and anger. These reactions can escalate conflict within families, particularly when combined with financial strain or secrecy around gambling. Research (see for example, Dowling et al., 2016a) also notes that clinical anger problems are disproportionately common among perpetrators of domestic abuse who gamble, suggesting that anger dysregulation is an important, but not exclusive, risk factor.

Looking at other explanatory factors, Dowling et al. (2014) suggest that the probability of family violence could increase when the gambler is unemployed. The challenges of parenting children living at home are also recognised as having the potential to place additional strain on vulnerable families when a gambler is present (Bellringer et al., 2017). Bellringer et al. (2016) found that major risk factors for gamblers being victims of family violence or abuse were having children living at home. The authors also calculated that female gamblers with dependent children were six times more likely than male gamblers without dependent children to be victims of family violence, and so they conclude that there is a strong gender dimension to the effect of having dependent children on being a victim of family violence among gamblers (Bellringer et al., 2017).

When considering why the intimate partners of gamblers perpetrate domestic abuse against the gambler, Hing et al. (2022b) describe how they typically feel shocked to learn of the gambling, followed by feelings of betrayal, anger, despair and fear, and ongoing anxiety, depression and emotional exhaustion. When a gambling problem is revealed, financial stress is often already acute, since the problem is not usually disclosed until a crisis point is reached. Substantial debt, loss of lifetime savings, or the need to sell the family home can be revealed, causing financial devastation, distress and the breakdown of trust when the gambling and gambling debts have been kept a secret. Hing et al. (2022b) describe how partners may experience numerous cycles of gambling, quit attempts and relapse, perhaps over many years, resulting in long-term stress, anger, mistrust and conflict, which can increase the risk of situational violence.

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According to Collard et al. (2023), in the UK context, whether a family member's gambling should even be regarded as a problem was a source of conflict, with further conflict around how to respond to the gambling problem. Langham et al. (2016) highlight the confusion of roles and responsibilities that harmful gambling can create, such as partners assuming all financial responsibilities, checking on others' whereabouts and giving them an allowance to control how much they could potentially gamble, creating resentment, distress and additional care burdens (Collard et al., 2022). Hing et al (2022a, p.170) argue that "women's violence in such circumstances is more likely to be reactive, retaliatory and committed in self-defence and less likely to be lethal or result in serious injury, whereas men tend to use violence more instrumentally and injuriously to control women's lives". The authors argue that intimate partner violence is often not disaggregated in this way, perhaps explaining why some studies have rates of past-year perpetration amongst women that are as high or higher than amongst men (Hing et al., 2022a).

Overall, there appear to be numerous explanations for family and intimate partner violence perpetration by individuals engaged in disordered gambling, but gambling is not the sole cause for the abuse. Suomi et al. (2013) conclude that the relationship between harmful gambling and family violence is complex and temporal, and causal links are not always clear. Indeed, using a UK representative general population survey of 3025 men aged 18–64 years, Roberts et al. (2016) found only associations between domestic abuse and harmful gambling, rather than causality. Overall, Hing et al. (2022b), in their review of the evidence, conclude that results vary across countries, samples and types of abuse examined.

Hing et al. (2022b) conclude that the co-occurring factors may vary with the type of violence perpetrated, with situational violence occurring when gambling causes frustration, anger, stress and conflict. However, the authors argue that "when gendered drivers of violence are also present, the stress caused by the gambling problem, along with its behavioural drivers, is likely to escalate the frequency and severity of violent behaviour within an existing pattern of coercive control, particularly male partner violence against women" (Hing et al., 2022b, p.6). In 2021, Dowling et al. argued that "The precise nature of the relationship between problem gambling and IPV ... remains unknown" (p.7647). Nevertheless, there is now widespread recognition that male partner violence against women is more likely to occur in contexts of gender inequality. Accordingly, an explanation is that gambling can intensify abuse and violence where gendered drivers of violence against women are present. This explanation sees gambling not as a cause of domestic abuse, but a reinforcing factor that can exacerbate its frequency and severity.

3.4. Help seeking and provision

It is widely recognised that there are significant barriers to seeking help by those who experience gambling harms or domestic abuse, and when these two problems co-occur, the barriers multiply. Despite potentially severe consequences to those who gamble and their families, research shows that those harmed by gambling are often unlikely to seek any formal or informal support specifically for the gambling impacts affecting them. Previous research has identified shame to oneself or one's family, not seeing gambling as problematic and wanting to solve the problem without formal

...there is now widespread recognition that male partner violence against women is more likely to occur in contexts of gender inequality.



help as barriers to seeking help (Landon et al., 2017). Similarly, barriers at the individual level to disclosing domestic abuse and seeking help include fear, shame, and social and family pressure (Sanhueza-Morales et al., 2025). Lane et al. (2023) identify individual or interpersonal level barriers as self-blame and fear of repercussions of reporting, with the barriers interacting and reinforcing each other.

Barriers also exist at institutional and societal levels. Roberts et al. (2016) argue that, outside of specialist services, harmful gambling is still often perceived as an issue that does not warrant serious attention. They therefore highlight the need for public health approaches to raise awareness among both the general public and professionals, including improving understanding of the links between gambling and domestic abuse. Sanhueza-Morales et al. (2025) examined how ethnic minority status shapes help-seeking for domestic abuse and found that survivors reported a range of barriers, including shortcomings within the legal system, experiences of racism, limited accessibility and quality of services, and distrust of institutions. Similarly, Lane et al. (2023) highlight that institutional-level barriers affect both service users and service providers. These barriers include limited awareness of available services, negative attitudes toward support provision, and insufficient staff training and confidence to identify and respond to domestic abuse. Just as gambling harms and domestic abuse are gendered issues, barriers to accessing support are also shaped by gender, influencing how individuals recognise harm, seek help, and engage with services. Palmer du Preez et al. (2021, p.7), for example, describe how for women, “poverty, gender inequality, and the struggle to maintain ‘good motherhood’ in a social environment considered hostile to both service beneficiaries and non-nuclear families are all important facets impacting upon service access, and gender norms in broader society reward women who can position themselves as capable wives, mothers and carers, and stigmatise or punish those who cannot – discouraging help-seeking”.

While stigma and shame are widely recognised barriers to help-seeking, O’Mullan et al. (2022) also highlight organisational and individual-level barriers within services. These include time constraints, victim-blaming attitudes, limited opportunities for professional development, inadequate triage systems, poorly integrated services, and a lack of referral pathways and specialist support. Outside of specialist domestic abuse and gambling support services, these issues are often not routinely asked about, and service users may feel reluctant to disclose them. This is particularly problematic because non-specialist services, especially health services, may encounter a significant number of women affected by abuse and, in some cases, may be the only services they access (O’Mullan et al., 2022). The authors argue that such services should be better equipped to recognise potential signs of abuse and ask about it in safe and sensitive ways. This must be done carefully, however, with an awareness of the potential escalation of violence that may occur following disclosure.

Palmer du Preez et al. (2018) argue that before any screening is implemented, appropriate training should be provided to staff to ensure that relevant support mechanisms and safety processes are in place for both staff and clients. Indeed, “service providers, including gambling help and financial support services, must be skilled at responding constructively to gambling-related IPV as they are highly likely to see clients impacted by this issue” (O’Mullan et al., 2022, p.2).

Just as gambling harms and domestic abuse are gendered issues, barriers to accessing support are also shaped by gender, influencing how individuals recognise harm, seek help, and engage with services.



Hing et al. (2022a) argue that help services across sectors can play an important role in supporting people experiencing gambling harms linked to domestic abuse, as well as those facing co-occurring issues such as substance use, which may exacerbate a perpetrator's abusive behaviour. Similarly, Dowling et al. (2014) suggest that alcohol and drug services, mental health services, financial counselling services, and other frontline services should develop screening, referral, and management protocols for both harmful gambling and family violence. In addition, domestic abuse services should be upskilled to identify and screen for gambling harms, while gambling support services should be trained to recognise the signs of domestic abuse (Hing et al., 2022a). According to Roberts et al. (2020), such services may be well positioned to engage not only with female victims but also with male perpetrators, creating opportunities for earlier intervention.

Taking a broader public health perspective, Guilcher et al. (2016) argue that services should address the intersection between harmful gambling, housing instability, and other comorbidities. Likewise, Palmer du Preez et al. (2018) emphasise that coordinated approaches across health and social service sectors could help identify family violence at an earlier stage. Such collaboration could prevent both gambling problems and domestic abuse from escalating, thereby helping to protect adult and child victims. As Palmer du Preez et al. (2018, p.489) note, this aligns with wider moves towards integrated, holistic services for individuals presenting with multiple and complex needs, including family-centred practice and wrap-around support.



4. Findings I: Gambling Harms and Domestic Abuse: (Qualitative Findings)

This chapter presents the qualitative findings from interviews with women with lived experience of gambling harms and domestic abuse, alongside insights from stakeholders working in housing, domestic abuse, and gambling support sectors.

4.1. Gambling and domestic abuse: A Complex and interlinked relationship

Across our interviews, women and stakeholders described a complex interplay between gambling and domestic abuse. Two pathways were most evident in the data. First, a perpetrator's gambling could contribute to and intensify domestic abuse and instability in the household, leading to coercive control and other forms of abuse. This is termed "*gambling-related domestic abuse*". Second, some women described their own gambling as a coping mechanism shaped by trauma and domestic abuse, including childhood experiences of trauma and abuse. This, we termed "*domestic abuse-related gambling*."

4.1.1. Gambling-related domestic abuse

This section outlines the forms of domestic abuse women experienced, where this was directly linked to the perpetrator's gambling and more broadly within an intimate partner relationship.

4.1.1.1. Gambling, domestic abuse, financial abuse and housing insecurity

Women reported that they experienced financial abuse perpetrated by their intimate partners. In several cases, perpetrators were described as stealing money, misusing victim-survivors' identities to obtain loans or purchase vehicles on credit without consent and incurring debts without their knowledge. In other accounts, victim-survivors reported being pressured or compelled to assume increasing levels of debt because of the perpetrator's harmful gambling. This financial entrapment often delayed their ability to leave the relationship. One participant described how saving money became unsafe within the relationship:

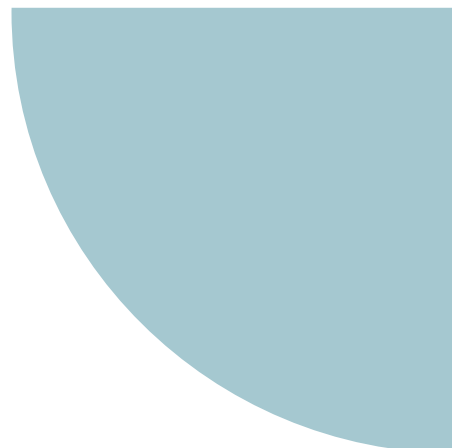
"He'd take things without asking, and that is stealing, but he never saw it as stealing because... even if I did think that that is stealing, I wouldn't dare say that to him. if we had - saving money in front of him was just a no-no because that would just be on his head the whole time that I've got that money to spend. So, he would encourage me to - instead of saving to get a cooker or something. He'd say, get it on your name, on my name, on a loan, and then any money that we would have saved, he'd then spend that. I quickly learned that I wouldn't save. I wouldn't have spare money hanging around." (Anika, participant with lived experience)

Another participant described hiding money to try to meet basic household needs, only for it to be taken:

"Yeah, there were times when I hid money, and he would find the money that I hid, so when I'd go to get the money for whatever, baby milk, or food... it had gone, and obviously, I'd ask him where it went, and he said that he was on a roll, winning on roulette, or whatever, and then he said, it was just one of them where you put more in, put more in, in the hope of trying to win, and then you don't win." (Emily, participant with lived experience)

First, a perpetrator's gambling could contribute to and intensify domestic abuse and instability in the household, leading to coercive control and other forms of abuse. This is termed "gambling-related domestic abuse".

Second, some women described their own gambling as a coping mechanism shaped by trauma and domestic abuse, including childhood experiences of trauma and abuse. This, we termed "domestic abuse-related gambling."



For some, the accumulation of hidden debts created further barriers to leaving abusive relationships. One participant described discovering large sums of money missing and feeling trapped by the financial consequences:

"...there'd be three grand missing and coming out. I'd check some of the bills, there would be three grand missing and I'd say there's three grand missing, oh you know, something. When I'd check it, don't know where that money went, you know. It would come to a head and I'd say you're gambling again aren't you, and then he'd {claim} oh I'm so stressed, my work, nobody understands me. I'm just like, here we are again and I'm so deflated, my whole life and suddenly you feel knitted into that relationship yet again. ...Not only financially - because if I'd left at that point I would have been held responsible for the debt also. Then it would be me [divorcing him and] taking it forward and I didn't have the money to even go and see a solicitor...." (Fran, participant with lived experience)

These accounts highlight how financial abuse linked to harmful gambling can create significant economic dependency and barriers to leaving abusive relationships, reinforcing victim-survivors' vulnerability and prolonging their exposure to harm. Other accounts illustrated the long-term financial consequences of coercion and debt accumulation, including bankruptcy:

"... She got into a relationship, didn't recognise it was abusive.it was a lot of coercion and so much debt. She just wanted to be so rid of the abuse and just everything associated. She accepted for it to go down the whole bankruptcy route because the amount was so high. That has implications." (Aisha, Independent Domestic Violence Advisor)

Victim-survivors and service providers also described how debts were deliberately structured and taken out in victims' names, sometimes without their knowledge. When they did become aware of these debts, they were often blamed and subjected to further abuse by the perpetrators who had taken out the loans in their names. For example, one participant explained how most of the debt had been accumulated in her name, which the perpetrator then used to deflect responsibility:

"The biggest debts were the things that we had bought, and they were all in my name. If I challenged him, if I opened something, got upset and challenged him over things, the arguments would just be bigger. So, I stopped discussing it with him because it always would come back on to me... 'well, it's your fault. It's on your name.' I remember once him saying, oh, well, I've got friends who have racked up so much debt and then they just declare themselves bankrupt." (Anika, participant with lived experience)

Service providers also described encountering cases where victim-survivors discovered significant debts in their names only after the abusive partner had left:

"Because I remember a client.... She said there was [an incident of] abuse. He had left and she said, I don't know what these are. She just flipped open a purse, and it was just credit cards, store cards.... and they were in her name.... So, she was just like, I don't know. she had no idea that she actually was in a lot of debt. So, he was using her cards to fuel whatever.... but she had no idea." (Aisha, Independent Domestic Violence Advisor)

These highlight how coerced and hidden debt can be used as a mechanism of control, leaving victim-survivors financially liable for borrowing they did not consent to and compounding the financial and emotional harms associated with an abusive relationship. Our findings also revealed that

...financial abuse linked to harmful gambling can create significant economic dependency and barriers to leaving abusive relationships, reinforcing victim-survivors' vulnerability and prolonging their exposure to harm.



many victim-survivors did not initially recognise the financial abuse they were experiencing. Participants attributed this to a lack of awareness and education regarding the forms and indicators of financial abuse, particularly within long-term relationships where financial boundaries may have become or appeared to be blurred. A support provider explained:

"... I do think a lot of people just wouldn't associate finances with any form of abuse. I think it's just down to a lack of awareness and education more than anything else. Especially when you're in a long-term relationship, or you're married, if they're taking money from your account or things like that, there's blurred lines when it comes to boundaries then of what you own and what they own." (Lauren, Treatment Manager)

Support providers further explained that, even when victim-survivors are aware of the financial abuse, cultural and religious expectations, coupled with shame and stigma, discourage disclosure of financial abuse linked to the perpetrator's gambling habits. For instance, in some communities, gambling was framed as a moral failing, which shifted blame onto victim-survivors and further silenced them from seeking help:

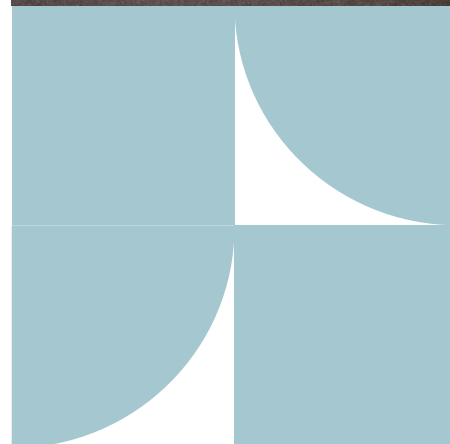
"...in terms of financial abuse... the barrier is the shame attached to somebody gambling and what that reflects. Because if you look at it in a perspective of religion within the Muslim faith, gambling is a sin.... It becomes a little bit of a blame game. Did he gamble because you were demanding too much? You wanted too much, so therefore he had to earn more...." (Anika, participant with lived experience)

Participants also emphasised the precarious impact of financial abuse on their housing security, describing heightened risks of rental arrears, mortgage default, eviction and housing instability due to the abuse they have experienced from the perpetrator. For instance, a support provider reflected on the anxiety and uncertainty experienced by her clients in relation to gambling-related domestic abuse and the disproportionate responsibility on victim-survivors to maintain housing security for themselves and their children. For example, one ASB and Welfare officer explained:

"Sometimes you will get people who, for example, they'll want rehousing.... when you drill down to it, you're finding out the reasons why they want rehousing.... is at the point of they've got high level rent arrears. I've had a couple of cases where it has become apparent that they're in a relationship and they're being financially abused." (Stephanie, ASB and Welfare Officer)

A counsellor described the stress caused by complete financial dependence on an abusive partner:

"... If a partner is completely dependent on somebody's finances because they're not working, then obviously that makes the situation a lot more difficult. It's the fear of the not knowing.... not feeling secure, not knowing when they're getting the money come through, not knowing if the mortgage is being paid. I feel like that causes a lot of anxiety. just not knowing and the anxiety of not knowing if anything is being paid because there's no financial transparency and they're completely dependent on their partner to keep the home going and keep the children fed and keep the bills paid." (Sally, Counsellor)



Support providers emphasised that gambling-related domestic abuse has severe and far-reaching consequences, undermining victim-survivors' financial independence, long-term security, and ability to meet their own and their children's basic needs, including housing. These intersecting challenges compound victim-survivors' isolation, exacerbate the impact of domestic abuse, and increase reluctance to seek or access support, reinforcing cycles of vulnerability and dependency.

