

# Gambling Harms and Domestic Abuse: A Resource for Housing Professionals

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## About the Authors

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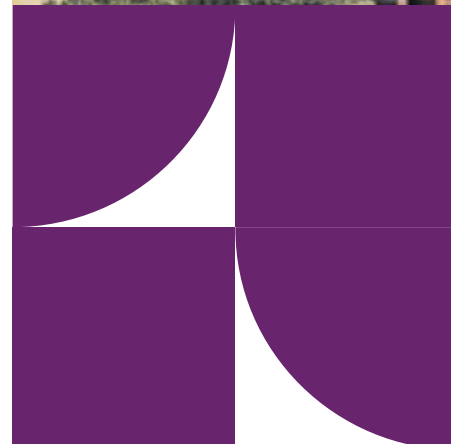
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Dr Kelly Henderson is Co-Managing Director of Addressing Domestic Abuse, which carries out research, evaluation, training and policy development related to domestic abuse and housing. Kelly co-founded the Domestic Abuse Housing Alliance (DAHA), which delivers accreditation and supporting housing providers to improve their responses to domestic abuse. She is a qualified Domestic Abuse Related Death Review Chair and has worked across the Housing sector and in academia on domestic abuse-related research and projects. Named 24Housing's 'Housing Professional of the Year', Kelly also co-authored *Housing and Domestic Abuse - Policy into Practice* (Routledge). She is experienced in partnership working and project management, including leading the Home Office-funded DAWSA project across multiple police forces and overseeing national research into perpetrator interventions. Kelly is a Non-Executive Director of Believe Housing.

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Dr Liz Riley served as a co-investigator in this research project. She is Head of Research and Evaluation at Betknowmore UK, a charity that supports people experiencing gambling harms. For Betknowmore UK, Liz has led projects exploring women's gambling harms, support needs and the effectiveness of peer support groups. She has been part of NIHR-funded research led by King's College on a gambling screening question for adult social services, three Howard League-funded projects on crime and gambling harms, and Ipsos and ClearView research on gambling harms in minority communities. She was also a co-investigator on a Brunel University project researching gambling harms among people on probation, funded by the Bristol Hub for Gambling Harms Research.



## Acknowledgements

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The research team would like to thank the many people who participated in this research, including the members of the Research Advisory Board, stakeholders from housing, domestic abuse, gambling harms and other sectors, and especially the women with lived experience who took part. Their experiences are at the heart of this research.

Our appreciation also goes to the practitioners, academics, and women with lived experience who participated in the roundtable discussions, as well as those who provided written comments on the earliest draft of the resource. Your candid feedback has helped shape this report and accompanying materials. We are sincerely grateful for your support.

Preliminary findings from this project were presented at various fora, including the Chartered Institute of Housing Conference (Brighton, 2025); the Victims' Conference organised by the Police and Crime Commissioner for Durham and Darlington (2025); the European Conference on Domestic Violence (Barcelona, 2025); the National ASB Conference (Nottingham, 2025); the Housing Studies Annual Conference (Sheffield, 2025); the GEM Programme (Leeds, 2025); and the Gambling Commission Spring Conference (Birmingham, 2026). We are grateful for the feedback received from participants at these events.

We are immensely grateful to Poplar HARCA for generously providing their community centre in London for the roundtable discussion, and to Simona Montvilaite, Chelsea Kelly, and their staff for hosting the event. Their team created a welcoming and conducive environment at the workshop.

Finally, we are grateful to Louise Murphy and Katie Comozzi, MBS Solicitors, for their legal contributions to this project.

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## Project Resources

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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: <http://dagamblingharms.co.uk/>, on Youtube (<https://www.youtube.com/channel/UC-vONvQkMa3ELRSvh91bSyQ>), and on **Addressing Domestic Abuse** (ADA <https://addressingdomesticabuse.com/>).

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## Foreword

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Housing professionals are central to supporting the safety, stability and wellbeing of communities – often acting as the only consistent touchpoint with households and are therefore uniquely positioned to understand their circumstances. However, some of the elements that can undermine the ability to sustain a tenancy remain poorly understood. The interplay between gambling harms and domestic abuse is one such area.

This toolkit, developed through comprehensive research and cooperation with the housing sector, demystifies this issue that can destabilise households, inflict trauma, burden people with debt and place some at risk of homelessness when signs are unrecognised and unsupported. By using this research to broaden our understanding of the relationship between gambling harms and domestic abuse, we contribute to a growing shift away from viewing gambling as a behavioural failing, and towards a public-health-based perspective. This shift in lens has the potential to transform how we respond to the financial distress faced by these households and the trauma they may experience because of them.

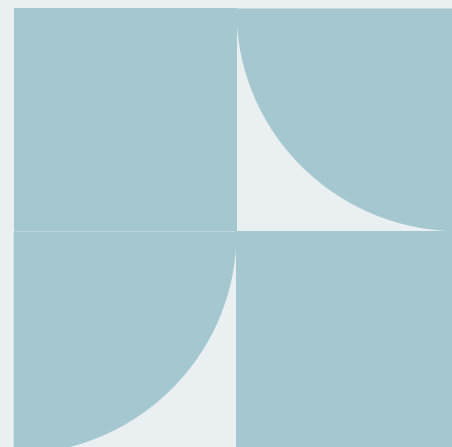
At the Chartered Institute of Housing, we are proud to support this resource and recommend its use within housing teams. We recognise and commend the truly collaborative process of developing this toolkit, as it draws on the expertise and commitment of many partners, including Addressing Domestic Abuse, Betknowmore, Cranfield University, Durham University, Sheffield Hallam University and the University of Nottingham. Their collective insight has produced a resource that brings together research, lived experience and professional practice to address a complex and often hidden issue.

This resource enables housing professionals to enhance their awareness of what these harms are, what behaviours might alert a professional that they might be at play, and how to engage with victim/survivors in a confident, safe and victim-led way. It encourages practitioners to deepen their understanding, challenge stigma, and use available tools to explore solutions. Central to this approach is the importance of professional curiosity: approaching conversations with openness, asking thoughtful and non-judgmental questions, listening carefully, and being willing to look beyond surface responses. These skills are invaluable, beyond just the topic of the toolkit, and are crucial as part of **CIH's professional standards** for the sector to act inclusively and with integrity.

Practitioners are also encouraged to adopt an intersectional lens when considering how these harms manifest. Cultural and social factors may shape how gambling-related harms and abuse are experienced, disclosed or concealed. Reflecting on these dynamics helps ensure responses are sensitive, inclusive and effective.