4.1.1.2. Perpetrator's gambling as a contributing factor or intensifier of domestic abuse

For many women, gambling-related harms extended far beyond financial loss. Gambling was described as embedded within broader patterns of coercive control and abusive behaviours, including intimidation, emotional abuse, violence and sexual abuse. In some accounts, gambling-related losses appeared to increase perpetrators' volatility and aggression within the home and towards extended family members:

"I walked in the room in the middle of a football match and didn't even realise. I just went in there to say, do you want a cup of tea, and next minute, my husband just completely lost his shit and smashed the place up. I'm like, right, okay. It's because obviously he's so fixated.... It's happening and women are not talking about it." (Tara, participant with lived experience)

Women reported being isolated from family and friends by perpetrators, exacerbating the psychological impacts of the abuse they experienced because of their intimate partner's harmful gambling:

"... He nearly broke me on the way he was, but I never realised in that situation because I never told anybody. I'd never say to anyone, that's what he said. I would never ever tell anybody that. So, I kept that private. Had I have said to my friends, do you know what? He speaks to me like this. He makes me feel like this. They would've been like, what are you doing?" (Jean, participant with lived experience)

"Yeah, he totally isolated me. He didn't want me speaking to anybody, and he was really jealous, constantly, if I'd go to my family, he's accusing me of messaging men and meeting men, but he was doing it, and I'd find messages all the time to other people. It was just - it was horrible, it was just a horrible time in my life." (Megan, participant with lived experience)

The women highlighted the sustained patterns of gaslighting behaviours they experienced, describing how perpetrators repeatedly distorted events, reframed narratives and denied abusive behaviour to manipulate their everyday realities and to undermine their perceptions. To counter this, many reported consistently documenting incidents of abuse to provide credible evidence to family members and validate that their experiences were real rather than imagined:

"...So, he would tell me I was hallucinating, he'd write really horrible things about me and tell me it wasn't there and I was seeing things, and he was constantly - I was having to photograph it to try and send it to my family to prove that it was real, and he was really playing with my mind and telling me that I didn't know what was reality, and I didn't in the end, I didn't know what was reality and what wasn't. He really broke me down, and he was really unfaithful. I kept finding jewellery around the house and things, and then he'd tell me it was mine, how did I not remember that it was mine? He really had me so confused and just not knowing what was real and what wasn't." (Megan, participant with lived experience)

For many women, gambling-related harms extended far beyond financial loss. Gambling was described as embedded within broader patterns of coercive control and abusive behaviours, including intimidation, emotional abuse, violence and sexual abuse.



Women also described how gambling-related harms could be concealed through controlling behaviours. Where perpetrators managed household finances and restricted access to information, women described not understanding the extent of debt, arrears or financial damage until a crisis point:

“He never used to let me open the post. He’d say, don’t you worry about it. I’ll sort it out. He sorted out the bank accounts. He had online banking, I didn’t.... Then it wasn’t obviously till he left and didn’t come back that I started opening the post. Then it was like, you’re in arrears for this credit card, you owe this payday loan, you haven’t paid this loan. It was a nightmare, absolute nightmare.” (Kathleen, participant with lived experience)

These accounts demonstrate how perpetrators’ gambling can intersect with coercive control and other abusive behaviours, both escalating risk within the home and delaying recognition of the harms until severe consequences are unavoidable.

4.1.1.3. Gambling-related domestic abuse: Violence as coercive control

The women described sustained patterns of physical and verbal abuse associated with the perpetrators’ gambling habits. They connected this abuse to broader addictive behaviours, including alcohol consumption, smoking, drug use, and steroid use, which they perceived as exacerbating the volatility and aggression of the perpetrators:

“The beatings were much more severe. At this point, it was getting more severe. He would come home drunk and I would pretend to be asleep, and he would have sex with me. When I tried to tell him that that was rape, he would tell me it wasn’t, because I was married to him, so it was an expectation.....” (Jodie, participant with lived experience)

“...it’s significant what women have to go through and it’s about the sexual elements of domestic abuse, that you’re afraid and you have to do it for the relationship because it’s our marriage and that did happen over the years.” (Fran, participant with lived experience)

“... It’s that shaming if you don’t engage in it.it’s the turning to porn which then makes you feel useless.... There is an expectation that you have sex and that you please them and yeah.Almost expecting me to behave like the women on his videos.” (Debra, participant with lived experience)

However, their accounts suggest that the abuse was not simply substance or addiction-induced, but rather it was embedded within an ongoing pattern of coercive control in which physical violence, intimidation, and humiliation functioned to maintain dominance and suppress resistance. Our participants described the atmosphere of physical violence and degradation, with one highlighting the patterns of domestic abuse that followed gambling losses and drinking as follows:

“I used to be sat there feeling physically sick.... He would be so drunk, the venom that used to come out of his mouth was awful.... If he had lost a lot of money on that night, if it was a Saturday night and we were leaving there at 4:00 on a Sunday morning, he would sometimes say, right, the place is opening back up at 10:00. We need to be back up there at opening so nobody else gets on that machine....” (Kelly, participant with lived experience)

“He never used to let me open the post. He’d say, don’t you worry about it. I’ll sort it out. He sorted out the bank accounts. He had online banking, I didn’t.... Then it wasn’t obviously till he left and didn’t come back that I started opening the post. Then it was like, you’re in arrears for this credit card, you owe this payday loan, you haven’t paid this loan. It was a nightmare, absolute nightmare.”

(Kathleen, participant with lived experience)



"...his gambling came in two waves. It was the wave when the kids were very young, and that was more mental and verbal abuse. So for that few years or four, five years that I found out, and it was hidden, and it accumulated, it was a lot of verbal and mental abuse, a lot of my fault, you're the bad wife, you're the bad mother, you're the reason this is happening - you, you, you, you, you. I bought into that at that time, believed it. Then, when it came to a climax again, he turned to - I wouldn't give him - we had a joint bank account.... I don't know what he'd done to his card, but it had been swallowed. So he wanted mine, but I wouldn't give it to him." (Julie Martin, participant with lived experience)

Here, gambling structured the everyday life and emotional atmosphere of the relationship. Women described being compelled to remain present in gambling venues, manage perpetrators' moods following financial losses, and absorb verbal abuse and humiliation tied to blame and entitlement, which are designed to function as discipline and to silence the victim-survivors from resisting the coercive control. For instance, another participant explained, challenging financial decisions or asserting minor autonomy could escalate into serious violence:

"Eventually, he did become violent, so it wouldn't even have to be challenging him on the gambling specifically; it would just always be about money. the first time that he became violent, we were in a nightclub.... I said, you go to the bar - I've just paid us entry, you go and buy the drinks. He grabbed me by the hair, threw me up against the staircase and strangled me...." (Claire, participant with lived experience)

Financial conflict operated as a trigger within a broader regime of surveillance, intimidation, economic abuse and strategic use of violence to enforce compliance and to silence the victim-survivors. The women described being monitored, demeaned, and coerced into participating in gambling-related routines, with verbal abuse functioning as a warning system, as questioning behaviour could result in physical assault. In this sense, gambling was not merely a financial issue but a mechanism through which coercive control was enacted and reinforced.

Gambling venues themselves were described as spaces where the abuse was normalised and even indirectly reinforced, creating what one participant called an "acceptable cycle":

".... He'd just be like, just come and meet me at Showboat. I didn't like going there. the staff knew who I was as well. So as soon as they saw me, oh, he's inside, come in.... It was just an acceptable cycle; everyone was okay with it.at the beginning, I didn't see the big deal in it... It was my sister who was like, that's gambling, and nothing good's going to come out of that. I suppose in an abusive relationship, you don't question those kinds of things. Because of the verbal abuse, if you questioned it too much, or you dared have an opinion or got moody yourself, it would escalate into physical violence." (Anika, participant with lived experience)

In addition, isolation from support networks further entrenched control. Participants further described how attempts by family members to intervene were met with both verbal and physical violence:

".... he'd hit me in front of my dad, and he'd pin my dad up against the wall. He did get one year's bind over and £1,000 fine. I remember him laughing in my face, saying that this is all I've got. I got away with it..." (Anika, participant with lived experience)

Women described being compelled to remain present in gambling venues, manage perpetrators' moods following financial losses, and absorb verbal abuse and humiliation tied to blame and entitlement, which are designed to function as discipline and to silence the victim-survivors from resisting the coercive control.



Another participant described being strangled and experienced physical violence while being pregnant, resulting in a miscarriage:

“I was pregnant with his second child. This led to a violent outburst from him - again grabbing me by the hair, throwing me up against the door. He used to strangle me all the time; this was his thing, and about three or four days later, I miscarried that baby. Although I can never say 100 per cent, he caused that, I have no doubt that it contributed whether it be the stress that he put me through or the physical things....” (Claire, participant with lived experience)

Women who contacted police reported punitive consequences within the relationship. One participant recounted retracting a police statement after sustained intimidation:

“Yeah. The time that I phoned the police, I had made a statement. I was encouraged to make a statement by the police officer there and then. I ended up retracting because he just made my life hell. So, I just had to. Then there’s the, well, I’ll never get a job and you’re making things worse and all this kind of stuff.... Again, it was very much my fault. I called the police on him. How dare I? How could I do such a thing?” (Anika, participant with lived experience)

Such responses functioned to isolate victim-survivors from support networks and reinforce dependency. Domestic abuse following an act of seeking help demonstrates how coercive control extends beyond the immediate intimate partner relationship to discipline external actors who threaten the perpetrator’s authority. Surveillance behaviours, including monitoring movements and watching from windows, further entrenched fear and hypervigilance within the household. For instance, one of our participants stated that:

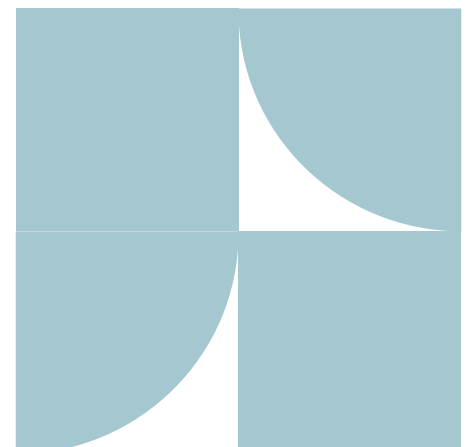
“.... He would sit in the front room and there was a computer there and just be looking out the window all the time, watching when I was coming in, going out, everything. He was very, very controlling, and physically aggressive and very abusive to my mother and me. I had to literally get two of the men to stop him pushing my mother down the stairs...” (Sandra, participant with lived experience)

In some cases, perpetrators’ family members were reported to facilitate gambling, either by providing financial assistance or by minimising or denying the harms caused. One participant described the extensive impacts of the perpetrator’s behaviour on his parents, who were in disbelief that he could engage in such severe economic abuse:

“....initially when they’d lent him the money and I think that was in the region of around £50,000..... he’d sort of said, whatever you do, you can’t tell Nicola, you can’t tell because if you do that she will take the childrenThen I think they really, really struggled again with the concept of addiction. They didn’t believe, they were kind of within the same denial phase.He can’t possibly have an addiction.when we were kind of in the depths of our own separation that he went to live with them. They were then exposed to some of the levels of abuse themselves....So that fear, that unpredictability, that coercive control.certainly we were in a bad place but we’ve all kind of been able to work forward to a place now where we kind of understand.there’s no coparenting, there’s no parallel parenting, there’s just no contact, because it’s very much an aspect of control that he has....” (Nicola Jaques, participant with lived experience)

“I was pregnant with his second child. This led to a violent outburst from him - again grabbing me by the hair, throwing me up against the door. He used to strangle me all the time; this was his thing, and about three or four days later, I miscarried that baby. Although I can never say 100 per cent, he caused that, I have no doubt that it contributed whether it be the stress that he put me through or the physical things....”

(Claire, participant with lived experience)



This indirect reinforcement normalised perpetrators' behaviour and limited women's capacity to resist or exit, embedding the abuse within a wider relational ecosystem. The women's accounts highlight the challenges of seeking support when family networks are complicit or dismissive, and this underscores the need for awareness-raising and interventions that address these broader social and familial dynamics sustaining gambling-related abuse.

Taken together, they demonstrate the importance of an integrated policy response that does not treat gambling harm in isolation but recognises its intersection with domestic abuse, coercive control, and substance use. Coordinated service systems, cross-sector risk assessment, and perpetrator-focused interventions are critical to addressing the cumulative and compounding risks identified, ensuring that support is both holistic, responsive and protective to the complex realities women face.

4.1.1.4. Gambling-related domestic abuse: Abuse across the family unit

Gambling-related domestic abuse was therefore not confined to financial loss but manifested as a broader regime of fear, verbal and physical abuse affecting women, but also children, and even household pets. For instance, participants described how their children were compelled to seek help or take action themselves to stop the abuse they were experiencing and reflected on the impact this had on their wellbeing and sense of safety within the home. For example, one participant described how her young daughter sought help from a neighbour during a violent incident:

"My daughter... then, she was about 10 or 11, and she'd taken to sleeping with me, because he worked nights, most of the time. She took to sleeping with me, and with her in the bed, this night I wouldn't give him my bank card, so he dragged me out of the bed and was threatening me for my bank card. Without me knowing, she ran out the house to a neighbour, told the neighbour what was going on, and the neighbour called the police. That was the reason he was arrested in the first place. I didn't even know that had happened, but she was obviously quite scared." (Julie Martin, participant with lived experience)

Another participant recalled an incident in which her daughter attempted to intervene during a violent outburst by trying to calm her father:

"I remember one particular incident where he'd lied about going to the races and I'd heard from somebody else and he'd got so, so angry and was shouting and slinging stuff around... {mentioned her daughter's name} had walked into the room and she was wearing a fairy outfit with her wings on...and she's waving a wand at him, and I said what are you doing? She said I'm trying to make Daddy not cross...and she does have memories of that...she's really struggled with her mental health." (Debra, participant with lived experience)

The women's accounts highlight the challenges of seeking support when family networks are complicit or dismissive, and this underscores the need for awareness-raising and interventions that address these broader social and familial dynamics sustaining gambling-related abuse.



These accounts illustrate how children may attempt to mediate or interrupt the domestic abuse despite their vulnerability, placing them at emotional risk and exposing them to traumatic experiences. Participants further described how children were subjected to physical abuse framed as discipline, including pinning, forced feeding and exposure to acts of humiliation. For instance, the woman described repeated coercive and violent parenting practices directed at her child:

“There was lots of coercive, mental abuse. he would physically pin her downram the toothbrush into her mouth to brush her teeth. If she was crying, and wouldn't be quiet, he would get the massive two-litre bottles of water out of the chiller cabinet, and he would empty the whole bottle of ice-cold water all over her.... He did that twice. If she wouldn't eat her food, he used to put an adult portion, three things on the plate, for the evening meal, and he would tell her she had to eat them. If she didn't, he would get her from the table, drag her by the arm up to her bedroom. The police were told all of this, and no further action was taken.” (Kelly, participant with lived experience)

This illustrates how coercive control operates across the family unit, extending beyond intimate partner abuse to shape parenting practices and everyday household interactions in a highly volatile environment. In doing so, it creates cumulative and intergenerational harms, embedding fear, instability and trauma as a part of children's everyday lived realities.

Participants also emphasised the profound legal and institutional challenges they encountered when seeking protection and support in response to the physical abuse they had experienced as distressing. Several women described feeling retraumatised by processes that failed to recognise the pattern and non-physical dimensions of coercive control. One participant described the challenges of seeking support through the legal system as being “abused twice” – first by the perpetrator, and then by the very system intended to protect victim-survivors:

“So, the negotiations through the legal system actually – I feel failed, I feel failed that nobody really looked at the domestic abuse financial situation within that and how the gambling – then I found he was still gambling.Not one person questioned the domestic abuse and the control over the finances. Not once did I say I'm financially broken, homeless and got debt.... If they said does he isolate you, has he controlled your finances, I would've said yes {but I was never asked}, No” (Fran, participant with lived experience)

Similarly, another participant described the absence of coordinated support from statutory agencies and the difficulty of evidencing coercive control when abuse was not visibly physical:

“The legal side of things, as I say, absolutely zero support for families in terms of understanding. Nothing in terms of early family help, nothing in terms of social services, nothing in terms of Cafcass. It was like I was talking to a brick wall because they physically can't see it {referring to the abuse}. It's easier to think that somebody's going to behave a certain way if they're under the influence of drugs or they're under the influence of alcohol. What people don't understand is that those same things happen to somebody that's gambling.... But how do you prove it, how do you show it?It was like being abused twice. It was like you are abused by the person you've loved and you've trusted implicitly.and then you get abused by the system. I'm finding that's actually worse.” (Nicola Jacques, participant with lived experience)

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These accounts highlight how institutional responses may reproduce elements of coercive control, particularly where victim-survivors feel disbelieved, scrutinised, or required to provide forms of evidence that privilege visible injury over cumulative psychological and economic harm. Rather than alleviating risk, such processes can further deepen feelings of powerlessness and prolong the perpetrator's influence even after separation. The findings highlight the need for greater institutional recognition of gambling-related domestic abuse and coercive control, alongside improved cross-agency coordination, trauma-informed legal processes, and family-centred support systems that acknowledge the complex and cumulative nature and impact of abuse experienced by women and children.

4.1.1.5. Gambling, domestic abuse, dowry and 'honour' abuse

Women in the study linked gambling-related domestic abuse to dowry and honour-based abuse. While this could be understood as a form of economic abuse, victim-survivors and service providers highlighted distinct cultural and religious dimensions that make it a more complex and dynamic form of abuse. They described how perpetrators weaponised cultural norms, particularly in-migrant contexts, where a victim-survivor's immigration status, literacy status and social position can enable abuse to occur in plain sight yet remain unchallenged. For instance, a service provider highlighted the extent of this domestic abuse experienced by women as:

"...it's visual. ...if a man or woman attends an event, the woman carries the honour within the community. If the woman talks about her family, it's not about what he's done. It's, she's broken the seal of the family. She's taken a family matter and told somebody. If she's not wearing this gold, in terms of status symbol within families, she didn't, she must have sold it. She must have lost it. It's - nobody's going to say, where is it? Has he taken it? If he's taken it, then what's he done? That conversation doesn't.... doesn't happen.... so, your in-laws or your immediate cousins or your family, your parents will say, what's happened to the necklace that I gave you? ... What do you say? ... So, then you isolate yourself." (Aisha, Independent Domestic Violence Advisor)

Participants suggested that dowry and honour-based abuse may arise when perpetrators knowingly gamble away the bride price or dowry (tangible assets) belonging to the victim-survivor. In these situations, victim-survivors may feel compelled to conceal their partner's gambling due to shame, stigma and fear of being ostracised from their cultural or religious communities. Here, the shame and stigma surrounding gambling-related domestic abuse can prevent the victim-survivors from seeking help or from disclosing their experiences.

Furthermore, participants noted that although gambling may be religiously construed as a sin in some communities, it is not always openly discussed or culturally problematised. As a result, gambling is often neither recognised as an addiction nor acknowledged as a serious issue, which can further entrench gambling-related domestic abuse.

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4.1.2. Domestic abuse-related gambling

Alongside accounts of women being harmed by a partner's gambling (i.e., gambling-related domestic abuse), a smaller number of women described their own gambling as connected to experiences of domestic abuse and trauma (i.e., domestic abuse-related gambling). In these narratives, gambling was often framed as a form of escapism and emotional regulation used to cope with the domestic abuse experienced within intimate partner relationships. In some cases, women were introduced and compelled to gamble by the perpetrators during periods of vulnerability. For instance, Sandra described how an abusive partner encouraged her to gamble while she was in recovery as:

"Well, obviously with Dennis, when I was - with the one who encouraged me to gamble when I was in recovery, and then we had that win and then loss and then win and loss and then ended up bankrupt again, and then I couldn't get housing at all." (Sandra, participant with lived experience)

Furthermore, gambling appeared to function as a coping strategy that temporarily alleviated the psychological distress with sustained domestic abuse. For instance, the women described how gambling created a temporary sense of escape from conflict, stress and emotional harm within the relationship as:

"... Yeah, looking back now, that was my coping mechanism and the ups and downs throughout the whole marriage gambling was my crutch, was my go-to 100 per cent. If something, a massive row had happened, I'd do reckless gambling then. Crazy, stupid, but didn't seem stupid. Looking back now, it was." (Jean, participant with lived experience)

Similarly, another described gambling as offering a temporary mental reprieve from the realities of abuse:

"...it was an emotional break from reality because it meant that it was me and a machine or me and a set of cards. That's the only thing I had to concentrate on, so everything else went away, apart from that, then dealing with the aftermath of whatever that was, but I found it so easy to deal with the aftermath in one sense, because I just cut off from it. He was a gambler... The first introduction was into the casinos...." (Nicola, participant with lived experience)

For some women, gambling went beyond escapism and became an entrenched behavioural response to trauma and stress. For instance, one of the women described how her gambling intensified following abusive relationships and other traumatic experiences:

"I had two domestic violence relationships quite close together. Then I had an accident, and that's when my gambling really took off. When I'm in the [grip] of gambling, I can't stop once I start.... My brain is telling me that you're never going to win, but 24 hours - if I won on my last pound and won £500 again, then I'd have to gamble that away. You know you're not going to win in your head, but you can't physically stop gambling till the money has gone. It goes past escapism...." (Shay, participant with lived experience)

These women's experiences demonstrate how repetitive behaviours such as gambling may function as trauma-related coping strategies within the context of domestic abuse, enabling victim-survivors to manage overwhelming emotional stress, temporarily regain a sense of control,

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or enabling the victim-survivors to numb the psychological impacts of domestic abuse. For instance, a victim-survivor (Nicola) described her experience as:

"...the more that he was saying, you're worthless, all you'll do is gamble, all you do is lie.... Then I left him and I went to live with my dad and ended up still continuing to gamble in Scarborough, ...like on payday, I would go round to the casino and get on to the tables and play the big card games. Obviously at this time I was owing thousands. I'd used every credit card, I'd used every bank...." (Nicola, participant with lived experience)

For some women, this coping mechanism through gambling was linked to childhood experiences of abuse, suggesting that gambling could serve as an early escape from unsafe environments that later intersected with abusive adult relationships. A participant described how her exposure to violence during childhood shaped her relationship with gambling:

"From when I was a young age, from my mum, from three years old, domestic violence. I mean, I got a scar above my right eye because she slammed a door in my face in anger. I was only three. Then she abused me all those years, and I escaped by gambling. I escaped to get out of the house. I went onto fruit machines when I was 10." (Sandra, participant with lived experience)

In addition, our findings suggest that a small number of victim-survivors engaged in what can be understood as "reactive gambling", operating on the assumption that if their partner could gamble, they could do so as well. In these accounts, gambling was not simply retaliatory but could be interpreted as a form of constrained resistance. This is an attempt to reclaim agency within the context of domestic abuse, especially economic abuse and coercive control. For example, a frontline housing professional described how, during assessments of victim-survivors' housing needs and rent arrears, some women disclosed engaging in gambling in direct response to economic abuse and deprivation imposed by perpetrators. In this sense, gambling functioned as a symbolic act of resistance and as a coping mechanism, even though it often reproduced or deepened the financial harms associated with economic abuse and coercive control. She highlighted that:

"... she said that she began to gamble because her partner was doing it. It was like well, if it's all right for you, then why isn't it all right for me? Kind of that reactive gambling.... Not directly because she wanted to leave the perpetrator, but more so because she just kind of wanted to level with him." (Ashlea, Domestic Abuse Outreach Worker)

Participants also highlighted how gambling could co-exist with other harmful coping mechanisms within abusive relationships, which further compounds their vulnerability. For example, one woman described how economic control and psychological abuse contributed to both her gambling and the development of an eating disorder:

"... when you link it to domestic violence.... we don't have access to money, because it's a way of keeping us isolated. So, if you can find that way of keeping money and getting money, you become fixated on that.... Yeah, it's the only way to cope with it.... I developed an eating disorder because I had no control over anything else, and he only had to say to me once I looked fat, and that was it..." (Jodie, participant with lived experience)

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(Jodie, participant with lived experience)



While gambling may initially operate as a survival strategy, these narratives demonstrate how it can evolve into a source of significant financial, emotional and psychological harm. In some cases, participants described how their gambling contributed to a severe financial crisis, and in a small number of cases, evolved into gambling-related offences that resulted in criminalisation and imprisonment. As evidenced in our conversations with the participants, especially Nicola and Jean, gambling became embedded within a cyclical trajectory in which domestic abuse-related gambling contributed to financial instability and increased vulnerability to crimes. These findings reveal how trauma-linked coping mechanisms, when situated within coercive and economic abuse contexts, can force victim-survivors further into cyclical systems of harm rather than offering sustainable routes to emotional and psychological safety.

These women's accounts demonstrate that the relationship between gambling and domestic abuse is multidimensional and bidirectional. Gambling may operate as a tool of coercion and economic control when used by perpetrators, but it may also emerge as, firstly, a trauma-related coping strategy adopted by the victim-survivors to manage the abuse they have experienced. Secondly, domestic abuse-related gambling becomes a mechanism of emotional and psychological self-regulation within abusive environments. Thirdly, it is a constrained form of everyday resistance through which victim-survivors attempt to reclaim agency in an economically and psychologically restricted environment.

Recognising these layered multidimensional and bidirectional dynamics is critical to understanding the victim-survivors' lived experiences and for developing more effective support pathways for victim-survivors. Gambling within an abusive context should therefore not be considered as an individual behavioural issue but as a problematic issue shaped by trauma, coercive control, structural and institutional constraints that limit women's capacity to seek help and recovery.

4.2. Impacts for women

Women described wide-ranging and compounding impacts, including housing insecurity, financial precarity, and longer-term emotional and psychological harms.

4.2.1. Housing impacts

Women experienced significant housing insecurity as a direct consequence of gambling-related domestic abuse and domestic abuse-related gambling. Financial exploitation, concealed debts, and accumulated arrears frequently resulted in housing instability, with some women forced to sell their homes to repay gambling debts or losing properties due to rent or mortgage arrears incurred by their partner's or their own gambling. In several cases, participants described periods of temporary or long-term homelessness. For some women, the loss of housing occurred through escalating debt and financial instability within abusive relationships. One participant described how repeated cycles of abuse and financial abuse resulted in the loss of a long-term social housing tenancy:

"... when I had to give my Gento house up which I'd had from the age of 18 and I think I was like 26, 27. Before that obviously I had been [getting into arrears] on that property due to him and his drug abuse, getting us into debt and not paying the bills. But then this time around, which is 6 year later to the same guy - so I didn't learn my lesson, I went back to him." (Ann, participant with lived experience)

Financial exploitation, concealed debts, and accumulated arrears frequently resulted in housing instability, with some women forced to sell their homes to repay gambling debts or losing properties due to rent or mortgage arrears incurred by their partner's or their own gambling.



In other cases, women lost their homes during separation because they were unable to sustain mortgage payments independently. One participant described how the forced sale of her home left her homeless:

“We had this big house; it was sold from underneath me. Basically, my hand was forced because he paid the mortgage and my solicitor said to me, well if you can pay the mortgage, pay part of the mortgage then we could look at things. I said I can’t, so actually I was homeless at one point because he was selling – he sold the house and I had nowhere to go.” (Fran, participant with lived experience)

Participants also described substantial barriers when attempting to secure housing after separation. Poor credit histories, accumulated debt, reliance on benefits, and health conditions significantly restricted access to private rental markets. As one participant explained, the housing search could be lengthy and exhausting:

“Well, I have to say, I had to ring 200 landlords because of my situation with low credit rating and all this stuff and being funded by benefits because I’ve got limited capability for work because of my fibro and disabilities. Obviouslynearly everyone just wanted professionals with £40,000 income, private landlords wanted - council did very little to help, they just said there’s no social housing” (Sandra, participant with lived experience)

Even after leaving abusive relationships, many women continued to experience long-term housing precarity. Some reported having to begin new mortgages later in life, significantly impacting their financial security in older age. Others were forced into the insecure and exploitative private rental arrangements, where they encountered predatory landlords. Women described renting from ‘criminal landlords’ who subjected them to further abuse, including sexual harassment and assault. One participant shared her experience:

“I’ve been in emergency supported housing. I had a sexual assault from the landlord in the emergency. I was sexually pursued by another social landlord on the Rent Choice Scheme, which is another housing project. They had cameras in the showers, such a seedy landlord.” (Sandra, participant with lived experience)

Where housing was eventually secured, it was often of poor quality. Women described living in properties affected by damp, mould, insect infestations, inadequate insulation, and structural problems. These conditions further compounded the trauma and insecurity experienced during attempts to rebuild their lives following domestic abuse. These findings demonstrate how gambling-related domestic abuse can generate long-term housing insecurity that persists well beyond the end of the abusive relationship, leaving victim-survivors exposed to continued vulnerability, unsafe housing environments, and risks of being exploited.

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4.2.2. Financial impacts

Women's experiences frequently involved economic abuse linked to gambling, including being left responsible for debts, arrears and depleted resources. In several cases, the extent of the financial abuse only became visible once the perpetrator had left or control was disrupted. Our participants described being left with nothing, and another participant described being left with gambling-related debt and the longer-term financial consequences for her and her children:

"I had nowhere to go, I had no money, nothing. All I had was, I had eight grand of food shopping bills on my credit card and I had nothing. Nothing, no money, no nothing." (Fran, participant with lived experience)

Similarly, another participant described being left responsible for gambling-related debt after her partner abruptly left the family home:

"My husband used to - well, he gambled and he left to go to work one day nearly five years ago and didn't come back but left a load of gambling debt. So, I was left with all of that. ... Then we had to sell the house at a loss, and I then had to move with the kids to try and find something else... it's trying to dig yourself back out of a hole." (Kathleen, participant with lived experience)

For some women, the financial consequences persisted well beyond separation from the perpetrator. The women described prolonged engagement with banks, debt recovery processes and repayment demands for debts incurred through coercion or deception. One participant described the significant strain of attempting to meet debt repayment obligations while relying on disability benefits:

"Anyway, it went on for a long, long time. Barclaycard, I was having to pay £500 a month. I didn't have the money because I was on PIP and ESA because I'm disabled, so I was paying £500 a month. I had no money after I was paying that." (Kelly, participant with lived experience)

This raises concerns about the adequacy of institutional responses, including the banks and the need for more trauma-informed, economically sensitive financial and welfare policies.

Stakeholders further identified cases in which women had been coerced into debt, subsequently facing long-term consequences, including bankruptcy. These outcomes had enduring implications, shaping women's access to housing, credit, and broader pathways to safety and stability. For some, the cumulative economic abuse resulted in acute hardship, including an inability to meet basic needs:

"I've had bailiffs at the door. I can't feed the kids. I've got no electric." (Kelly, participant with lived experience)

Stakeholders emphasised that financial control and coerced debt often operated as mechanisms that restricted women's capacity to leave abusive relationships safely. Economic abuse was reported to function not only as a form of control during the relationship but also as a structural barrier to exit. This undermines the women's access to the financial resources necessary to safely plan their exit from the abusive relationship. One stakeholder recounted an instance in which a woman had no access to money for basic escape costs, including transport, temporary accommodation, or

Women's experiences frequently involved economic abuse linked to gambling, including being left responsible for debts, arrears and depleted resources. In several cases, the extent of the financial abuse only became visible once the perpetrator had left or control was disrupted.



communication, highlighting the critical role of accessible emergency funds, flexible welfare payments, and coordinated responses in enabling a safe exit from the relationship:

“I’ve had clients say, I don’t have anything to even book a taxi to get to the meeting point for the refuge.” (Aisha, Independent Domestic Violence Advisor)

Finally, some narratives captured the longer-term “after-effects” of economic abuse, where accumulated debt, asset loss, and associated stigma coalesced into enduring financial precarity. These accounts suggest that the impacts of economic abuse extend beyond immediate crisis, embedding structural disadvantage that can persist for years. The convergence of damaged credit, loss of assets, and reputational damage suggests the need for long-term remediation mechanisms, including credit repair pathways, debt relief frameworks responsive to coercion, and sustained income and housing supports to prevent chronic economic marginalisation:

“I’m embarrassed by where I am. I’m 52 years old, and I’ve got nothing. I’ve got nothing, and it just gets worse, not better.” (Kathleen, participant with lived experience)

These accounts demonstrate how gambling-related domestic abuse can produce long-term structural disadvantage, leaving victim-survivors with sustained debt burdens, damaged credit, and limited access to housing and financial resources. Addressing this abuse requires stronger recognition of coerced debt within financial and insolvency systems, alongside strengthened regulatory protections and more integrated housing and welfare responses to mitigate the compounding effects of economic abuse.

4.2.3. Being placed in a dangerous situation

A small number of women reported being placed in dangerous situations because of their partner’s gambling. Our participants described how gambling-related domestic abuse compounded existing patterns of coercion and instability, heightening risks to their safety and wellbeing.

In some cases, women reported turning to sex work as a means of securing housing or meeting urgent financial obligations. These accounts point to the intersection of gambling harm, economic abuse, and financial vulnerability, highlighting the need for integrated policy responses that link gambling regulation, financial counselling, and housing services to prevent economic abuse and financial vulnerability from escalating into further harm:

“I ended up having to be an escort to get housing instantly because the council would give me nothing.” (Sandra, participant with lived experience)

Others described receiving phone calls from people to whom their partners owed debts, placing them at risk of violence and intimidation:

“Then I started getting phone calls from - I don’t know, it was some dodgy geezer who was giving him horse tips and wanting to know where he was. I think he clearly owed him money.” (Debra, participant with lived experience)

Some narratives also revealed how gambling harms intersect with

Economic abuse was reported to function not only as a form of control during the relationship but also as a structural barrier to exit. This undermines the women’s access to the financial resources necessary to safely plan their exit from the abusive relationship.



criminalisation. One participant described resorting to theft to finance her own gambling following abuse and financial instability, which ultimately resulted in prosecution. This illustrates the cyclical dynamics through which domestic abuse, addiction and economic precarity can converge within criminal justice systems:

"...Then I'd got a job and I was being accused {by the perpetrator} then of not going to work and just going gambling all day, even though I was at work. So, then I started to gamble again. Then I started to steal again, resulting in 2015 ending up in the Magistrates' CourtsI'd actually stolen from the employer that I was working with then." (Nicola, participant with lived experience)

These experiences highlight the need for policy approaches that prioritise therapeutic responses over punitive measures, particularly where gambling behaviours are embedded within broader contexts of domestic abuse. Criminal justice responses that fail to account for coercion, trauma, and financial vulnerability could risk compounding the abuse rather than addressing its underlying drivers.