Thank you to the authors for their diligence and passion and to those who gave their time to share their lived experience so that we could learn from them.

*Stephanie Morphew,*  
*Chartered Institute of Housing*



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# 1. Introduction

This resource has been developed in response to research investigating the relationship between domestic abuse and gambling and their impacts on women's housing security. Further information about the research and its findings can be found at <http://dagamblingharms.co.uk/> and on Addressing Domestic Abuse (ADA <https://addressingdomesticabuse.com/>).

This resource is designed to assist frontline housing professionals in recognising and responding to cases of domestic abuse and gambling among their tenants. The primary goal is to reduce housing instability for victim-survivors.

While the resource focuses on domestic abuse and gambling between intimate partners, it acknowledges that domestic abuse can also occur within other family relationships. Although much of the information provided is tailored for women, we recognise that men can also be victim-survivors of domestic abuse. The insights here are relevant for supporting male victim-survivors of domestic abuse and gambling, as well as those affected by gambling harms and domestic abuse perpetrated by a family member.

This resource has been co-designed by researchers and practitioners from Durham University, Cranfield University, Sheffield Hallam University, the University of Nottingham, Betknowmore UK, and Addressing Domestic Abuse.

## 1.1. Facts about domestic abuse

- Approximately 1 in 4 women will experience domestic abuse during their lifetime (Sardinha et al, 2022).
- On average, it will take a woman 7 attempts to leave an abusive partner for good (Refuge, 2017).
- In 2025, women were the victims in 72.1% of domestic abuse-related crimes recorded by the police (Office for National Statistics, 2025).
- In 2025, 69.6% of victims of domestic homicide were female (Office for National Statistics, 2025).
- Office for National Statistics (ONS) data for the past 10-years shows that 1.53 women on average are killed each week by their current or former partner (Femicide Census, 2025)
- 71% of domestic homicides occur in the victim's home, or in the home they share with the perpetrator (Femicide Census, 2025).
- Around three women a week will take their own lives because of domestic abuse (Aitken and Munro, 2018).

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(Office for National Statistics, 2025)

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*In 2025, 69.6% of victims of domestic homicide were female.*

(Office for National Statistics, 2025)

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## 1.2. Facts about gambling

- Men are more likely to engage in riskier online gambling than women (21% vs. 12%, excluding lotteries). Men are also more likely than women to experience problems because of gambling, with 3.5% experiencing at least one severe consequence due to their own gambling compared to 1.7% of women over a one-year timeframe (Gambling Commission, 2024).
- While women are less likely than men to engage in problematic gambling, 5.6% of women report that their gambling has led to a reduction in spending on everyday items. This is followed by 4.9% who admit to lying to family members about their gambling, 4.6% feeling isolated as a result of their gambling habits, 4.1% using savings or borrowing money to continue gambling, 3.9% experiencing conflict or arguments because of gambling, and 2.9% being absent from work due to gambling-related issues (Gambling Commission, 2025).
- Between 6 and 10 people are affected by someone else's gambling, with intimate partners being the most impacted (Citizens' Advice, 2018).

## 1.3. How this resource is set out

This resource provides definitions and terminology related to domestic abuse and gambling, offering background and context on these issues. It outlines the legislative and regulatory framework surrounding them and focuses on practical guidance to support victim-survivors. In addition, the resource includes two case studies that illustrate different stages of the journey. The document is organised around three core areas:

- **Recognise**
- **Respond**
- **Refer**

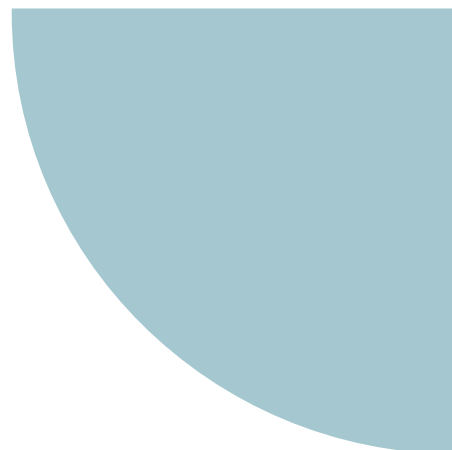
We have produced a series of podcast episodes to go alongside this resource, which can be accessed on <http://dagamblingharms.co.uk/>, on Youtube (<https://www.youtube.com/channel/UC-vONvQkMa3ELRSvh91bSyQ>), and on **Addressing Domestic Abuse** (ADA <https://addressingdomesticabuse.com/>).

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(Citizens' Advice, 2018)

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## 2. Language and Definitions Used in This Resource

This resource is designed to help housing professionals gain a better understanding of domestic abuse and gambling, particularly their effects on women regarding housing security and stability. It is also relevant for other frontline service providers. This section outlines the key definitions and terminology used throughout the resource.

### 2.1. Domestic abuse

This project uses the term ‘domestic abuse’ rather than ‘domestic violence’ because it more accurately reflects the full range of women’s experiences. The phrase ‘domestic violence’ is still strongly linked to physical harm, which can stop women from recognising what they are experiencing as abuse if there is no physical violence present. Using the term ‘abuse’ helps women identify and name behaviours such as coercive control, psychological and emotional abuse, and financial or economic abuse, all of which are forms of domestic abuse.

For this report, we have adopted the definition of domestic abuse as it is set out in the Domestic Abuse Act (2021).

Part 1 of the Domestic Abuse Act 2021 defines domestic abuse as:

The behaviour of a person (“A”) towards another person (“B”) is “domestic abuse” if—

- (a) A and B are each aged 16 or over and are personally connected to each other, and
- (b) The behaviour is abusive.

Behaviour is “abusive” if it consists of any of the following—

- (a) physical or sexual abuse;
- (b) violent or threatening behaviour;
- (c) controlling or coercive behaviour;
- (d) economic abuse (see subsection (4));
- (e) psychological, emotional or other abuse;

and it does not matter whether the behaviour consists of a single incident or a course of conduct.

“Economic abuse” means any behaviour that has a substantial adverse effect on B’s ability to—

- (a) acquire, use or maintain money or other property, or
- (b) obtain goods or services.

This resource is specifically designed to offer advice and guidance on domestic abuse and gambling in intimate partner relationships. However, the information may also be relevant for professionals who support victim-survivors of other types of domestic abuse.