Stakeholders also emphasised that the power imbalances inherent in housing insecurity left some women vulnerable to sexual exploitation by landlords and other housing providers. In contexts where access to safe and affordable housing was limited, women's constrained choices heightened exposure to further abuse. For instance, one participant described her lived experience:

"I had supported housing last year for a few weeks the council put me with three alcoholic men and I'm a rape victim. Why would I want to be - as a woman with three men, one man knocking on my door at 3:00am every day because he's so drunk. It's supposed to be a dry house, supported with a support worker, but the support workers don't even live on the property. ...I had to give up my master's in music because supported housing didn't cover rent if you work or do a course, so I had to give up my master'sbecause I needed a place to live. I thought supported housing would be a route to progress, but most people just stay there.... There is no social housing available.I was sofa surfing a lot, stayed at my dad's before he had a girlfriend, butI went to Bournemouth DV because of my dad coming into my room in the morning....all sorts of stuff, really weird stuff. I was able to get a DV casethen I moved back to work in Staines and then had that awful situation with the landlord sexually assaulting me. He came into the bedroom with his key while I was showering, put his arm around me, and said, 'if you rub my back, I'll rub yours. I'll make sure you get up the list if you do stuff for me,' and winked. Absolute pervert. Absolutely disgustinghe touched me and I said I don't know you, I said, please could you not touch me because I don't know you. Obviously, I'd been raped before ..." (Sandra, participant with lived experience)

These accounts reveal the importance of strengthening tenancy protections, improving oversight and accountability mechanisms within housing systems, and expanding access to secure, decent and affordable housing as a core component of violence prevention and recovery policy. Ensuring safe and decent housing options is a critical component of preventing domestic abuse, including economic abuse and coercive control, recovery and enhancing broader social policy aimed at protecting women from the compounding risk of being further abused by the system that is designed to protect them.

Criminal justice responses that fail to account for coercion, trauma, and financial vulnerability could risk compounding the abuse rather than addressing its underlying drivers.



4.2.4. Mental and physical health impacts

Women described developing severe mental and physical health problems because of gambling harms and domestic abuse, and the prolonged stress of navigating complex systems without adequate support. Participants reported significant mental health impacts, including persistent anxiety, particularly around money, hypervigilance, depression, suicidal ideation, and a lasting inability to trust others. Several women described how financial insecurity and interactions with institutions could trigger trauma responses:

“Anybody taking money off me, I go - it triggers my PTSD. I’m on high alert thinking, shit. What have I done wrong? I keep asking DWP, stop sending these messages because it’s triggering my mental health, my PTSD. You’re making me on high alert. They don’t give a shit. They don’t care. They don’t understand.I haven’t got it going because I’m worried about what they’re going to take from me and I’m going to be destitute. Living - I rob Peter to pay Paul. I live hand to mouth every month.” (Ada, participant with lived experience)

Participants also described a persistent fear of debt and financial decision-making, reflecting the long-term psychological effects of economic abuse:

“I didn’t even know about credit rating when I got into the relationship with him. All of that stuff is just crazy and there is a much wider impact that people don’t see. It leaves you with a constant fear of then being in debt. A constant fear of money. You don’t know how to spend your money. You don’t know how to use your money wisely. Because you fear it, and then you go - then you get to a point where you’ve used so much of it, and then you’re like, oh no, it’s all gone.” (Kate Connor, participant with lived experience)

For some women, the process of seeking help, particularly in relation to housing, was experienced as traumatic and was directly linked to suicidal thoughts and self-harm. One participant described having to meet specific conditions before her needs would be taken seriously, highlighting how barriers within support systems can exacerbate distress. These accounts highlighted the importance of trauma-informed, accessible services and responsive housing policies that prioritise safety and wellbeing over rigid bureaucratic requirements:

“...I went to the housing thing every day there and tried to use all my resources. The council told me, well, the only way you are going to get housing is if you do two suicide attempts and then we might take you seriously. I actually did that. I did one suicide attempt, you know, not a very big one, nothing to - but it was bad.” (Sandra, participant with lived experience)

Women also described how physical health impacts were closely connected to unstable housing conditions. Experiences of sofa-surfing, sleeping on floors, and temporary accommodation exacerbated chronic health conditions and intensified psychological distress:

“They won’t even look at my situation till I’m actually on the street... I’ve been on the church floor, and I’ve always had friends - I always can sleep on the floor at my mum’s, which isn’t good for my backache. I’m in agony, I’ve got fibro, I’ve got disability. It’s terrible for me to be sleeping on the floor; it makes me feel very suicidal. It’s not good because the pain level from my fibro from sleeping on a sofa....” (Sandra, participant with lived experience)

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These experiences highlight the importance of ensuring safe, stable, and accessible housing as a critical component of both physical and mental health support for women experiencing gambling-related domestic abuse.

Beyond the immediate impacts, participants also described a prolonged loss of trust in others and diminished self-confidence, alongside difficulties in managing their own physical health. Our findings revealed that chronic stress and prolonged exposure to domestic abuse contributed to the development of both mental and physical health problems, reinforcing the cycles of vulnerability that limit the capacity of the women to navigate and safely manage their everyday lives. Our participants described their experiences as follows:

“I used to wake up in the morning, I used to look in the mirror and just think, I can't really see me anymore, is this my life forever?”
(Fran, participant with lived experience)

“Yeah, it's had a massive effect on me.I have no confidence. I'm talking to this company at the moment that Polly has put me into about getting back into work. They think I've got loads of confidence, but I haven't. it's a façade. I'm pretty good at putting a smiley face on. Yes, everything is okay. Deep down, it's not.It's just been so hard. Sometimes I look back and think, was that seven years ago? It just seems like it was yesterday. I've had to fight for everything. I've had to fight to get his name off the lease....” (Ada, participant with lived experience)

“I couldn't see it then. I've had to have years and years of counselling [it] took me 11 years to get the mental health help that I needed. I found out recently that I've got EUPD, PTSD, all sorts of stuff, and so I feel - the university diagnosed me as ADHD and autistic, but I'm waiting another year because it's a seven-year waiting list for the NHS to define that.”
(Sandra, participant with lived experience)

Beyond the immediate mental health impacts, women described enduring emotional and psychological harm arising from having to navigate multiple systems simultaneously, often with little coordination or meaningful support. These systems included the courts, with limited access to effective legal representation, loss of housing, complex divorce proceedings, police responses, interactions with banks, and engagement with local authority and mental health services. The cumulative effect was described as exhausting and traumatising, with consequences that persisted long after the immediate crisis had passed. These experiences highlight the need for more integrated, trauma-informed service delivery that reduces systemic burden on victim-survivors and supports women's recovery across legal, financial, housing, and health sectors. One of our participants, describing this, noted:

“But the devastation is still left with me as well” (Anika, participant with lived experience)

These findings highlight the profound and long-term mental, physical, and emotional consequences of gambling and domestic abuse. They reveal the need for trauma-informed, accessible mental health services and more coordinated support across financial, housing, legal, and welfare systems to reduce the systemic burden placed on victim-survivors.

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(Sandra, participant with lived experience)



4.2.5. Impacts on their children

Women's accounts highlighted how children were impacted by gambling-related domestic abuse. Children were direct targets and witnesses to exploitation and aggression, lived with instability, and experienced neglect linked to the perpetrator's behaviour and the wider consequences of gambling harms and domestic abuse. For some families, children were exposed to intimidation, destruction of property, and having money taken from them. One woman described her children witnessing frightening outbursts in the home, alongside the perpetrator taking money from family members, including the children themselves:

"...would become so frustrated at money or something I'd said or whatever, he would go upstairs and just smash up all of the furniture. We'd be downstairs, or we would just go out, me and the two girls. I'd just say, your dad's in a bad mood. He's a very silly man, but please don't be frightened. Obviously, they were quite frightened, because their father was beating up the wardrobe with his fists. He began to take money off all of us. He even took money - the little one, who still speaks to him, he'd take her up the shop and then he'd borrow her pocket money." (Jane, participant with lived experience)

Women also described incidents where children were directly physically harmed, with violence spilling over in an environment defined by coercive and controlling behaviour. In one account, a woman described the seriousness of an incident in which her eldest child was assaulted:

"Later on, he, on one occasion, hit our eldest daughter. He slapped her. He slapped her because she didn't respect him. That was the only time he hit her, because for once II didn't use to be very good at standing up for me, but you do not mess about with the children." (Jane, participant with lived experience)

Alongside these acute moments, women described the ongoing impacts on children after leaving the abusive situation, as well as highlighting the absence of professional recognition when the family was living together, and the sharp contrast in how they were perceived once the woman was parenting alone under strain:

"I think about when we lived in the flat and the amount of times there probably was some arguments and the way he spoke and the behaviours and the way he treated the children, and no one raised an alarm. But then I'm on my own and I'm struggling to keep nits out of the girls' hair or they're walking to school on their own because I'm going to work, and people are straight on the phone. What's that about? I don't know what that's about, but it's crazy, I think." (Kate Connor, participant with lived experience)

This combination of exposure to abuse and depletion of stability and care shaped children's longer-term wellbeing. Indeed, stakeholders also emphasised that children are victims of gambling-related domestic abuse, and that impacts can continue after separation, requiring therapeutic input such as therapy and counselling:

"We have children's play therapy going on, we'll have child counsellors because children are victims of domestic abuse in their own right." (Olivia, Council Worker)

These accounts highlight the need for child-focused support frameworks that integrate mental health services, safeguarding measures, and family-centred interventions to address both immediate harm and long-term developmental impacts.

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4.2.6. Impacts on other family and friends

Women's accounts showed that gambling harms and domestic abuse rarely affected only the couple. Instead, the impacts rippled out across wider networks with family and friends absorbing financial losses, practical burdens, and emotional fallout often over long periods. Parents and family members often became deeply entangled financially, repeatedly lending money in attempts to help clear gambling debts, only to see the cycle continue. Women expressed profound guilt about the impact their partner's gambling had on their families. One woman explained:

"My mum and dad, financially, lent him so much money over the years to try and help him out to clear his debts, time and time again. The financial impact on them has been horrendous, and the way he's treated them has been - I feel awful, because I feel like I have caused all of this because I brought him into the family." (Kelly, participant with lived experience)

Parents, often retired or on limited incomes, exhausted their resources attempting to provide support:

"My mum and dad were initially paying my court fees, my solicitors' fees for me, but then they ran out of money. They're pensioners." (Kelly, participant with lived experience)

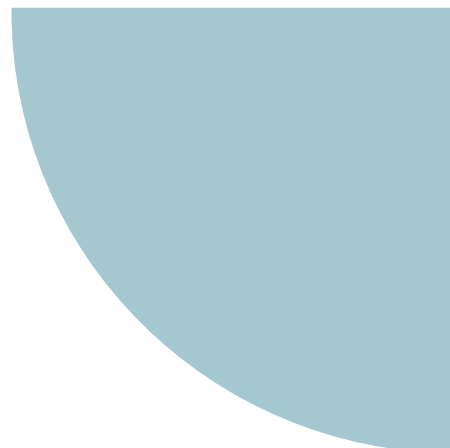
Perpetrators also manipulated family relationships and exploited the trust of relatives. One participant described her partner using his grandmother's catalogue account to accrue debt in her name:

"He was in a lot of debt with his mum and his uncle and one thing he did do is run up a catalogue debt in my name but with his nan - so, it was his nan's catalogue account.... He said to his nan, oh Claire needs to get some stuff for the kids for Christmas, can she have an account. Ran up this debt and then didn't pay and then I didn't know nothing about it. His family didn't even say, why are you not paying your bill, until a letter dropped through my letterbox saying - I think it was like £2,000 or something - and I said I can't believe you've done that. So, I went down to see his nan and I said this is not my debt. He's done this. He bought this stuff. I have not ordered anything out of your catalogue and then he fell out with me again, caused a big row between us saying, you're making my family hate me etc. I was like, no I'm not, but your family were going to hate me and think that I'm taking advantage of an old woman running a catalogue account and not paying my bill. I'm not having that." (Claire, participant with lived experience)

The long-term consequences of perpetrators' gambling behaviours often continued to affect women's lives and relationships after leaving the abusive relationship. One participant explained the lingering impact on her new partnership:

"That impact then is on my new partner, he's chosen to live with me and for us to have a relationship together, but at the same time, that finance, I'm then leaning on him. So, he's then feeding into where that gambling has impacted on a person as well. It doesn't just leave you, and I think gambling is such a horrendous - you know, I look at it - obviously I'm not with my ex-husband anymore, we haven't spoken from the day I left. But at the same time, I also know - you know because the work I do, I've thrown my hind teeth in that element that I know that it's a way that people cope with life." (Fran, participant with lived experience)

Parents and family members often became deeply entangled financially, repeatedly lending money in attempts to help clear gambling debts, only to see the cycle continue. Women expressed profound guilt about the impact their partner's gambling had on their families.



These narratives illustrate the far-reaching and long-lasting ripple effects of gambling-related domestic abuse, extending beyond immediate victims to families and wider social networks. Addressing these harms requires coordinated financial, legal, and social support interventions that recognise these broader impacts, alongside preventative measures to mitigate intergenerational trauma.

4.3. Barriers to disclosure

Our findings also highlighted several barriers that prevented women from disclosing their experiences when engaging with service providers.

4.3.1. Lack of recognition

A fundamental barrier to disclosure was that women did not always recognise that gambling was occurring or that they were experiencing abuse. Gambling, particularly in its online forms, can be easily concealed. Several women described being unaware of the extent of their partner's gambling until substantial debts had accumulated or until others identified the behaviour.

"I didn't know this, but he was starting to do online gambling. Embarrassing. It was actually [my daughter] who told me that he was doing it online, because an advert came on the telly and [my daughter] said, oh, that's what daddy plays up in his office. I've seen daddy playing that. I was like, what? She said, that, there on the telly. I've seen daddy playing that on his computer in the office. It was a gambling advert that had come on. So, I got my laptop up, and I said, let's have a look. Do a search and show me what it is.... It wasn't a free game; it wasn't free spins or anything like that. He actually had to physically pay to play this game. ... She's a bright little girl.she was able to show me this, so when she's been going into his office, sitting and talking with him or whatever, she's been able to observe him gambling." (Kelly, participant with lived experience)

Even when gambling was suspected or known, some women described minimising or overlooking early warning signs. In some cases, gambling was normalised within social or cultural contexts, making harms harder to identify. For others, awareness did not necessarily translate into disclosure. Women spoke of feeling vulnerable about revealing their circumstances, particularly given the stigma associated with addiction and domestic abuse. Some also reported uncertainty about where or how to seek support

"Yeah. That was a low point, I've got to say.I don't think they're aware. I suppose it could be something that I could bring up to them. But then, if I'm honest, I think it would make me feel more vulnerable. That's the worry for the affected others. Not just around stuff like that, but just in general - that by declaring that you live with somebody with an addiction, and especially an addiction that is very money orientated...." (Tara, participant with lived experience)

Addressing these harms requires coordinated financial, legal, and social support interventions that recognise these broader impacts, alongside preventative measures to mitigate intergenerational trauma.



These accounts highlight the need for improved public and professional awareness of gambling-related domestic abuse. Gambling is often culturally normalised and therefore easily concealed, and it does not appear to be on the radar of professionals in the same way as substance misuse or alcohol dependency. This normalisation can obscure both the presence of harm and its connection to coercive control and economic abuse. Frontline practitioners acknowledged that gambling is not routinely identified or explored in service provision:

“Unfortunately, sometimes they don’t disclose all, because they’re trying to get a place in the refuge. They hide – like at the moment we have one who is on cocaine. We – I need to explain to her that we don’t evict people, that we are complex needs, and that as long as they engage with us, that’s absolutely fine and in accordance to our licence. They have to work with us.” (Grace, a support service provider)

“No. I don’t think there is. I think it would be a case of going away, googling. It would be if it was at the top of somebody’s mindset... I don’t think this is core in the same way as alcohol or substance abuse and mental health would be. I don’t think gambling...” (John, a housing professional)

One senior housing professional reflected that gambling is not explicitly embedded within risk assessment frameworks:

“When I first received the email about this research, it made me reflect on the fact that we don’t actually collect data on this and it’s not built explicitly into our risk assessment forms... I don’t recall ever having seen mention of gambling in one of those applications... Indirectly we do ask a question about financial abuse... but I don’t recall seeing any cases....” (Georgina, a housing professional)

These reflections suggest that gambling-related abuse may be present but remain under-identified due to the absence of routine screening, data collection, and explicit recognition within risk assessment processes.

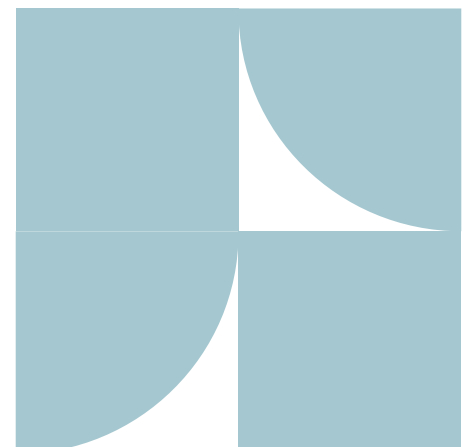
Greater recognition of gambling-related domestic abuse within frontline services is therefore essential, alongside sustained awareness-raising across traditional and social media platforms. Professionals should also be supported to undertake proactive, trauma-informed enquiries that facilitate earlier identification of harm and create safe opportunities for disclosure.

Without visible and accessible pathways that improve understanding of gambling-related domestic abuse and clearly communicate confidentiality and safe support routes, women may struggle to recognise their experiences as abuse or feel confident seeking help. This lack of clarity can result in missed opportunities for early intervention and the prevention of escalating harm.

4.3.2. Fear, shame, and stigma

Women described profound embarrassment about their circumstances and a reluctance to expose what had happened to them, particularly in relation to gambling-related domestic abuse. Many feared being judged for “letting it happen” or for remaining in the relationship after becoming aware of their partner’s gambling. Shame associated with both financial hardship and domestic abuse acted as a significant barrier to disclosure. One participant explained:

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“The biggest thing, I think, is the embarrassment... You stick with it, and it’s the embarrassment. You don’t want people to know... You don’t want to look stupid... people might think it’s your own fault. You’re an idiot for being in that relationship... Embarrassment, that’s the word.” (Shay, participant with lived experience)

Service providers similarly emphasised the central role of shame in silencing victim-survivors and reinforcing isolation. Participants described how perpetrators deliberately exploited this dynamic to undermine women’s confidence and discourage them from seeking help/support:

“They feel ashamed, they feel embarrassed, and they feel like oh my gosh I can’t believe I even stayed that long... We have to reassure them that you’re not the only one... it happens so often.” (Keasha, frontline support service provider)

Practitioners also highlighted that some women did not initially recognise gambling-related financial harm as abuse. Conversations about economic abuse were described as “eye-openers” for some survivors, particularly those who had equated domestic abuse solely with physical violence. Shame could be particularly pronounced among women who perceived themselves as educated or financially secure, and who struggled with the belief that they “should have known better”. As one practitioner observed, shame was often rooted in expectations of competence, intelligence, and social status, particularly where gambling had been concealed until after marriage or where significant financial resources were involved:

“I think where the shame comes is for women who, in my experience, is where they think they should have known better. Women where there’s a level of education..., this really shouldn’t be happening to us, and why did we not see it coming? I think that comes through as well with the gambling. I think where does that expectation that you should know better, or you shouldn’t have been so daft, or you’re cleverer than that in, how did you not know – I think that’s where the shame comes from. You don’t know if you don’t know, do you?” (Suzy, frontline support service provider)

Shame and stigma also shaped help-seeking pathways. In some contexts, women avoided local services due to fears of recognition, reputational damage, or community-based shame. One stakeholder told us:

“...if we go back to the honour and stigma attached, they might not want a IDVA service that’s local to the area, because what if I know somebody...” (Aisha, Independent Domestic Violence Advisor)

Similarly, professionals suggested that women may hesitate to disclose the gambling-related aspects of abuse due to fears of judgment or perceptions that they should have been able to protect their finances:

“...I’m not sure whether they would disclose the gambling aspect of it. I think they probably don’t to be honest and I would guess that might be around sort of shame or fear or they should have been able to somehow protect their finances and things like that. I mean, I would say generally in my experience of cases where there have been rent arrears... When I’ve got in touch with them, they stop and they will kind of offer payment plans or referral to the advice and support team to look at their finances and maximising their income and seeing if there was debt, maybe taken out in their name by a perpetrator...” (Rhona, a housing professional)

“When I first received the email about this research, it made me reflect on the fact that we don’t actually collect data on this and it’s not built explicitly into our risk assessment forms... I don’t recall ever having seen mention of gambling in one of those applications... Indirectly we do ask a question about financial abuse... but I don’t recall seeing any cases....”

(Georgina, a housing professional)



Taken together, these narratives highlight how shame and stigma can function as powerful barriers to disclosure, reinforcing isolation and delaying access to support. Addressing these barriers requires stigma-sensitive and culturally informed responses that actively challenge victim-blaming narratives. Public awareness campaigns, professional training, and service design should recognise the sophisticated concealment tactics associated with gambling-related domestic abuse while emphasising that victim-survivors are not responsible for the harm inflicted on them. Ensuring confidential, discreet, and culturally competent support pathways is therefore critical to reducing shame-based barriers and enabling earlier disclosure.

4.3.3. Language barriers

Although women themselves did not consistently identify language as a primary barrier, the majority of practitioners across the gambling and housing sectors highlighted that limited English proficiency can significantly constrain migrant women's ability to seek support. In particular, an inability to read or understand financial documentation may prevent women from recognising that gambling is occurring or that debts have been accrued in their name. Practitioners described how language barriers intersect with fear, misinformation, and unfamiliarity with UK systems, compounding vulnerability:

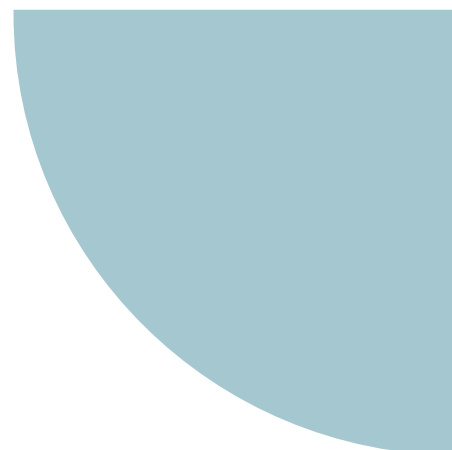
"...I can't cope, or because we're in so much debt, they're going to take my kids, because that's another thing that's used. They're going to go into the system, and I'm never going to get them back. I don't have the language to argue my point. I don't have the money to get a solicitor. Because in some parts of the world, legal aid is not an option... To say you're a victim of abuse, you have options here; you can get advice and get support. What it looks like in a different country, to what it looks like here is a night and day difference." (Aisha, frontline support service provider)

A lack of awareness about legal aid, housing rights, and child protection processes was also reported to influence migrant women's decisions to remain with abusive partners. Perpetrators were described as exploiting these gaps in knowledge. For example, one practitioner explained how a perpetrator deliberately deposited large sums of money into a survivor's account to undermine her eligibility for legal aid:

"He would start putting large sums of money into this person's account. When she had to declare her bank statements for legal aid, the agency said, well, we can see large sums... it meant that he was trying to stop her from accessing help... On paper, they say, get a non-molestation order, remove him, stay in the house. But you're asking her to remain in the house where she experienced abuse... Can she afford to run that house? ... We have been successful at challenging those decisions, but it's a process." (Aisha, frontline support service provider)

These accounts demonstrate how structural and bureaucratic requirements, such as financial disclosure rules and eligibility thresholds, can reinforce coercive control when applied without contextual understanding of the victim-survivor's circumstances. Language barriers, combined with limited literacy, can make navigating housing, legal aid, and safeguarding processes overwhelming and, at times, unsafe for migrants who are experiencing gambling-related domestic abuse.

A lack of awareness about legal aid, housing rights, and child protection processes was also reported to influence migrant women's decisions to remain with abusive partners. Perpetrators were described as exploiting these gaps in knowledge.



These findings highlight the need for accessible, multilingual information on gambling-related domestic abuse, legal rights, and financial protections. Services must ensure access to professional interpreting support, culturally competent advocacy, and assistance in navigating legal systems. Without such safeguards, migrant women may remain disproportionately vulnerable to exploitation, procedural exclusion, and prolonged exposure to domestic abuse.

4.3.4. Cultural and religious barriers

Cultural and religious contexts added further layers of constraint for some women. Stakeholders working with minoritised communities described how gambling could be framed as sinful or dishonourable, and how this framing could be weaponised to silence women. In these contexts, disclosure was sometimes perceived not simply as exposing abuse, but as bringing shame to the wider family or community. One Independent Domestic Violence Advisor explained:

“...within the Muslim faith, gambling is a sin.a victim or survivor may not want to share or may not share because that reflection of, well, my husband or my partner is doing - or my son or my daughter is. That’s a reflection of their faith. So, your child or your partner is committing a sin. ...you’re condoning it. So, there’s that chain of events. So, it becomes a barrier around shame. Also, if say, somebody within the family, whether it’s a child or a partner, is gambling, there’s honour related to it. So, it’s dishonourable that they’ve had to, they’ve had to, or because of the situation they’ve needed to, or they’ve been - felt that they had no other avenue. It becomes a little bit of a blame game. Did he gamble because you were demanding too much? You wanted too much, so he had to earn more. So, therefore, he was almost forced into this...” (Aisha, Independent Domestic Violence Advisor)

In these contexts, shame and culture operated not only at an individual level but collectively, reinforcing silence and shifting responsibility to the women. Disclosure risked reputational damage, ostracisation, or social exclusion. Some women feared being shunned by their communities, particularly in close-knit faith or cultural groups. Stakeholders referenced experiences within Muslim, Traveller, Jehovah’s Witness, and small rural communities, where separation, divorce, or public disclosure of domestic abuse could result in social isolation. One practitioner reflected on the severe consequences of community exclusion:

“You can get shunned... you lose your family, your friends, your community... If you’ve grown up within that space and that’s all you’ve known, then what do you do? ... It’s culture, its faith, it’s all of that entwined. Those are the ones who are falling through the gaps... some feel like what’s even the point anymore.” (Keasha, frontline support service provider)

For some migrant women, fears were compounded by concerns about immigration status, deportation, or being compelled to return to their country of origin. In such cases, perpetrators could exploit both cultural norms and structural vulnerabilities to reinforce control.

These accounts highlight the need for culturally competent, faith-sensitive, and community-informed responses to gambling-related domestic abuse. Policy interventions must avoid stigmatising communities while recognising how honour, shame, and collective identity can be mobilised to silence victim-survivors. Services should invest in trusted community-based advocacy, confidential access points outside immediate local networks,

“You can get shunned... you lose your family, your friends, your community... If you’ve grown up within that space and that’s all you’ve known, then what do you do? ... It’s culture, its faith, it’s all of that entwined. Those are the ones who are falling through the gaps... some feel like what’s even the point anymore.”

(Keasha, frontline support service provider)



and partnerships with faith and community leaders to challenge victim-blaming narratives. Without such tailored responses, women navigating the intersecting pressures of culture, faith, migration status, and gambling-related domestic abuse may remain hidden, underserved, and at heightened risk of prolonged abuse.

4.3.5. Fear of losing children

For some women, disclosure was associated with perceived risks linked to immigration status, safeguarding processes, and the possible removal of children from them. Participants described how perpetrators deliberately exploited these fears, particularly threats involving police intervention or social services, to maintain control and discourage them from seeking help. One participant reflected on how the fear of child removal shaped her reluctance to disclose the abuse:

“I just felt so much pressure and scared, really scared, because I didn’t know whether by telling the truth I’d lose my son. He kept threatening, if you open your mouth, then then what will happen to our son?when the whole police situation happened... I wish somebody had just said to me, there’s no way that your son will be taken from you. Just tell us the truth and let’s help improve the situation... He kept threatening as well. ‘If you open your mouth, then what will happen to our son?’ The onus was always on me... The fear of opening Pandora’s box and everything coming out. I was never truthful to anybody... not to friends, not to family, not to professionals.” (Anika, participant with lived experience)

While acknowledging the statutory safeguarding duties placed on professionals, our findings indicate how uncertainty around child protection and information-sharing processes can intensify fear. In the absence of clear, trauma-informed communication about rights and safeguarding procedures, women may perceive disclosure as carrying unacceptable risks, which may include losing their children to the perpetrator or the social service system.

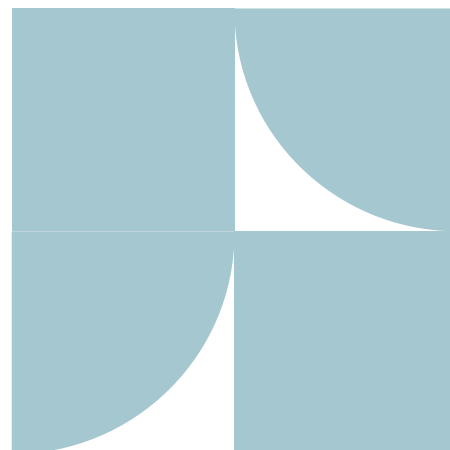
These findings highlight the need for clearer, more accessible explanations of safeguarding processes, particularly regarding child protection and immigration status. Professionals should be supported to provide credible reassurance, within legal boundaries, about what will or will not happen following disclosure. Without such clarity, perpetrators’ threats can become credible tools of coercive control, effectively silencing women and obstructing early intervention.

4.3.6. Fear of losing housing

Women described fearing that disclosure of their partner’s abuse or gambling, or of their own gambling, could result in homelessness. These concerns were intensified in the context of limited safe housing options, including a shortage of accessible accommodation for disabled women, women with multiple children, or those with pets. One participant reflected on the emotional and practical barriers to leaving:

“It’s not easy to leave your home. I didn’t want - my children’s friends were there, the schools, everything was there for them, and they didn’t want to leave, they didn’t want to go into homeless accommodation or leave their rooms, leave their stuff... That’s what you think - you think about them, you don’t think about you, you think about them. I was always terrified he would come to my work because I did leave a few times and went and stayed with my Mum, and I didn’t want anybody to know. You’re trying to paint a picture that you’re fine.” (Paisley Lass, participant with lived experience)

Our findings indicate how uncertainty around child protection and information-sharing processes can intensify fear. In the absence of clear, trauma-informed communication about rights and safeguarding procedures, women may perceive disclosure as carrying unacceptable risks, which may include losing their children to the perpetrator or the social service system.



Women's housing experiences spanned a spectrum of insecurity, including homelessness, rough sleeping, sofa surfing, and reliance on friends and family. Some were placed in shared accommodation that felt unsafe or retraumatising following domestic abuse. Others reported being housed in poor-quality temporary accommodation, including properties with mould or exposed wiring, further undermining their health and wellbeing. Placement in hotels or bed and breakfasts, often outside their local borough, disrupted social support networks, disrupted children's schooling, and community ties.

Stakeholders identified structural barriers within housing policy that could entrap victim-survivors in abusive relationships. Delays or refusals in approving management transfers across boroughs created fears of homelessness. In cases involving joint mortgages, perpetrators could refuse to sell the property while survivors lacked the financial means to buy out their share. Simultaneously, local authorities might decline to provide accommodation on the basis that the survivor "owned" an asset, even where coercive control rendered that asset effectively inaccessible.

Our findings indicate that housing policy and eligibility criteria, when applied without adequate recognition of coercive control and economic abuse, can inadvertently reinforce the perpetrators' control over the victim-survivor. As a result, fears of homelessness or unsafe housing placements may pressure some women to remain in abusive relationships.

These findings highlight the need for housing frameworks that explicitly account for economic abuse, coercive control, and safety risks. This includes improved cross-borough coordination to support victim-survivors of gambling-related domestic abuse, greater flexibility in asset-based eligibility assessments, expanded provision of safe, decent, and accessible accommodation, and housing pathways that prioritise victim-survivor autonomy and safety.

4.3.7. Lack of professional curiosity

Women consistently argued that professionals often lacked curiosity and failed to ask about gambling or domestic abuse unless and until a victim-survivor explicitly disclosed them. In many cases, disclosure occurred only at a crisis point, when women were at risk of losing their tenancy or mortgage, experiencing severe economic abuse, or fearing for their safety. Participants suggested that earlier, empathetic enquiry by professionals could have enabled preventative intervention. One woman reflected on the importance of proactive and compassionate questioning:

"We shouldn't be scared of asking someone how they ended up here, because you just never know. You might have that conversation with someone and be the trigger for them reaching out for other support, which means that they get even more support. Not financially necessarily, but emotional support. You might be that person that makes them realise that they've suffered a bunch of stuff that they didn't think they had." (Kate Connor, participant with lived experience)

Another described reaching a breaking point without receiving meaningful guidance:

"I was trying to say to him, I work full-time. I've worked since I left school. I don't want to not pay my rent. I don't want to be homeless. I just needed - I just felt like screaming, someone, just help me. Just help me. Tell me what to do." (Kimberly, participant with lived experience)

Our findings indicate that housing policy and eligibility criteria, when applied without adequate recognition of coercive control and economic abuse, can inadvertently reinforce the perpetrators' control over the victim-survivor. As a result, fears of homelessness or unsafe housing placements may pressure some women to remain in abusive relationships.



Our findings suggest that opportunities for early identification and intervention are frequently missed. Women emphasised that they needed support away from the perpetrator and that professionals should exercise curiosity and empathy earlier, rather than waiting for disclosure at a point of critical crisis.

Barriers to disclosure were influenced by professional practices and systemic constraints. Limited appointment times, crisis-driven service models, and high caseloads diminished opportunities to build trusting relationships. As one Independent Domestic Violence Advisor explained:

"...Because we're client-led,the first point of call is not just reeling off advice. It's about, they've got to trust that - because they've - whether it's a family member or it's a partner, essentially, that's their person. We're asking them to believe a complete stranger.a lot of our work is around building rapport, and them trusting that we're telling the truth and actually what they're experiencing is abuse." (Aisha, Independent Domestic Violence Advisor)

This highlights the relational labour required to support disclosure, particularly where perpetrators have undermined women's confidence and trust in others. Without continuity of care and space to build rapport, women may remain silent.

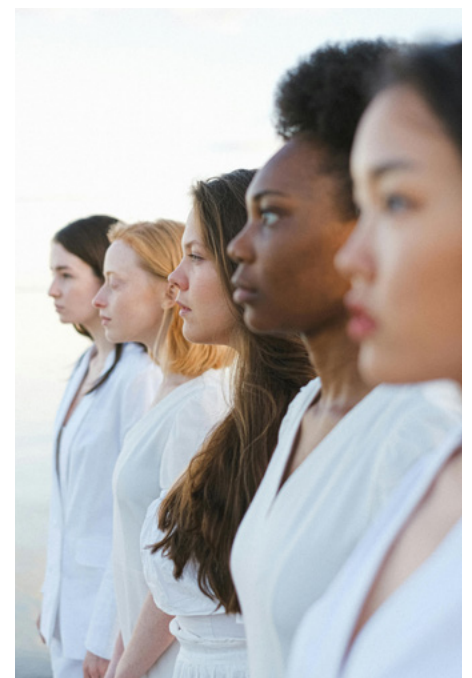
Professionals also suggest that they lacked knowledge of gambling harms and the interplay between gambling, economic abuse, and coercive control. This is because gambling was often absent from standard risk assessment frameworks, meaning financial instability might be treated as budgeting difficulty rather than as a potential indicator of abuse. The absence of structured prompts or integrated screening tools contributed to under-identification.

These findings point to the need for a routine, trauma-informed enquiry about gambling within domestic abuse, housing, and financial support services. They also highlight the importance of cross-sector training on the intersections between gambling harm and domestic abuse, and the adoption of risk assessment frameworks that explicitly consider both gambling-related domestic abuse and domestic abuse-related gambling, and the adoption of service provision models that support continuous trust-building with the victim-survivor. Without early professional curiosity and system-level awareness, women may be forced to navigate escalating abuse alone, often until crisis intervention becomes the only remaining option.