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## 2.2. Gambling

Gambling involves risking money or another item of value on an event with an uncertain outcome, with the possibility of receiving a greater return. Various activities such as betting, slot machines, casino games, lotteries, and bingo are all considered forms of gambling. Electronic gambling machines (EGMs) and casino games commonly pose the highest risk of harm, particularly when played online (WHO, 2024). In addition, some forms of gaming also include elements of gambling.

You can read more on gambling here: <https://www.who.int/news-room/fact-sheets/detail/gambling>

## 2.3. Gambling harms

Gambling harms are negative outcomes resulting from gambling which cause harm to the individual engaged in the gambling or those around them. This could include, but is not limited to, financial and economic harm, emotional and psychological harm, relationship harm and physical health harm. The point at which gambling becomes harmful will be different for every individual.

## 2.4. Gambling-related domestic abuse

The term “gambling-related domestic abuse” describes situations in which a perpetrator of domestic abuse also engages in gambling. The abusive behaviour may either have existed before the gambling started, or it may have developed as a result of the gambling activities.

Gambling-related domestic abuse can encompass a wide range of abusive behaviours, including psychological and emotional abuse, financial and economic abuse, coercive control, physical abuse, and sexual abuse. Some of these abusive actions may be directly linked to the perpetrator’s gambling. For instance, they may seek money to gamble, react violently when interrupted during gambling, or display aggression following a financial loss. However, other forms of abuse may not be related to gambling and could be part of a broader pattern of coercive control.

## 2.5. Domestic abuse-related gambling

The term ‘domestic abuse-related gambling’ refers to cases where victim-survivors of domestic abuse are engaging in gambling behaviours due to previous or ongoing abuse. There are many reasons victim-survivors of domestic abuse may gamble, but some of the most common reasons are as a means of mentally or emotionally escaping their situation and the abuse, or because they are trying to access financial resources which will allow them to care for children or escape the abuse. These gambling behaviours can become harmful to the victim-survivor and others in their lives, including their children, family, friends, and future partners.

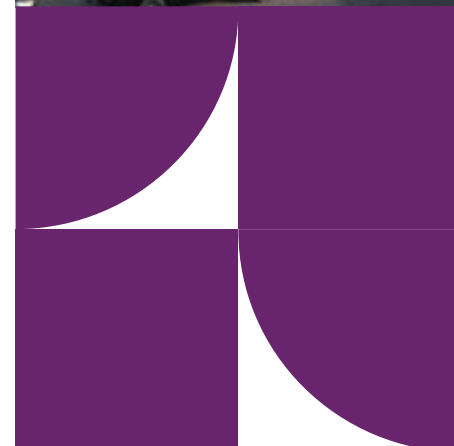
## 2.6. Affected other(s)

The term “affected other” refers to individuals who are impacted by someone else’s harmful gambling behaviour. This can include people who are directly connected to the gambler, such as a partner or children, as well as those in their broader social network, like parents, grandparents, or friends.

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### 3. Background

Experiencing gambling-related domestic abuse or domestic abuse-related gambling can have serious and wide-reaching consequences for women and their families.

Domestic abuse of any kind will often lead to mental distress. Women commonly report experiencing anxiety, depression, hypervigilance, posttraumatic stress, self-harm, and suicidal thoughts (Ferrari et al., 2016). The financial harms linked to gambling can exacerbate existing mental and physical health conditions, as women struggle with debt and financial insecurity.

Harmful gambling, whether it's the individual's own gambling or their partner's, can lead to women losing access to safe and stable housing. When women do not feel safe disclosing what they are experiencing or when support is not provided in a timely manner, they may become homeless. The experience of homelessness can have severe physical and psychological effects. Women without stable housing face a significantly higher risk of experiencing further abuse (Price and Glorney, 2022). In addition, those who are homeless may feel compelled to engage in risky activities, such as sex work or illegal "sex-for-rent" schemes, to secure money and/or access to accommodation.

The impacts of gambling-related domestic abuse and domestic abuse-related gambling extend well beyond the immediate victim. According to the Domestic Abuse Act 2021, children living in households with domestic abuse are recognised as victims, even if they have not directly witnessed the abuse. The financial instability caused by gambling can deprive children of essential needs, such as stable housing, nutritious food, and appropriate clothing for different seasons. As a result, they may spend extended periods in temporary accommodations. Long-term consequences may also arise, such as a lack of savings for driving lessons, further education, or future housing deposits, money that may have been taken by their parent to fund gambling activities.

The parents of women experiencing gambling-related domestic abuse may also be significantly affected. Many parents will try to support their daughters and grandchildren financially, often at great personal cost. In severe cases, these financial pressures can result in women's parents losing their own housing and becoming homeless themselves.

#### 3.1. Intersecting issues

Intersectionality explains how different parts of a person's identity, such as their gender, ethnicity, nationality, and disability, overlap in ways that can multiply disadvantage and discrimination. It recognises that people can hold multiple identities at once, and that these combined factors shape their experiences, opportunities, and access to resources. When these identities intersect, they can compound the oppression and barriers a person faces.

Women who are already marginalised, including disabled women, women from minoritised ethnic backgrounds, and women with insecure immigration status, are at greater risk of experiencing gambling-related domestic abuse, domestic abuse-related gambling, and housing insecurity. Their overlapping identities can limit access to support, increase vulnerability, and heighten the impact of both abuse and financial abuse.

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The wider cost-of-living crisis also places additional pressure on many women. Rising living costs and affordability challenges can make it harder for women to sustain a tenancy, particularly when domestic abuse or gambling harms are present. In response, many housing providers are strengthening support for tenants through Money Matters Teams or Income Maximisation Teams, helping households navigate financial strain and reduce the risk of homelessness.

## 3.2. Legislative and regulatory frameworks

### 3.2.1. The Social (Housing) Regulation Act 2023

The Act introduced major reforms to strengthen the regulation of social housing and improve protections for tenants, including ensuring safer living conditions. It expanded the powers of the Regulator of Social Housing by introducing proactive consumer regulation through the new Consumer Standards.

These standards came into force in April 2024 and require housing providers to demonstrate how they respond to domestic abuse as part of the Neighbourhood and Community Standard. This includes the following required outcome:

#### Required Outcome

Registered providers must work collaboratively with other agencies addressing domestic abuse and ensure tenants can access appropriate support and advice.

In addition to this outcome, the standards set out specific expectations that providers must meet.

#### Specific Expectations (SE)

SE1: Registered providers must have a clear policy outlining how they respond to cases of domestic abuse.

SE2 Registered providers must cooperate with appropriate local authority departments to support the local authority in meeting its duty to develop a strategy and commission services for victims of domestic abuse and their children within safe accommodation.