4.4. Why the links between gambling and domestic abuse are not identified

Across our empirical data, gambling-related domestic abuse and domestic abuse-related gambling were routinely described as difficult to identify. This difficulty stemmed from two intersecting factors: *the cultural normalisation and concealability of gambling, and the absence of consistent prompts within professional systems to enquire about gambling in domestic abuse and housing contexts*. Stakeholders emphasised that gambling is now "everywhere", embedded in online platforms, mobile phones, advertising, and everyday routines, rather than confined to visible betting shops or casinos. This ubiquity enables gambling to remain hidden and reduces the likelihood of early recognition and intervention.

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Professional “*blind spots*” were repeatedly linked to the positioning of gambling relative to other forms of addiction and risk. Domestic abuse tools and frontline practice have historically prioritised alcohol and substance misuse, while gambling is often absent or treated as peripheral, despite its capacity to intensify coercion, volatility, and economic abuse. One stakeholder described how domestic abuse risk assessments explicitly ask about alcohol and substances, but “*never asked about gambling*”:

“The DASH Risk Assessment, the Domestic Abuse, Stalking & Harassment never asked about gambling. It asked about violence, it asked about substance misuse, it asked about alcohol, or it asked numerous questions. We never asked about gambling. When I look back now, I really do think that root causes... would be gambling-related.” (James, Community Peer Mentor Manager)

This omission is significant. Where gambling is recognised, it is often understood narrowly as a financial issue rather than as intersecting with the full spectrum of abusive behaviours, including coercive control, physical violence, emotional abuse, and sexual abuse. Housing providers may identify rent arrears or debt but fail to situate these within patterns of coercion and control linked to gambling. As a result, their responses may address the symptom (financial instability) rather than the underlying dynamics of economic abuse.

Stakeholders indicated that providers frequently rely on standardised frameworks that do not explicitly include gambling-related checklists. Organisational risk assessments in both housing and domestic abuse services do not consistently ask direct questions about gambling harms alongside other domestic abuse indicators. As a result, identification becomes largely disclosure-led and dependent on individual practitioners asking the “right” follow-up questions. As one housing manager explained:

“Indirectly, we do ask a question about financial abuse within the case work, and that could - you know, if you had an officer who was as good at asking the right questions, that could lead them to uncover some information about gambling if that was relevant in the case.” (Georgina, Housing Service Manager)

The reliance on the skills of individual practitioners leads to inconsistencies in practice. When women report a lack of access to money, mention unpaid rent or bills, or experience unexplained financial difficulties, providers often prioritise addressing the immediate crisis rather than sensitively exploring the underlying reasons for the debt. In cases of domestic abuse, the typical response tends to focus on arranging alternative accommodations, such as placing individuals in a refuge. While providing new housing can offer short-term safety, this task-oriented approach may overlook the broader economic context of abuse, especially in situations involving gambling-related domestic abuse.

In housing settings, this dynamic was particularly evident. Providers usually focused on issues like arrears, affordability, or the risk of homelessness, without routinely investigating whether gambling contributed to financial instability. Practitioners acknowledged that they typically would not inquire about gambling, spending patterns, or the source of debt unless gambling transactions were clearly visible on bank statements shared with Money Matters Teams. Without a structured checklist, coercive control related to gambling, such as a partner diverting income for gambling or accumulating debt in someone else’s name, can remain undiscovered.

“The DASH Risk Assessment, the Domestic Abuse, Stalking & Harassment never asked about gambling. It asked about violence, it asked about substance misuse, it asked about alcohol, or it asked numerous questions. We never asked about gambling. When I look back now, I really do think that root causes... would be gambling-related.”

(James, Community Peer Mentor Manager)



Even when gambling issues are disclosed, responses vary significantly. Recognition and intervention largely depend on the professional's knowledge, confidence, and training. Without routine, trauma-informed inquiries integrated into assessment frameworks, women often receive support only at the crisis stage, when issues like eviction, homelessness, escalating debt, or urgent safeguarding concerns have already emerged.

The exclusion of gambling from risk assessment tools and housing eligibility frameworks creates a significant gap in identification and safeguarding. This limitation reduces opportunities for early intervention, leads to the misattribution of economic abuse as mere budgeting difficulties rather than recognising it as coercive control, and increases the chances that victim-survivors will be held responsible for arrears or debts incurred as a result of the abuse. Furthermore, the lack of consideration for gambling-related issues in both housing and domestic abuse services hinders the identification and prevention of such abuse. Therefore, these findings highlight a critical structural problem: gambling-related domestic abuse is not overlooked because it is uncommon, but because professional systems are not designed to recognise it.

4.5. The support required

In this section, we briefly examine the types of support that victim-survivors find most helpful when seeking assistance, as well as service providers' insights on improving identification, referral, and intervention pathways.

4.5.1. What women said would help

Victim-survivors described a range of support needs that extended beyond crisis intervention. Their accounts emphasised not only what support was required, but also how it should be delivered to be effective

- **Greater professional curiosity and better training:** Women expressed a desire for professionals to understand the interconnectedness of gambling harms, domestic abuse, and housing insecurity. Instead of viewing financial issues, relationship conflicts, or rent arrears as separate problems, they highlighted the need for informed and trauma-informed questioning that addresses underlying causes. They considered routine inquiries about gambling in the contexts of domestic abuse and housing to be crucial for early intervention.
- **Decent quality, secure housing:** Stable, safe, and appropriate long-term housing was consistently identified as essential for recovery. Women emphasised that temporary housing, shared accommodations, or unsafe living conditions significantly impacted their wellbeing and ability to parent effectively. They viewed secure housing not just as a place to live, but as a vital foundation for emotional stability, financial recovery, and the restoration of family life.
- **Empathetic professionals and continuity of support:** Participants appreciated practitioners who listened without judgment, believed their experiences, and took the time to build trust. They described having to repeat traumatic experiences to multiple services as exhausting and re-traumatising. As a result, continuity of support and consistent relationships were viewed as essential elements of effective intervention.

The exclusion of gambling from risk assessment tools and housing eligibility frameworks creates a significant gap in identification and safeguarding. This limitation reduces opportunities for early intervention, leads to the misattribution of economic abuse as mere budgeting difficulties rather than recognising it as coercive control, and increases the chances that victim-survivors will be held responsible for arrears or debts incurred as a result of the abuse.



- **Practical, financial and legal assistance:** Women emphasised the need for accessible legal aid, support for addressing debts accrued through coercion or fraud, guidance on benefits, budgeting assistance, and practical help with parenting on a low income. They described financial recovery as complex and long-term, particularly when gambling-related debts had been accrued in their names.
- **Greater awareness within housing services:** Women expressed the need for housing providers to gain a deeper understanding of gambling-related domestic abuse, especially regarding how coercive control can manifest through issues like rent arrears, damaged credit, joint tenancies, and mortgage entrapment. They stressed that housing assessments should go beyond basic affordability calculations to take into account the complexities of economic abuse.
- **Accountability for perpetrators:** A common theme expressed was the desire for responsibility to be placed on perpetrators rather than on victim-survivors. Women voiced their frustration at being left to handle debt, prove abuse, secure housing, and protect their children, while perpetrators often escaped financial and legal consequences. They called for systems that shift the burden away from survivors and place it on those responsible for the harm.
- **Public education and awareness-raising:** Participants emphasised the need for public education on gambling-related domestic abuse so that individuals can more easily recognise the signs in their own relationships. Increased visibility of issues such as economic abuse, coercive control associated with gambling, and how debt can be used as a weapon is considered essential for reducing feelings of shame and self-blame. Women pointed out that without clear public awareness, in both traditional and social media, many victim-survivors may not recognise their experiences as abuse until significant harm has already occurred.
- **Specialist training across sectors:** Women emphasised the importance of comprehensive training for frontline professionals across various systems. They believe that police responses would improve with a deeper understanding of gambling-related domestic abuse, particularly regarding how economic abuse, debt coercion, and non-physical control can occur alongside or instead of visible violence.

Additionally, the women highlighted the critical role of banks and financial institutions in identifying suspicious transactions, assessing economic control, and recognising gambling-related debt incurred through coercion. Greater awareness among financial institutions could lead to earlier intervention and safer account management for victims.

Furthermore, the women noted the necessity for the legal system to better recognise the intersection of gambling and domestic abuse, especially in relation to legal aid eligibility, debt liability, and safeguarding decisions. Finally, they stressed that professionals need to know where and how to refer victim-survivors for specialised support in gambling, domestic abuse, housing, and finances. The inconsistent knowledge of local and national services was seen as a factor contributing to fragmented support and delays in accessing help.

A common theme expressed was the desire for responsibility to be placed on perpetrators rather than on victim-survivors. Women voiced their frustration at being left to handle debt, prove abuse, secure housing, and protect their children, while perpetrators often escaped financial and legal consequences.



Our findings show that addressing gambling-related domestic abuse requires a shift from fragmented services to integrated, trauma-informed, and accountability-focused approaches. It is essential to create support pathways that incorporate housing and financial stability, professional curiosity, and interventions focused on victim-survivors to help reduce long-term harm. Additionally, our research indicates that effective responses must involve cross-sector collaboration rather than isolated areas of expertise. Without a shared understanding among the policing, housing, financial, and legal systems, victim-survivors face the risk of navigating complex challenges without coordinated support.

4.5.2. What stakeholders said would help

Stakeholders identified various structural and practice-level changes that could enhance the identification, disclosure, and intervention in cases of gambling-related domestic abuse. Their recommendations indicated a common belief that existing systems are not adequately designed to consistently recognise or respond to this type of harm.

- **Increased public and professional awareness and training:** Stakeholders emphasised the importance of cross-sector training that includes housing services, law enforcement, financial institutions, and legal settings. They identified the need to enhance professionals' understanding of how gambling relates to coercive control, economic abuse, and housing instability. This understanding is considered crucial for improving the identification of these issues and ensuring appropriate responses.
- **Reducing stigma through public awareness:** Participants noted that enhancing public awareness of the harms associated with gambling and domestic abuse would make it safer for individuals to disclose. They emphasised that reducing shame and normalising the act of disclosure are key to encouraging victim-survivors to seek help early. Additionally, they aimed to challenge the narrative that views gambling solely as a personal failure, highlighting its relational and structural aspects instead.
- **Clear guidance on supportive enquiry and facilitating disclosure:** Stakeholders identified a need for practical guidance on how to sensitively inquire about gambling and domestic abuse, respond effectively, and avoid unintentionally blaming victim-survivors. They emphasised the importance of trauma-informed communication and the need for clear safeguarding thresholds to alleviate fear.
- **Stronger links between housing, domestic abuse services and gambling support services:** Participants highlighted that fragmented service pathways were a significant barrier. They emphasised the need for clearer referral routes, shared risk assessment processes, and enhanced collaboration between the housing sector, domestic abuse services, and specialised gambling support providers. Greater collaboration was seen as crucial for effectively tackling the overlapping issues of gambling-related domestic abuse.
- **Multi-agency working using a public health approach:** Stakeholders emphasised the need for coordinated responses that regard gambling-related domestic abuse as a broader social issue rather than an isolated one. They advocated for connecting prevention, early intervention, and crisis response efforts, while situating gambling harms within broader frameworks of safeguarding and community safety.

Participants noted that enhancing public awareness of the harms associated with gambling and domestic abuse would make it safer for individuals to disclose. They emphasised that reducing shame and normalising the act of disclosure are key to encouraging victim-survivors to seek help early.



- **Embedding gambling in key tools and systems:** Stakeholders specifically recommended integrating gambling into existing tools and recording systems to normalise routine inquiries and enhance data collection. This includes embedding checklists within the DASH Risk Assessment and the OASIS system (Women's Aid) to reduce reliance on practitioner discretion and improve the consistency of identification. Incorporating these checklists would also provide service providers with the opportunity to explore both historical and current traumas, as well as to inquire directly about economic abuse using less stigmatising and trauma-informed language. By doing this, identification can become more systematic, timely, and sensitive to the complex intersections between gambling harms and domestic abuse.
- **Staff training:** Stakeholders emphasised the need for targeted, cross-sector training to enhance the identification and response to gambling-related domestic abuse. Key points highlighted included:
 - **Comprehensive training across sectors:** Frontline professionals, including those in housing, policing, probation, and the banking sector, require training on gambling harms and their intersection with domestic abuse.
 - **Recognition of gambling as a serious risk factor:** Professionals must recognise that gambling can be as damaging as substance abuse and may intensify coercive control, economic exploitation, and physical violence.
 - **Holistic support for multiple vulnerabilities:** Practitioners must be equipped to identify and respond to multiple, intersecting vulnerabilities, rather than focusing solely on one presenting issue.
 - **Interactive, face-to-face delivery:** Training is most effective when delivered in person, as this fosters professional relationships, encourages discussion, and facilitates a deeper understanding of complex cases.

Collectively, stakeholders highlight a common issue: gambling-related domestic abuse is often under-recognised. This lack of recognition is not due to its rarity but rather because current professional frameworks and systems generally do not encourage its identification. Therefore, integrating gambling into essential risk assessment frameworks, training, and collaboration structures was envisaged as crucial for addressing the issues discussed in this report. Practitioners emphasised that enhancing professional knowledge, confidence, and curiosity is vital for the earlier identification of gambling-related domestic abuse, as well as for providing trauma-informed, victim-survivor-centred support.

Stakeholders specifically recommended integrating gambling into existing tools and recording systems to normalise routine inquiries and enhance data collection. This includes embedding checklists within the DASH Risk Assessment and the OASIS system (Women's Aid) to reduce reliance on practitioner discretion and improve the consistency of identification.



5. Findings II: Social Housing Providers' Approaches to Gambling Harms and Domestic Abuse (Survey Findings)

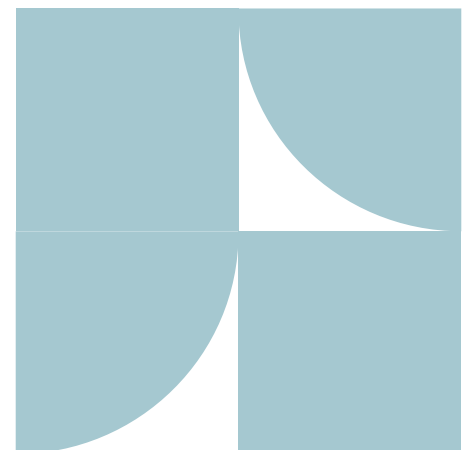
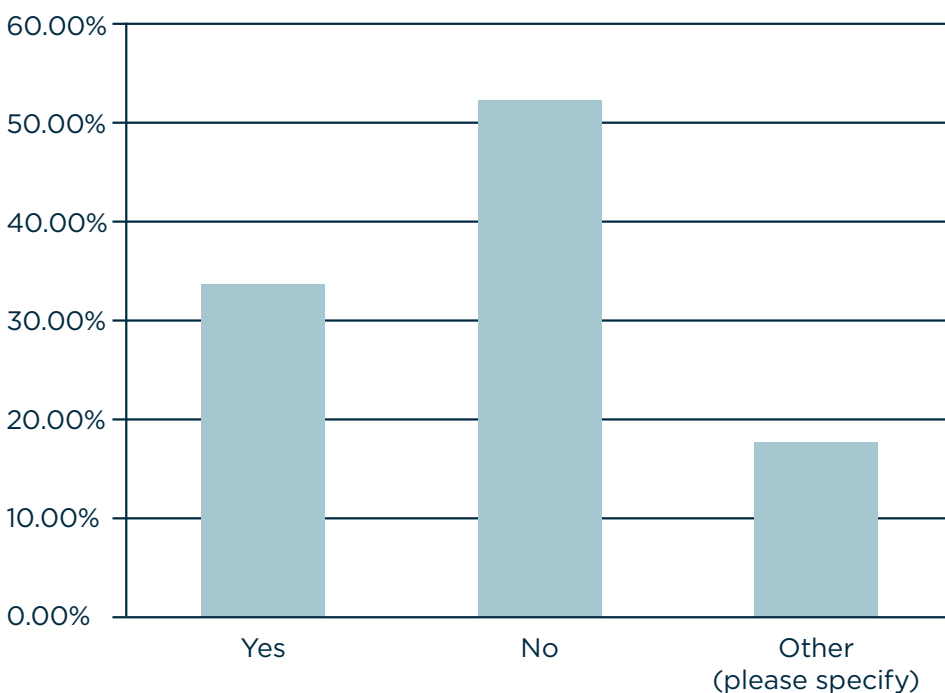
As briefly described in Chapter 3, we conducted a short, anonymous online survey of social housing providers. In addition to asking questions about the size of their housing portfolio and region, the survey asked providers if they gathered data on gambling harms and domestic abuse among their prospective or existing tenants. We had 62 responses from social housing providers across all areas of England, with most being from the Northeast and London, and just under 60% managing fewer than 10,000 homes, with just over 40% having more than 10,000 homes to manage.

5.1. Asking about gambling harms

We asked social providers if, as part of their affordability checks for new tenants, they asked prospective tenants about gambling harms or gambling behaviours. Figure 5.1 shows the spread of responses. Just over half (52%) of providers that responded to the survey revealed that they did not ask about gambling or gambling harms during new tenant affordability checks, while 34% did. The remaining 14% chose 'other' as their answer to this question and provided further explanations, such as housing advisors asking about gambling expenditure only if it was visible on bank statements. One provider explained that they asked about historical debt and, therefore, gambling "potentially would be picked up". Other providers revealed that advisors asked about addictions in general, and there is the "hope this would come up in conversation", while another explanation was that some staff ask prospective tenants about gambling, while other staff do not.

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Figure 5.1 Social housing providers' responses to the question "Does your organisation ask questions about gambling/gambling harms as part of your new tenant affordability checks?"

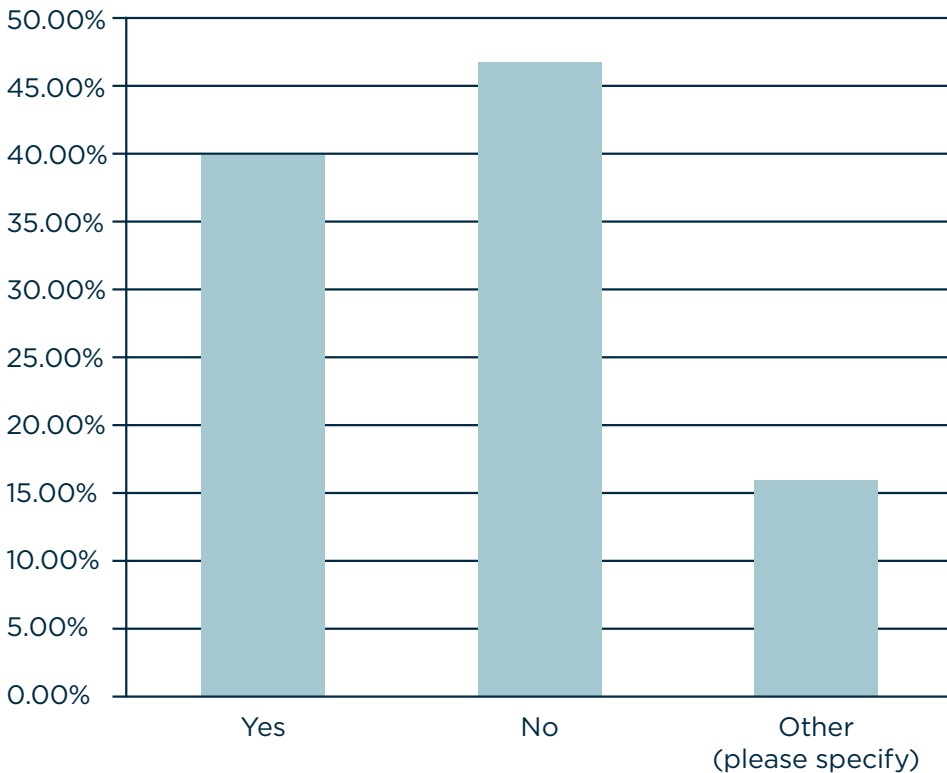


For existing tenants, we similarly asked if the providers, Money Matters or Income Maximisation Teams, asked about gambling or gambling harms. In this case, a slightly higher percentage asked existing tenants about this issue when compared to new tenants, with 40% asking and 47% failing to ask such questions. As shown in Figure 5.2, an additional 13% chose to answer ‘other’, and explanations included that gambling harms would only be discussed if the staff member was already aware of gambling being a problem for that person or household.

Finally, examining whether these response rates varied according to the size of the social housing provider, similar percentages of smaller and larger providers asked prospective tenants about gambling harms. Of providers with under 10,000 homes, 33% asked new tenants about gambling harms and 50% did not, compared to 35% of providers with over 10,000 homes asking about gambling harms and 54% failing to ask about them. The differences were more pronounced with regard to asking existing tenants. Here, 31% of the smaller providers asked, and 58% did not, while among larger providers, 54% asked existing tenants about gambling harms and 31% did not. This suggests that generally, the larger social housing providers are better at screening for gambling harms and talking to their tenants about this potentially harmful issue.

For existing tenants, we similarly asked if the providers, Money Matters or Income Maximisation Teams, asked about gambling or gambling harms. In this case, a slightly higher percentage asked existing tenants about this issue when compared to new tenants, with 40% asking and 47% failing to ask such questions.

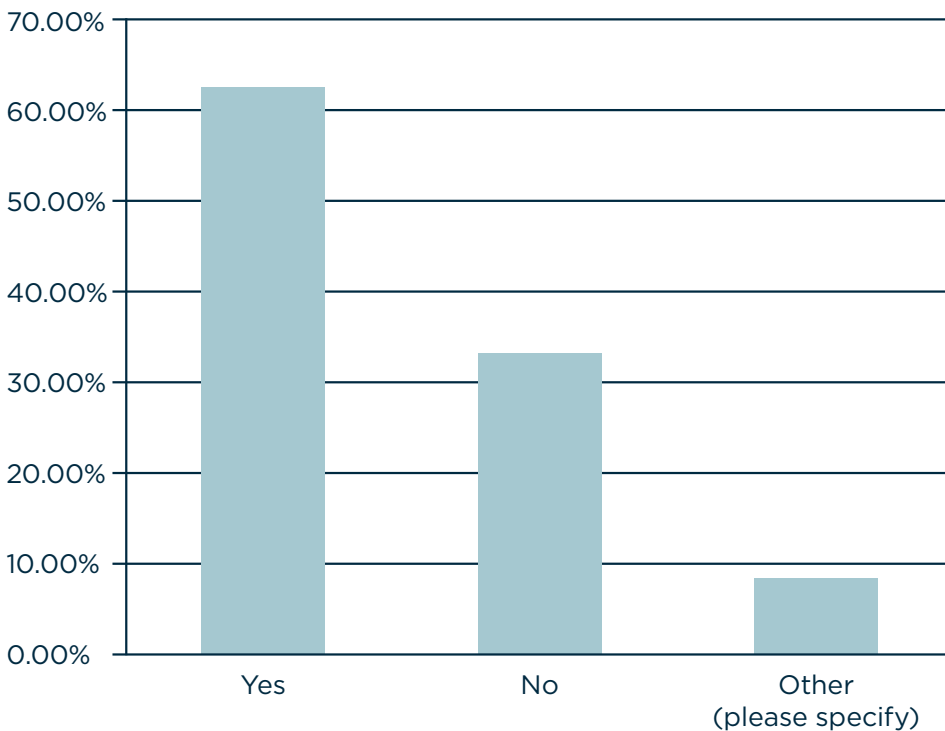
Figure 5.2 Social housing providers’ responses to the question “Does your organisation’s Money Matters/Income Maximisation Team include questions on gambling harms when providing support for existing tenants?”



5.2. Asking about domestic abuse

Data gathered by the survey on social housing providers' collection of information about domestic abuse experienced by new and existing tenants shows providers to be better at this than at asking about gambling harms. At the sign-up stage for new tenants, 61% of organisations asked about domestic abuse, though 34% did not. The remainder chose 'other' as their response, and the explanations they provided all suggested that tenants were instead screened for domestic abuse at other points of contact early in the new tenancy process, such as during initial applications. This, in part, explains the fairly high percentage of providers that do not ask about domestic abuse during sign-up. Figure 5.3 shows the distribution of responses to this question.

Figure 5.3 Social housing providers' responses to the question "Does your organisation ask questions about domestic abuse as part of your new tenant sign-up process?"



Existing tenants of social housing providers were less likely to be asked about domestic abuse than new tenants, with 49% of Money Matters or Income Maximisation Teams asking about domestic abuse (including economic abuse) when supporting existing tenants, but with 38% not asking about domestic abuse (as shown in Figure 5.4). The remaining 13% who answered 'other' variously explained that information on domestic abuse was only collected if it was disclosed and relevant to the support being provided, or that their teams mainly communicated with tenants via email or phone, and this made it hard to ask questions about domestic abuse. Other providers explained that routine questions about it are not asked, but instead, staff are trained to spot the signs of domestic abuse and then ask questions, as well as make referrals to safeguarding teams.

At the sign-up stage for new tenants, 61% of organisations asked about domestic abuse, though 34% did not. The remainder chose 'other' as their response, and the explanations they provided all suggested that tenants were instead screened for domestic abuse at other points of contact early in the new tenancy process, such as during initial applications.

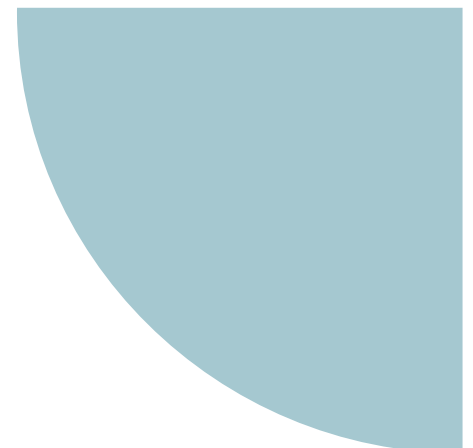
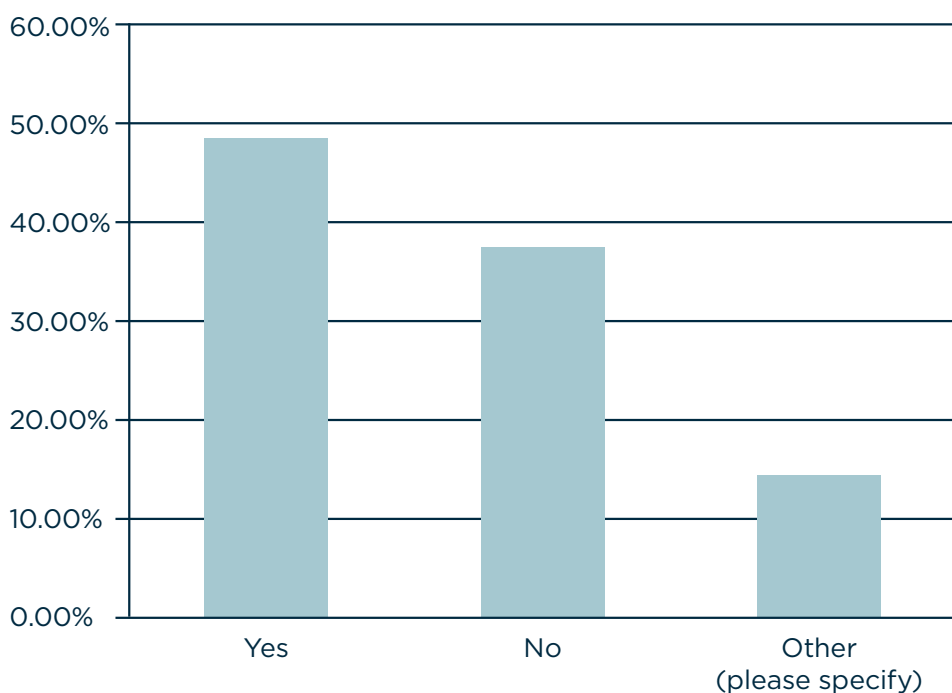


Figure 5.4 Social housing providers' responses to the question "Does your organisation's Money Matters/Income Maximisation Team include questions on domestic abuse (including economic abuse) when providing support for existing tenants?"



Finally, examining any differences between smaller and larger scale social housing providers, the survey data reveal that, surprisingly, providers with over 10,000 homes were less likely to ask new tenants about domestic abuse at sign-up than providers with under 10,000 homes (47% versus 58%); however, this does not mean that new tenants are not asked at all. Larger-scale providers perhaps have more complex processes for new tenants and other points at which questions about domestic abuse could be asked. Looking at existing tenants being asked about domestic abuse by Money Matters or Income Maximisation Teams, 44% of smaller-scale providers asked at this point, compared with 54% of larger-scale providers, while 42% of smaller-scale providers did not ask, and 31% of larger-scale providers did not ask. The data suggest some differences between smaller and larger social housing providers, but these should not be taken at face value. Further research would be needed to uncover the reasons behind these apparent patterns.

Overall, the data from our survey show that social housing providers are asking more questions about domestic abuse than about gambling harms, of both new and existing tenants. Generally, also, more questions about both issues are asked of new tenants than they are of existing tenants. One housing provider explained that domestic abuse "may have already been addressed as part of housing register or homeless applications", and while this may of course be the case, the survey data could suggest that there is an assumption that domestic abuse and gambling harms could not be new problems that impact existing tenants, or indeed that once addressed they do not reoccur. Finally, the data also reveal that larger-scale providers are generally better at screening for gambling harms and domestic abuse than smaller-scale providers, but more research is needed to explore if this is indeed the case.

Examining any differences between smaller and larger scale social housing providers, the survey data reveal that, surprisingly, providers with over 10,000 homes were less likely to ask new tenants about domestic abuse at sign-up than providers with under 10,000 homes (47% versus 58%).



6. Conclusion

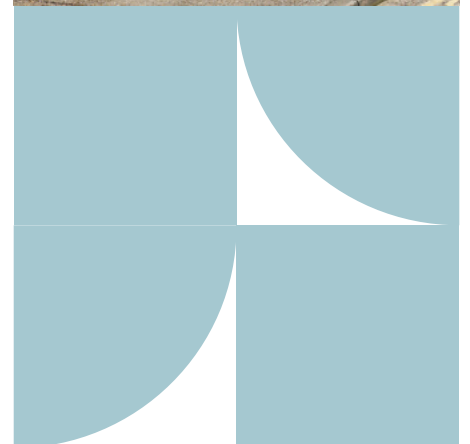
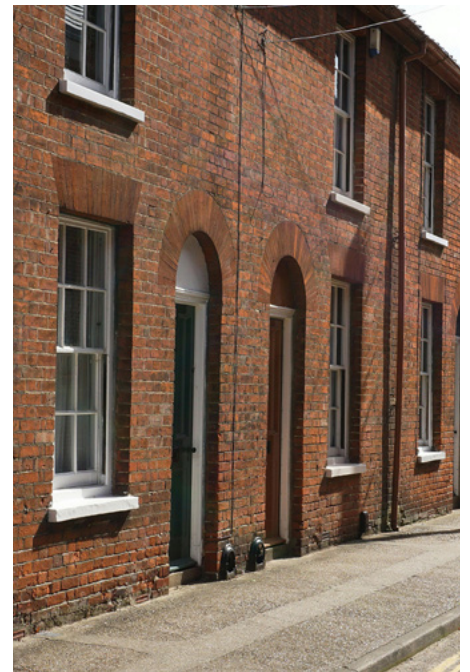
This project aimed to develop a comprehensive understanding of the relationship between gambling and domestic abuse as experienced by women. It also investigated how the harms associated with gambling and domestic abuse can affect women's housing security. In addition to examining women's experiences, we assessed the nature and effectiveness of the support provided to them by social housing providers and other services. Below, we present our concluding remarks based on our findings, and in the final chapter, we offer our recommendations for policy, practice, and research.

6.1. Gambling-related domestic abuse and domestic abuse-related gambling

Chapter 3 provided an overview of research on the relationship between gambling and domestic abuse, highlighting its complex and multifaceted nature. Our research, discussed in Chapter 4, supports these findings, revealing two significant trends in the data: first, instances of gambling-related domestic abuse, where the intensity of the perpetrator's gambling exacerbates or leads to specific forms of abuse; and second, cases of domestic-abuse-related gambling, where women engage in gambling as a coping mechanism for current or past experiences of domestic abuse.

Gambling-related domestic abuse was most apparent in our sample, and our findings align with those of Hing et al. (2022d), indicating that this form of abuse can take many forms. The experiences of the women we interviewed varied significantly. In some cases, the financial abuse they endured was hidden within a broader context of economic control, gradually eroding their financial independence and oversight. For these women, discovering the financial losses and abuse tied to their partner's gambling came as a shocking and life-changing revelation. For others, the financial abuse was part of a long-standing pattern; they were aware of the harm they were facing and its connection to their intimate partner's gambling habits. The severity of these harms was often inconsistent, fluctuating with their partner's gambling habits. This aligns with Hing et al.'s (2022b) description of cycles of abuse and gambling. In some instances, these cycles included physical violence and sexual abuse, often linked to gambling wins and losses. Overall, gambling-related domestic abuse was experienced differently by each woman we spoke to, and its effects varied over time. For many, this abuse extended even after separation from their partners. Most of the women shared that the impacts of this abuse were both immediate and long-lasting, undermining their mental health, financial security, housing stability, and profoundly affecting their children. This is further discussed in Chapter 4 and highlighted below.

In our sample, only a minority of women reported experiencing domestic abuse related to gambling. Those we interviewed shared that their gambling served as a coping mechanism for the abuse and the trauma it caused. In some cases, their gambling occurred simultaneously with the abuse, while in others, it was a response to the trauma that followed. These women framed gambling as a form of escapism, offering temporary emotional relief and a physical escape from unsafe or abusive situations. Additionally, they saw it as a potential way to win enough money to gain the financial means necessary to leave the abusive environment. This aligns with the findings of Hing et al. (2022c), who identified similar motivations for gambling related to domestic abuse. We also observed the presence of other harmful coping strategies among these women, which could further increase their risk and the abuse they experienced.



6.2. Experiences of abuse

The women we spoke with, whether they were victims of gambling-related domestic abuse or engaged in gambling due to domestic abuse, experienced various types of abuse as defined in the Domestic Abuse Act 2021. This included physical and sexual abuse, violent or threatening behaviour, controlling or coercive behaviour, economic abuse, and psychological or emotional abuse. Some of these women also faced abuse after separation, and instances of digital abuse occurred alongside in-person abuse.

All of the women we interviewed reported financial losses linked to their own gambling or that of their abuser. In many cases, these losses were significant, resulting in both immediate and long-term consequences. Financial abuse perpetrated by intimate partners included stealing money from the women, their children, and others, using the victims' identities to take out loans without their consent, and incurring debts without their knowledge. This aligns with the findings of Collard et al. (2022). Perpetrators often managed household finances in a way that made it difficult for their partners to access financial information. Many women were unaware of accumulated debt and fraud until a crisis emerged, such as bailiffs arriving or receiving phone calls or letters from lenders. This supports the research of Hing et al. (2022b), which found that at such crisis points, previously hidden financial stress often became acute.

Some of the victim-survivors we interviewed reported being pressured or forced to take on increasing levels of debt as a result of the perpetrator's harmful gambling behaviour. In these situations, physical violence or threats of violence were sometimes used to extract money for gambling. Research by Banks and Waters (2022) similarly found that intimidation and violence were employed to support a partner's gambling addiction. Additionally, Hing et al. (2022d) discovered evidence that financial exploitation and control, along with verbal and psychological abuse, physical violence, and sexual assault, often occurred together and reinforced one another. Many of the women we spoke with shared experiences of facing multiple forms of abuse, whether simultaneously or over time.