### 3.2.2. The Domestic Abuse Act (2021)

In terms of safe accommodation for victim survivors of domestic abuse, Part 4 (section 57) of the Domestic Abuse Act places a duty on local authorities in England, setting out that they must:

- (a) Assess, or make arrangements for the assessment of, the need for accommodation-based support in its area. The local authority is not required to provide that accommodation, but must be clear about what is needed in their area.
- (b) Prepare and publish a strategy for the provision of such support in its area and what it will do to address that need.
- (c) Monitor and evaluate the effectiveness of the strategy.

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Other housing-related provisions of the Act include:

The provision that all eligible homeless victims of domestic abuse automatically have 'priority need' for homelessness assistance.

Ensuring that when local authorities rehouse victim-survivors of domestic abuse, they do not lose a secure lifetime or assured tenancy.

### 3.2.3. National Institute for Health and Care Excellence (NICE) Guidelines

NICE published 'Gambling-related harms: identification, assessment and management' in 2025. This guideline covers identifying, assessing and treating gambling-related harms for people aged 18 and over, and people of any age affected by someone close to them who is experiencing gambling that harms. It is aimed at commissioners and providers of gambling treatment and support services, healthcare professionals and social care practitioners. It is also aimed at people who experience gambling harms and who use gambling treatment and gambling support services, their families and affected others. Whilst it is not aimed at housing professionals, it provides useful information and can be accessed here: <https://www.nice.org.uk/guidance/ng248/resources/gamblingrelated-harms-identification-assessment-and-management-pdf-66143963317957>

The next section of the resource provides information and support on how you can recognise and respond to cases of gambling and domestic abuse, including referring women to appropriate specialist support services.



## 4. The Resource

This section outlines key considerations for recognising and responding to gambling-related domestic abuse, including pathways for referring women to appropriate specialist support services.

### 4.1. Recognise

It can be challenging to recognise when tenants are experiencing gambling-related domestic abuse or domestic abuse-related gambling harms. However, it is essential that staff can identify when these issues may be present. Many women will not disclose domestic abuse or gambling harms directly. This may be due to feelings of shame, fear of the consequences, uncertainty about how their disclosure will be received, or because they do not recognise that what they are experiencing is harmful or abusive.

Disclosing domestic abuse requires significant strength and courage. Many women fear they will not be believed, or that their experiences will be minimised or dismissed. For this reason, staff must be professionally curious, attentive, and sensitive to signs that something may not be right, even when no disclosure has been made.

Professional curiosity can and should be applied in all interactions with tenants. It is a communication skill that involves exploring and seeking to understand what may be happening by asking open, non-judgmental questions, listening actively, and keeping an open mind. It means avoiding assumptions, not taking information at face value, and recognising that the absence of a direct disclosure does not mean the absence of harm.

Professional curiosity is grounded in being clear about our responsibility to identify, understand, and manage risk. It involves drawing on multiple sources of information, such as what is said, what is observed, and what may be implied, to build a fuller picture of the situation. By being curious, compassionate, and alert, staff are better placed to recognise early indicators of harm and provide the right support at the right time.

*“I would just say, it’s that moment sometimes, for a person. They might have had to deal with all of that on their own, but it is that moment that, if people had acknowledged or seen or just asked me a few more questions about what had happened in my life or just anything, they might have then found out. Because part of it was coerced by him, all of it was. That was never acknowledged, and that left me in a financial hole for a long, long time.”* (Kate, participant with lived experience).

As such, all staff within the organisation should be trained to spot potential signs of gambling-related domestic abuse or domestic abuse-related gambling. It will not always be obvious that women are experiencing domestic abuse and harmful gambling or are gambling themselves in response to past or current domestic abuse. It should never be assumed that women experiencing domestic abuse will present with physical signs of the abuse, as not all domestic abuse involves physical violence. Below are some of the signs that someone may be experiencing domestic abuse.

- anxiety and/or low mood
- self-harming behaviours or expressions of suicidal thoughts
- low or declining confidence
- social isolation

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***Professional curiosity can and should be applied in all interactions with tenants. It is a communication skill that involves exploring and seeking to understand what may be happening by asking open, non-judgmental questions, listening actively, and keeping an open mind. It means avoiding assumptions, not taking information at face value, and recognising that the absence of a direct disclosure does not mean the absence of harm.***

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- restricted behaviours, such as the ability to go to work and social events
- decline in clothing quality
- general decline in health
- cuts, bruising, or other injuries
- high levels of digital contact
- damage to property, such as holes in walls and doors.

Similarly, it will not always be obvious that either the perpetrator or the victim-survivors are gambling. Below are signs that the perpetrator or victim-survivor may be gambling.

- non-payment of rent
- decline in personal condition
- large numbers of scratch cards and betting slips in the house
- use of payday loans or loan sharks
- selling personal items
- unopened post in the house
- no food in the home
- gambling transactions on bank statements
- no heat, running out of gas and electricity when using prepaid cards
- decline in the state of the property
- loss of items of value (e.g. jewellery, devices, consoles).

It is important to remember that the presence of any of these signs does not provide definitive proof that domestic abuse or harmful gambling is occurring. Many indicators overlap, and a woman may be experiencing one form of harm but not the other. These signs can also point to a range of other issues, including substance misuse, mental ill health, or criminal exploitation. For this reason, further exploration is essential to understand what is happening and to ensure that women and their families can access the most appropriate support.

However, when these signs are present, domestic abuse and/or harmful gambling should always be considered as potential factors. Frontline professionals must be able to recognise early warning signs, remain open-minded, and identify when something may be wrong. Taking concerns seriously at an early stage allows for timely, sensitive intervention and can significantly reduce the risk of harm.

*“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).

When housing professionals have built a positive rapport with tenants, they are often well placed to notice when something doesn’t feel right. This may include early signs of gambling harms and/or domestic abuse. Maintenance staff, in particular, may be well placed to notice concerns when entering tenants’ homes. They should be trained to recognise indicators of domestic abuse and harmful gambling, such as repeated damage to walls or doors, missing valuables like televisions or games consoles, or the presence of loan sharks at the property. Staff carrying out annual gas safety or electrical checks may be the only professionals to enter the home that year, making their observations especially valuable. Reviewing repair records, including emergency or repeat repairs, can highlight patterns that may indicate domestic abuse.

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***It should never be assumed that women experiencing domestic abuse will present with physical signs of the abuse, as not all domestic abuse involves physical violence.***

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If your organisation uses contractors to carry out repairs, there is an opportunity to build expectations around recognising domestic abuse and gambling harms directly into procurement and contracting processes. This ensures that contractors, as well as in-house staff, understand the signs to look for and know how to report concerns safely.