Coercive control and emotional abuse were commonly reported by the women we interviewed. They shared experiences of long-term gaslighting, where perpetrators distorted events, reframed narratives, and denied their abusive behaviours. Verbal aggression was also prevalent, leading to increased social isolation and gradually undermining their confidence and self-worth. This aligns with the findings of Banks and Waters (2022), which highlight the psychological impacts of abuse over time. For some of the women, this emotional abuse contributed to their own harmful gambling behaviours, while for others, it was linked to their intimate partner's gambling.

6.3. Impacts on women and their families

The impacts of the abuse described by our sample were extensive. Financially, individuals experienced bankruptcy, both short- and long-term financial insecurity, and difficulties in meeting their own and their children's basic needs. This supports the findings of Azemi et al. (2023), which indicate that significant financial losses can occur due to a family member's gambling.

Some women engaged in gambling as a means of escaping their abuse. However, their compulsive gambling and the resulting debts led them to commit fraud, for which they were sentenced to custody. Women subjected

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to abuse caused by their intimate partner's gambling faced financial control and coerced debt, which limited their options and made it difficult for them to leave the relationship. Additionally, many continued to deal with financial consequences long after leaving, such as debt repayment obligations and interactions with banks and fraud investigations.

For a small number of women dealing with these financial hardships, the situation drove them to engage in high-risk activities to acquire money, including sex work. Trebilcock (2023), in her research on women, crime, and gambling harms, also reported instances of women being coerced into committing fraud to support their intimate partner's gambling, although none of the women in our study disclosed such experiences. However, some did receive calls from loan sharks, putting them at risk of violence and intimidation.

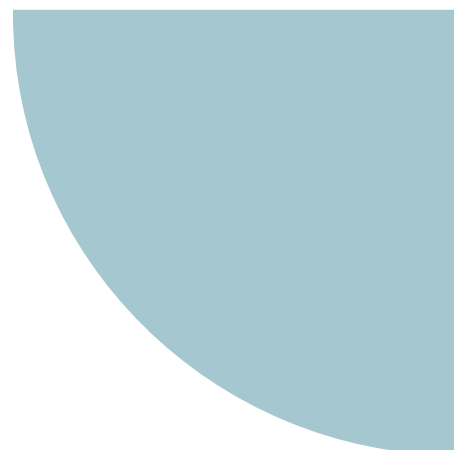
Mental health issues among women who have experienced gambling-related domestic abuse include high levels of fear, anxiety, hypervigilance, trust issues, depression, and suicidal ideation. These findings align with those of Dowling et al. (2016b). Many women reported enduring long-term emotional harm as they were forced to navigate various legal and financial systems, such as the court system, divorce processes, child custody disputes, police responses, interactions with banks, and engagements with local authorities and mental health services. They found that there was little support available to help them through these challenges, and the experience was described as exhausting and traumatic, leading to lasting effects.

Some women expressed feelings of guilt regarding the effects of abuse and gambling on their children, even though they were not responsible for these circumstances. Children suffered as direct targets or witnesses of verbal and physical aggression, as well as financial abuse and exploitation. They were further impacted by living in conditions of financial hardship and instability, which often led to neglect. These mothers described various emotional consequences for their children, particularly due to the disruption of the family unit and the necessity of moving homes, sometimes into unsuitable temporary accommodations. The implications of these experiences can be long-lasting, as parental hardship may reduce the children's life opportunities. Dowling et al. (2016b; 2021) provide similar insights into the effects on children.

The impacts extended beyond the individuals involved, as family and friends also suffered financial losses, practical burdens, and emotional distress, often over long periods of time. Parents and family members frequently became financially entangled, repeatedly lending money in attempts to help clear gambling debts, only to see the cycle of debt continue. Women expressed deep guilt about the effects their intimate partner's gambling had on their families, particularly regarding how their parents depleted their resources in efforts to help. This aligns with the findings of Suomi et al. (2013), which indicate that parents can be significantly affected financially.

This research specifically focused on housing, revealing that the effects of both gambling-related domestic abuse and domestic abuse-related gambling are extensive and complex. The debts incurred from gambling often lead to rental arrears and mortgage defaults, resulting in eviction and housing instability. After separation, the quality of housing women were able to access was frequently poor quality, with issues such as damp, mould, insect infestations, inadequate insulation, and structural defects.

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These conditions often forced individuals into sofa-surfing or sleeping on floors, which negatively affected their physical health, especially for those with disabilities. Additionally, poor and insecure housing diminished mental wellbeing at a time when women were trying to rebuild their lives.

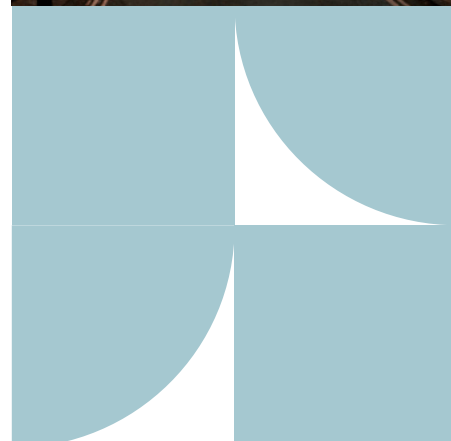
When women owned homes, many were forced to sell their properties to cover gambling debts, which could arise from their own gambling or that of their partners. Those women who experienced bankruptcy found that it significantly affected their ability to secure alternative housing. Other long-term consequences included starting new mortgages later in life, which severely impacted their financial security in their later years. Some women were pushed into the private rental market, where they encountered exploitative and predatory landlords. Ultimately, for many, the experience of seeking assistance, especially regarding housing, was described as traumatic and was directly linked to feelings of suicide and self-harm.

6.4. Barriers to disclosure by victim-survivors

Complexity was evident in the challenges women faced when seeking help or considering it. For some victim-survivors, it took them a while to realise that help was necessary, particularly when they did not recognise their experiences as domestic abuse. This often occurred when the gambling and related financial abuse were concealed. Participants noted that their difficulties in identifying gambling-related domestic abuse stemmed from a lack of understanding about what constitutes domestic abuse and the various forms it can take, especially financial abuse. This confusion was particularly pronounced in long-term relationships where financial boundaries had become blurred. In addition, women often struggled to acknowledge the harms associated with gambling because it had been normalised within their families and broader social contexts, as noted by Landon et al. (2017).

At times, when women were aware of the abuse they were experiencing, cultural and religious expectations often discouraged them from disclosing it. This was partly due to the stigma surrounding domestic abuse, which was often seen as taboo, and gambling, which some viewed as a moral failing or haram (forbidden). Shame and stigma were particularly intense for these women, as they faced the possibility of being condemned and blamed for their circumstances. Speaking out could result in ostracism from their communities, bring dishonour to their families, and expose them to additional risks related to their immigration status and child welfare concerns. Perpetrators often exploited these fears, especially fears about police involvement and potential child removal, to maintain control over the women and discourage them from seeking help.

Shame and fear of judgment, along with concerns about potential consequences, were commonly expressed by the women we interviewed. This aligns with the findings of Landon et al. (2017) and Lane et al. (2023). Many women shared feelings of embarrassment about their situations and a hesitance to reveal experiences of financial loss and coercion. They worried that others would blame them for “allowing it to happen” or for remaining in their circumstances. Additionally, there was a significant fear that disclosing their partner’s abusive behaviour, gambling issues, or their own gambling would lead to homelessness or the loss of custody of their children.



6.5. Barriers to support provision by housing professionals

A significant barrier for social housing providers in supporting individuals experiencing domestic abuse related to gambling, along with those facing gambling-related domestic abuse, is that most do not inquire about gambling behaviours and associated harms. Data from our survey of social housing providers indicated that more questions were asked about domestic abuse than about gambling harms. Generally, new tenants are asked more questions regarding both issues than existing tenants, which means that new instances of abuse and gambling might go unnoticed once individuals are housed.

Our interviews with stakeholders revealed inadequate screening practices; most relied on standard frameworks, such as the DASH RIC, which do not include direct questions about gambling. Additionally, organisational risk assessments often fail to consistently address gambling harms and domestic abuse together. Stakeholders noted that alcohol and substance misuse take priority, while gambling is frequently overlooked or treated as a secondary issue, despite its potential to lead to coercion, volatility, aggression and harm. Roberts et al. (2016) reached similar conclusions, arguing that harmful gambling is still viewed as a problem that does not warrant serious attention. This situation places the burden on victim-survivors to disclose their experiences, but as previously mentioned, there are significant barriers that prevent them from doing so.

It was found that when women disclose issues such as a lack of access to money or oversight of household finances, housing providers often fail to ask follow-up questions or explore the underlying causes. When domestic abuse is identified, rehousing typically takes priority, and crucial questions about the nature and extent of the abuse are often not asked. This allows support needs to remain hidden and the root causes of the abuse to go unaddressed. There is a tendency to focus on immediate issues, such as rent arrears, affordability, or the risk of homelessness, rather than investigating how debt has accumulated or whether financial instability is linked to gambling. In fact, housing providers have indicated that they do not usually inquire about gambling unless specific warning signs appear, such as repeated gambling transactions on bank statements.

Even when gambling was mentioned or indirectly identified through questions about financial abuse, it relied heavily on individual professionals being skilled in asking the right follow-up questions. Similar to Lane et al. (2023), we found a significant lack of training and knowledge regarding gambling and its connection to domestic abuse. Professionals also expressed a lack of confidence in addressing the topic. Stakeholders described gambling-related domestic abuse as difficult to identify because gambling can be both culturally normalised and easily concealed. When gambling was acknowledged, it was often understood narrowly, typically linked only to financial abuse and coercion, rather than recognised as related to the full spectrum of domestic abuse behaviours, including coercive control, physical violence, emotional abuse, and sexual abuse.

Finally, Hing et al. (2022a) argued that domestic abuse services should be upskilled to screen for gambling harms and similarly, gambling support services should be upskilled to recognise the signs of domestic abuse. Our findings support this as we discovered that services within both these sectors were also, to varying extents, failing to recognise the complex relationship between gambling and domestic abuse, and thus the full range of support needs for the people who use their services.

A significant barrier for social housing providers in supporting individuals experiencing domestic abuse related to gambling, along with those facing gambling-related domestic abuse, is that most do not inquire about gambling behaviours and associated harms. Data from our survey of social housing providers indicated that more questions were asked about domestic abuse than about gambling harms.



7. Recommendations for policy, practice and research

7.1. Policy

Three broad policy recommendations emerge from this research:

- a. The need for decent, affordable, and secure housing is crucial. Our research indicates that the lack of affordable, quality housing with secure tenure profoundly impacts the lives of individuals affected by gambling harms and domestic abuse. The women we interviewed reported living in unsuitable and unsafe housing conditions and spending years on waiting lists. This situation can lead women to feel trapped in abusive relationships, fearing that if they leave, they and their children will become homeless or have to relocate away from their jobs or communities.

Social housing providers are required to prioritise the housing needs of individuals experiencing domestic abuse and aim to place them in suitable and secure homes. However, the limited size and quality of available housing, combined with high demand, highlight that solutions need to be addressed at the central government level. We recommend a large-scale social housing building programme to create a solid foundation that will enable social housing providers to fulfil their statutory duties and meet the housing needs of victim-survivors with dignity.

- b. Reducing the stigma associated with domestic abuse and gambling is essential. Our research has shown that the shame and stigma surrounding being a victim or survivor of domestic abuse, as well as gambling harms, can prevent individuals from seeking help. This stigma often leads to social isolation, which can further enable abuse and harmful gambling behaviours. From the perspective of stakeholders, practitioners may find it challenging to inquire about gambling and domestic abuse due to the sensitivity of these topics. To address this issue, policymakers at all levels can work on improving public understanding of the harms associated with gambling and domestic abuse, making it safer and more likely for individuals to disclose their experiences. This can be achieved through local or national campaigns aimed at raising awareness about domestic abuse and gambling harms, and their various forms. Additionally, campaigns could normalise discussions on the harms of gambling, similar to how advertising has normalised gambling behaviours.

- c. There is a significant need for multi-agency collaboration that adopts a public health approach. Stakeholders interviewed for this project emphasised the necessity for policy actions that connect prevention, early intervention, and crisis response. They argue that gambling harms and domestic abuse should be viewed as societal problems, rather than individual issues, highlighting their links to deprivation, child poverty, housing insecurity, homelessness, and violence against women and girls.

This research indicates that gambling harms and domestic abuse are often interconnected, with their impacts disproportionately affecting certain groups, particularly women, who make up the majority of victim-survivors. Therefore, these challenges should be recognised as socially determined public health issues that require a coordinated, multi-level response. For instance, the government's 2025 Child Poverty Strategy should consider how gambling harms can adversely affect the living conditions of children. Similarly, the 2025 Violence Against Women and Girls Strategy should acknowledge the relationship between gambling and domestic abuse.



A public health approach should necessitate the development of integrated support systems that connect professionals, such as healthcare providers, social workers, and housing specialists. These systems should enhance their knowledge and processes so that they can identify gambling harms and domestic abuse, appropriately respond to these issues, and know where to refer individuals for help. An integrated and coordinated response is essential to establish a “no wrong door” approach. This would allow individuals to seek assistance from various professionals without having to repeatedly explain the challenges they face.

7.2. Practice

In our research, we consulted women affected by gambling and domestic abuse, as well as practitioners from organisations focused on housing, domestic abuse, and gambling support. We asked them for practical changes they would like to see. Based on their feedback, we have developed the following practice recommendations:

- a. There is a need for training and resources to increase awareness of gambling harms and domestic abuse in housing, policing, financial institutions, and legal settings. This will help professionals identify these issues more effectively and respond appropriately. Practical guidance should be provided to help professionals ask sensitive questions about gambling and domestic abuse, respond appropriately, and avoid victim-blaming. It is recommended that training and resources be developed to build these skills and boost confidence.
- b. The need for improved continuity of support, with clear referral routes, a shared understanding of risk, and collaborative problem-solving between agencies, such as those responsible for housing and those addressing domestic abuse.
- c. There is a significant need for specialised financial and legal assistance that is either no-cost or low-cost. Individuals affected by gambling-related harm and domestic abuse often encounter complex legal and financial issues. Unfortunately, they frequently discover that professionals in statutory services, as well as those in banks and law firms, are unable to provide the necessary support. When specialised help is available, it is often unaffordable for most people.
- d. The need for victim-survivors to have consistent contact with the same professional, or a limited number of professionals, is essential for building trust that encourages disclosures and allows for effective support.
- e. It is essential to hold perpetrators of abuse accountable for their actions. Victim-survivors of domestic abuse and those affected by someone else’s gambling often bear significant burdens, both in the short and long term. They frequently have to provide evidence of the abuse, document debt and hidden financial exploitation, and may need to leave their homes and relocate. Over time, these victim-survivors can face lasting consequences, including poor mental health and financial difficulties.
- f. It is essential to incorporate an understanding of gambling harms into the tools and systems used by agencies that support individuals. Our research and the evidence reviewed in Chapter 3 indicate that few housing providers, as well as statutory and voluntary organisations outside the gambling support sector, recognise and screen for gambling-related harms among the populations they serve. When these harms are



acknowledged, it is often only in relation to their financial impact. This narrow focus can lead to individuals being denied the necessary help and resources when gambling behaviours or gambling-related debts are identified.

Furthermore, domestic abuse support organisations frequently overlook the need to screen for gambling issues and the associated harms. We recommend that gambling and its related harms be integrated into the DASH risk assessment and the OASIS (Women's Aid) system. This integration would help normalise routine inquiries about gambling, enhance data recording, and ultimately provide better prevalence data.

7.3. Research

We recommend that further research explores:

- a. The relationship between gambling and domestic abuse extends to various familial relationships, including those between parents and both adult and young children, as well as between siblings and within the family as a whole. While this research primarily focuses on intimate partner relationships, similar to much of the research discussed in Chapter 3, there remains a lack of understanding regarding the dynamics of gambling-related harm and domestic abuse within other family relationships, particularly the effects on young children.
- b. This research examines the experiences of women, acknowledging that they represent the vast majority of individuals affected by domestic abuse and the gambling habits of others. However, there is a significant need for research on the experiences of men. While men often suffer the consequences of their own gambling, little is understood about whether they engage in gambling as a way to cope with experiences of domestic abuse. Additionally, the male experience of domestic abuse caused by someone else's gambling remains under-researched.
- c. The experiences of individuals with disabilities who face the intersection of domestic abuse, gambling issues, and housing insecurity are not well-researched. Some women we interviewed for this study shared additional challenges, such as the lack of suitable housing options. The experiences of people with health and learning disabilities, who confront these complex challenges related to housing, gambling harms, and domestic abuse, require more investigation. Conducting such research could illuminate the specific support needed for these groups.
- d. The varying practices of social housing providers in screening for gambling harms and domestic abuse require further investigation. Our survey data indicated that larger-scale housing providers generally perform better in screening compared to smaller-scale housing providers. However, due to the limited size of our sample, more research is necessary to determine if this trend holds true and to explore ways to make the screening systems and processes more consistent across all housing providers.



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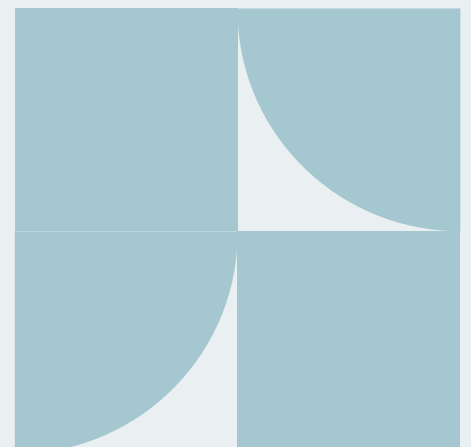
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