Housing staff should be aware that non-payment of rent may be a visible sign that a family is struggling with gambling harms, and/or that there is domestic abuse occurring, and that further investigation is required to understand why rent is not being paid. Rather than assuming non-payment is a simple financial issue, staff should explore the reasons behind it so that appropriate support can be offered.

For example, it is possible that the perpetrator is taking the victim-survivor's salary or benefits or is preventing them from accessing bank accounts. The victim-survivor may believe the perpetrator is paying the rent when they are not. The perpetrator may be coercing the victim-survivor to take out loans in their name, or they may be taking out loans without the victim-survivor's knowledge, leaving women responsible for repaying debt. Financial and economic abuse can result in women being left without the means to cover all essentials, and women may be prioritising feeding and clothing children over paying the rent, for example. Research from Surviving Economic Abuse (SEA) suggests that 95% of women experience financial abuse as part of domestic abuse (see Statistics on coerced debt <https://survivingeconomicabuse.org/i-need-help/debt/>).

*“You're well aware of what's happening by this point. You have no control of what's coming next. So, it was like I say, it was almost standing at the cliff edge and thinking, well, I can't, I don't even have the powers to walk away from this at this point. It's just going to be waiting for the next thing that's going to come through or going to happen.”* (Nicola Jaques, participant with lived experience)

When a tenant serves notice while arrears are present, it is important to sensitively explore underlying causes, including the possibility of domestic abuse or gambling harms. In a joint tenancy, all tenants share full legal responsibility for the condition of the property and for paying the rent. This means that if rent arrears occur, each joint tenant is liable for the full amount, not just their 'share'. When one joint tenant gives notice, it automatically ends the tenancy for everyone. As a result, any outstanding arrears attach to all named tenants, which can later affect their ability to access social housing.

Women may feel they have no choice but to end their tenancy because they are unaware of the support available, or they do not feel safe to disclose their situation without gentle, trauma-informed prompting. This can contribute to women becoming homeless. Professionals must ask questions about the reasons for rent arrears. For some, this may be the first time anyone has asked what is happening behind the scenes.

Often, there will be no obvious outward signs of domestic abuse or harmful gambling. In these cases, staff should listen carefully to how women describe their situation, as disclosures are not always direct. Women may feel ashamed, fear the consequences of speaking openly, or be unsure how their concerns will be received. As a result, they might offer only subtle hints that something is wrong rather than stating it outright.

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It is important to listen very carefully for these ‘partial disclosures’, as they can provide subtle and early indicators that domestic abuse and/or gambling harms are present. Women may mention struggling financially, feeling stressed at home, or share that they are experiencing difficulties in their relationship. Staff should be alert to comments that hint at power imbalances, financial control, or coercive behaviour, such as:

*“I can’t...”*

*“My partner doesn’t like it when...”*

*“He says I’m hopeless with money, so he handles it all.”*

*“It’s best if you speak to me—my partner can be difficult.”*

These statements may appear casual or indirect, but they can signal that something more serious is happening beneath the surface. These kinds of statements may signal fear, restricted autonomy, or coercive control, and should prompt gentle, sensitive exploration.

Money Matters Teams carrying out financial hardship assessments are in a key position to notice these signs. Their conversations with tenants should routinely include questions about gambling and domestic abuse so that concerns can be identified early and appropriate support can be offered. Sensitive, trauma-informed engagement is essential to ensure women feel safe and supported to share more if they choose to.

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## Recognise Case Study - Mina

Mina has been a tenant for 8 years. A year ago, her partner Jai moved into her home. There had been no prior issues with the tenancy, and she appeared happy there. Over the last year some rent arrears have been accruing and then intermittently they will be paid off in full.

The electrician attends the property to carry out the annual electrical safety check. She has been to the property a few times. Usually there are no issues in gaining access but this year several appointments have been made and then no one was in. When the electrician accesses the property, she notices that the property is quite bare compared to previous times she has been there. The TV and games console are no longer there, and the rooms have little furniture. Mina’s car is usually parked outside but is not there. She advises the electrician she can park there as she no longer has her car.

The electrician feels that something isn’t quite right, so they refer their concerns to the Neighbourhood Team on the agreed template. When the Neighbourhood Team carry out checks, they notice that several plastering repairs had been carried out at the property over the last few months as well as the increasing rent arrears.



## Recognise Case Study – Sarah

Adesua works in an Income Recovery team for a social housing provider. She has identified that a tenant, Sarah, is behind on her rent. Adesua reaches out to Sarah, and eventually, Sarah calls Adesua back. Sarah is apologetic and explains that she is currently experiencing some personal difficulties which have left her unable to pay her rent. Sarah sounds stressed and mentions feeling like everything is going wrong for her. Adesua senses that Sarah may need some additional help and suggests that Sarah comes into the offices for a face-to-face meeting, so that they can discuss what is happening and where Sarah may be able to access some support from.

## Identifying victims and perpetrators

Sometimes it can be difficult to identify who is the perpetrator and who is the victim-survivor in cases of domestic abuse. The perpetrator may present themselves to services as the victim, as a means of furthering their control over the victim. This tactic is known as DARVO (deny, attack, and reverse victim and offender).

Equally, victims of domestic abuse may sometimes present themselves as perpetrators of abuse. They may have been convinced by their abuser that they are the ones causing harm. For example, victims of gambling-related domestic abuse may be accused of financial control by their partner, if they try to prevent them from accessing the funds with which to gamble.

Women who are engaging in domestic abuse-related gambling may also be using harmful behaviours towards a new partner, such as creating coerced debt to finance their gambling. Behaviours may or may not have reached the threshold for abuse, and it may be that women and their new partner both require support around experiences of being a victim of domestic abuse.

In cases where it is more difficult to identify the perpetrator and the victim-survivor, professionals should consider power dynamics within the relationship. For example, who holds more power and privilege within the relationship based on factors such as access to resources, financial and economic stability, and personal characteristics (e.g. gender, ethnicity, citizenship)? However, it is not your job as a housing professional to come to a definitive conclusion about who the perpetrator and who the victim-survivor is, or who the primary perpetrator and primary victim-survivor is if these identities overlap. If you are unsure, you should refer all parties to domestic abuse services, if they consent to a referral. Specialist domestic abuse services are highly skilled in identifying victim-survivors, and perpetrators who are wrongfully claiming to be victim-survivors of domestic abuse. These services can also support women who have previously been victims of domestic abuse, and who may now be using harmful or abusive behaviours towards a new partner because of domestic abuse-related gambling.

*In cases where it is more difficult to identify the perpetrator and the victim-survivor, professionals should consider power dynamics within the relationship. For example, who holds more power and privilege within the relationship based on factors such as access to resources, financial and economic stability, and personal characteristics (e.g. gender, ethnicity, citizenship)?*



## 4.2. Respond

It is essential that women receive a compassionate, supportive and informed response when they disclose domestic abuse and/or gambling related harms. If a woman is met with a dismissive or unhelpful response the first time she discloses, it could be months or even years before she feels able to reach out again. Women impacted by gambling harms are particularly unlikely to ask for help, with data from the Gambling Commission (2025) showing that just 0.8% of women who gambled had contacted gambling support services. A sensitive, trauma-informed response can make the difference between someone accessing life-changing support—or retreating from help altogether.

A strong organisational response begins with visibility. Tenants should be able to see clearly and consistently that your organisation understands the realities of domestic abuse and gambling harms and is committed to supporting those affected. This includes providing accessible materials that outline both internal and external sources of support. Women should know who they can speak to within your organisation, as well as the local and national specialist services available to them.

Your website also plays a crucial role in setting the tone and expectations. The language used should reassure women that they will be listened to, supported, and signposted appropriately, without judgement or risk.

When concerns are identified, it is vital that staff and contractors have clear, well-communicated pathways for raising their concerns. Staff may notice potential signs of domestic abuse or gambling harms during their routine work, or a woman may choose to disclose to them unexpectedly. This is particularly relevant for repairs staff and contractors, who are often the professionals most likely to enter a tenant's home and may be among the first to notice indicators that something is wrong.

Once a concern has been raised, careful consideration should be given to who is best placed to speak directly with the tenant. The woman may already have a trusted relationship with a particular staff member, or the concern may have been identified by a specialist team, such as the Money Matters Team, who are well positioned to approach the topic sensitively, and in a trauma-informed way.

When arranging to meet with a tenant, it is important not to signal that the discussion will focus on domestic abuse or harmful gambling. Doing so could put the woman at greater risk or discourage her from attending the appointment. Conversations should always take place in private, and never in the presence of her partner or children. Discussing concerns in front of a partner may prevent her from disclosing and could place her at further risk of harm. Women are also far less likely to disclose in front of their children and, even if they do, they may feel unable to talk openly about the full extent of the gambling harms or abuse. Creating a safe, confidential environment is essential for enabling a woman to speak openly, should she choose to.

When raising your concerns with women, it should not be assumed that domestic abuse or harmful gambling are the cause of any identified issues. As outlined earlier in this resource, a range of other issues including substance misuse, mental ill health, or criminal exploitation could also explain the behaviours you are seeing. Focus on describing what you have noticed and why it has prompted concerns. For example, you could explain that you have observed repeated damage to the property, or that rent arrears or other debts have begun to accumulate. You can then gently ask whether anything is worrying the tenant, or whether she would like to talk to someone about any challenges she may be facing.

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*Women impacted by gambling harms are particularly unlikely to ask for help, with data from the Gambling Commission (2025) showing that just 0.8% of women who gambled had contacted gambling support services. A sensitive, trauma-informed response can make the difference between someone accessing life-changing support—or retreating from help altogether.*

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When exploring financial concerns, questions such as *“Do you have access to enough money to pay for the things you need?”* can be a helpful starting point. Such questions are often less intimidating and more effective than directly asking whether gambling is an issue.

Throughout the conversation, offer reassurance so the tenant understands she is not in trouble. Your tone and demeanour matter: frustration, impatience, or judgement are likely to shut down disclosure, whereas calm, respectful communication helps create safety and trust. Reassure the tenant that you understand domestic abuse and gambling are complex and challenging issues, and that you are not judging them or their circumstances.

Understanding trauma is essential when speaking with women about what may be happening in their lives. Trauma can shape how a woman responds to questions, including whether she feels able to share information or trust the person she is speaking to. A trauma-informed approach involves recognising when someone may be affected by trauma and working collaboratively to make appropriate adjustments, responding in ways that support recovery rather than unintentionally causing further harm.

Women are far more likely to seek help and stay engaged with support when they feel safe, respected, and believed. Trauma-informed practice aims to reduce barriers by creating services that are emotionally safe, culturally sensitive, and grounded in trust, environments where women feel able to talk openly and access the support they need.

### Conversation starters

You could try asking open-ended questions such as...

- How are things currently?
- How are things at home?
- How do you and your partner manage the money in your household?
- Does your partner ever make you feel unsafe? Can you tell me about that?
- What would happen if your partner was included in this conversation? (if asking about rent arrears, etc.)

From the outset, it is important to be clear with women about what you can and cannot help them with. You should also explain any limits to confidentiality as early as possible, so that women can make informed decisions about what they choose to disclose. If you have concerns about the current or future safety of a child or a vulnerable adult, as defined under the Care Act 2014, you must follow your organisation’s safeguarding policy and report these concerns to the appropriate authority.

As outlined earlier in the resource, you should remain alert to partial disclosures, small hints or indirect comments that suggest a woman is struggling, does not feel safe, or that there is an imbalance of power in her relationship. Women may offer a partial disclosure initially to gauge your reaction and to determine whether you are a safe, trustworthy person to confide in.

### Examples of partial disclosures

*‘My partner handles all of our finances...’*

*‘My partner doesn’t like it when...’*

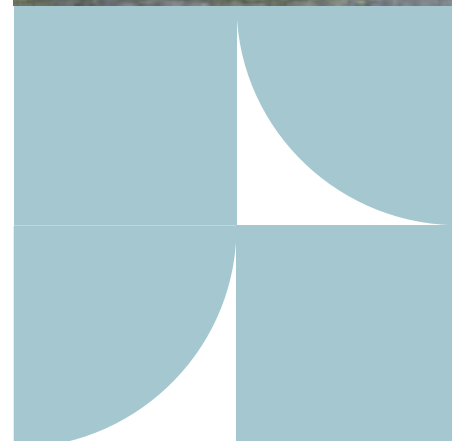
*‘I can’t...’*

*‘It’s better that you talk to me...’*

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***A trauma-informed approach involves recognising when someone may be affected by trauma and working collaboratively to make appropriate adjustments, responding in ways that support recovery rather than unintentionally causing further harm.***

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If a woman does make a disclosure, it is important to reassure her and thank her for trusting you with that information. Where appropriate, ask what she would like to happen next. If her disclosure requires you to act, for example, to safeguard a child or a vulnerable adult, you should still make every effort to discuss this with her and explain what is likely to happen.

If there are no immediate safeguarding concerns, it is essential that the woman is supported to decide what happens next. She should never be pressured to report to the police or to end her relationship if she is not ready or does not wish to. For some women, it may feel safer to remain in the relationship than to leave at that specific moment in time. Women may also fear engaging with the police in case it leads to an escalation in the abuse, as the perpetrator reacts to losing control. Instead, you can explore her options with her so she can make an informed decision about her next steps. This is covered in more detail in the Refer section.

It is also important to recognise that disclosures of domestic abuse and/or harmful gambling often take time. These issues are extremely difficult for women to talk about, and many may feel unable to disclose because they fear the consequences. This can be confusing for those who have not experienced domestic abuse or harmful gambling, but there are many reasons why a woman may not yet feel ready to ask for help.

*“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 what will happen to our son?” (Anika, participant with lived experience)*

Reasons women may not be ready to disclose include still loving their abusive partner and hoping they will change, not wanting to break up their family, concerns about housing or finances if they separate, fear of losing their children, or that attempting to end the relationship will place them at greater risk. If a tenant does not feel able to disclose during the first meeting, reassure her that she can return to you at any time. Where possible, enable her to maintain contact with a single, consistent member of staff, as this helps build trust and ensures continuity of support.

Some providers may choose to complete the Domestic Abuse, Stalking and Harassment and Honour-Based Violence Risk Indicator Checklist (DASH RIC) at this stage, while others may refer the woman to a specialist agency to carry this out. The next section, Refer, explores how and when to involve specialist services.

## Being culturally and linguistically aware

Some women may face additional barriers to disclosure because of their cultural or religious background, their migrant or refugee status, because they do not speak English, or speak English as a second language. Women from different cultural backgrounds, or those who are not fluent in English, may struggle to find the words to describe what is happening at home. They may also find it harder to recognise domestic abuse or harmful gambling within their relationships, as expectations and norms around money and intimate relationships can vary significantly across different cultures and faiths.

For some women, disclosing harmful gambling may be particularly difficult due to additional stigma within their cultural or religious community. For example, in Islam, gambling is considered *haram* (forbidden), and Muslim women may fear disclosing their own or their partners gambling due to the religious implications for themselves and their families.

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***If a woman does make a disclosure, it is important to reassure her and thank her for trusting you with that information. Where appropriate, ask what she would like to happen next. If her disclosure requires you to act, for example, to safeguard a child or a vulnerable adult, you should still make every effort to discuss this with her and explain what is likely to happen.***

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Other women may worry about being rejected by their community if they disclose domestic abuse or harmful gambling. In some communities, such disclosures may be seen as bringing shame or dishonour on the family or wider community, and there may be strong cultural opposition to family separation. This can be especially true for women from some South Asian communities, Gypsy, Roma and Traveller communities, and Jehovah's Witness communities.

When engaging with women from honour-based or closed communities, such as some Jehovah's Witness or Traveller communities, you should remain mindful of additional barriers they may face when trying to access private rented housing. Women from these communities may be unable to secure a guarantor because it is not safe to disclose to their family that they have left their relationship, or because their family is unwilling to support them. This can make private renting inaccessible. In these circumstances, the Local Housing Authority may be able to help through a bond guarantee scheme.

Women's cultural backgrounds may also shape other housing support needs. While some women experiencing gambling harms and domestic abuse may wish to remain in their local area to stay connected to family and community support, others, particularly those from communities where concepts of 'honour' and shame are influential, may need to relocate to feel safe. Some women may fear that their new address will be shared with an abusive ex-partner by members of their family, his family, or the wider community. For women who may be at risk of honour-based violence when leaving a relationship, relocating to a confidential location can be especially important. Further information and specialist guidance on honour-based abuse is available from the UK-wide charity Karma Nirvana: <https://karmanirvana.org.uk/>

When you are engaging with women who do not speak English as their first language, or have limited or no English, it is essential that an independent translator is offered to support the conversation. Family members or friends should never be used as translators, as their presence may prevent women from speaking openly or safely. If an independent translator cannot be sourced, translation apps (such as Google Translate) can be used to aid communication. However, these should only be considered a last resort. Apps cannot replace a trained human translator, who can interpret nuance, tone, and context far more accurately. Their role should be to bridge communication temporarily when no independent translator is available, and for the avoidance of relying on a woman's family or friends for translation.

Further information and support around domestic abuse, in multiple languages, can be accessed at:

[www.chayn.co/](http://www.chayn.co/) - domestic abuse resources in different languages.

[www.womensaid.org.uk/](http://www.womensaid.org.uk/) - the accessibility button at top of home page allows you to change the language.

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*When you are engaging with women who do not speak English as their first language, or have limited or no English, it is essential that an independent translator is offered to support the conversation.*

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## Assessing risk

Whilst we recognise that service providers may have developed their own risk assessment tools in-house, it is not possible for us to provide guidance in relation to localised risk assessments. Here, we will provide advice on adapting the Domestic Abuse, Stalking and Harassment and Honour-Based Violence Risk Indicator Checklist (DASH RIC) for assessing the links between domestic abuse and gambling harms. These suggestions may also be relevant to other risk assessment tools that your service is using.

Most services that assess risk in relation to domestic abuse will be familiar with the DASH RIC. It prompts professionals to combine women's responses to a series of structured questions with their professional judgement to identify cases as standard, medium, or high risk. The DASH RIC only provides a snapshot of risk at a single point in time, and a new assessment should be completed every time a new incident or concern is disclosed because risk is dynamic and can change rapidly. SafeLives, the organisation that developed the DASH RIC, provides free guidance materials on using the DASH RIC, including resources specifically for housing professionals.

A tenant's responses to the structured questions combined with professional judgement helps build a picture of each woman's overall risk. If the score reaches a certain threshold, typically 14, the case should be categorised as high risk and should be referred to a Multi-Agency Risk Assessment Conference (MARAC). However, the score should not be relied on as the only measure of risk, and you should still refer a case to MARAC if your professional judgement is that the tenant is at serious risk of harm, even if the score indicates standard or medium risk. SafeLives notes that there may be situations where the wider context raises significant concerns about a woman's safety, even if the woman has not disclosed information that would ordinarily indicate high risk. Professional judgement can be particularly important where there are extreme levels of fear, cultural barriers to disclosure, immigration-related vulnerabilities, or language barriers, all of which can prevent women from disclosing full details of the abuse.

Victim-survivors' input should always be sought prior to a referral to MARAC, and where possible, the victim-survivors' consent should be obtained for the referral. However, cases can be referred without the consent of the victim-survivor where the score or professional judgement indicates there is a high risk of harm.

At present, the DASH risk assessment does not prompt professionals to ask specific questions about harmful gambling, either by the perpetrator or the victim-survivor. However, harmful gambling could be explored as part of the following questions:

- **Question 4:** Do you feel isolated from family/friends? Ask if there is a financial element to this. If there is, consider whether gambling harms may be an issue.
- **Question 5:** Are you feeling depressed or having suicidal thoughts? Ask if there is anything specific that is affecting their mood or making them have thoughts about taking their own life. Could gambling-related debt be an issue?
- **Question 10:** Is the abuse happening more often? Is the abuse getting worse? Ask if there is anything happening at home which they feel may be connected to an escalation in the abuse. Consider if gambling may be an issue?
- **Question 12:** Does [name of abuser(s)] try to control everything you do and/or are they excessively jealous? Consider financial control and whether this may relate to gambling.

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*Professional judgement can be particularly important where there are extreme levels of fear, cultural barriers to disclosure, immigration-related vulnerabilities, or language barriers, all of which can prevent women from disclosing full details of the abuse.*

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- **Question 20:** Are there any financial issues? Consider whether gambling harms may be a factor.
- **Question 21:** Has [name of abuser(s)] had problems in the past year with drugs (prescription or other), alcohol or mental health leading to problems in leading a normal life? Consider gambling as well.

This resource can also be used alongside the DASH risk assessment or other risk assessments to consider the wider risks to women, including the risks of housing instability and homelessness, which increase the chances that women will return to the abuser and/or go on to experience further harms at the hands of others. It is important that DASH risk assessments are accurate, and therefore professionals should employ active listening skills and should confirm the accuracy of recorded information with victim-survivors.

## Domestic Abuse Risk Assessment (DARA)

The Domestic Abuse Risk Assessment (DARA) is a risk tool for frontline police officers responding to domestic abuse. DARA focuses on making it easier to identify coercive control so that officers can make better informed decisions around risk. If services are using the DARA, as well as or instead of the DASH RIC, questions about gambling and domestic abuse could be included as detailed above in the DASH RIC section.

### Respond Case Study - Mina

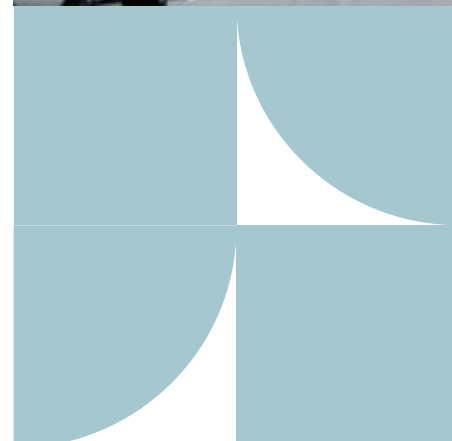
Once the Neighbourhood Team have gathered all the information they feel something isn't quite right. The Housing Officer phones Mina and makes an appointment for her to attend the office to discuss her rent account.

Housing Officer Louisa and Mina meet in a comfortable, private interview room where Louisa asks if everything is OK. Mina says everything is fine but that she has been having some issues with money, which was why the rent account was not always up to date. She mentions that she is hopeless with money, so Jai has taken over the finances. She adds that she can't make a payment today as Jai has kept her bank card for her.

Louisa thanks Mina for telling her this and says that their Money Matters Team could assist her, outlining the type of practical help they could provide. Mina becomes upset and says she feels she couldn't do that as Jai wouldn't like it. Louisa lets Mina talk about the situation at her own pace. Mina goes on to explain they have been having problems as Jai has been gambling, using her money and has sold some of her things as well as the children's bikes and Play Station. She adds things are fine when he wins, and when he does, he pays the rent arrears, but she still feels she is walking on eggshells constantly. She discloses that he controls her finances, takes money from her bank and has taken out a loan in her name that she has only recently found out about. They had argued about it, and Jai made threats towards her, and the police had been called after a physical assault on her.

Mina explains that she is scared she might lose her home and the children as a result of what is happening. She doesn't think anyone can help her and she feels hopeless.

During the conversation, Louisa undertakes the DASH RIC, gently asking questions about Mina's situation (see page 14 on Recognising risk).



## Respond Case Study – Sarah

Adesua arranges to meet Sarah in a private meeting room, where they won't be disturbed. Adesua thanks Sarah for meeting her and asks Sarah what is troubling her. Sarah tells Adesua that she is currently struggling to manage her budget, as she is on a low income. Adesua enquires about Sarah's income, and Sarah explains that she used to work in an office, but that she'd lost her job, and she was now working a few shifts in a local supermarket. Through gentle conversation, Adesua establishes that Sarah lost her job because she was regularly late or didn't arrive for work. Sarah shares that this was because her partner at the time, Tom, didn't like Sarah being around other men. Tom would do things like hide Sarah's keys or start arguments before she went out, leaving Sarah too distressed to attend work.

Adesua asks Sarah if she is still with Tom, and Sarah states that she is now single, having split from Tom several months ago. However, Sarah shares that she is still feeling very down, and sometimes feels she is struggling to cope. Adesua asks Sarah if she has any support, and Sarah shares that whilst she doesn't have an in-person support, she has found a supportive community online. Adesua asks Sarah more about this online community, and Sarah admits that she met and speaks to the women via an online gambling website.

Adesua can see that Sarah is uncomfortable disclosing this, and she reassures Sarah that she has done the right thing to share this with her.



### 4.3. Refer

Where domestic abuse and/or harmful gambling is known or suspected, women should be offered information about external support services and, where appropriate, a referral should be made. These services can provide specialist advice to both professionals and tenants, and with the tenant's consent may work alongside you as part of a multi-agency response. The following sections outline ways your service can make these referrals safer, smoother, and more accessible for women.

#### Building relationships with local and national services

As a minimum, staff working directly with tenants should be familiar with local support services and what they can offer. This includes local domestic abuse services and local gambling-harm services (for both people who gamble and affected others). Understanding the range of support available will enable staff to make informed referrals and to clearly explain the benefits of these services to women.

A stronger approach is to build relationships with key staff within these organisations. Doing so helps ensure you have up-to-date information about what each service provides and allows you to make warm referrals to a known, trusted contact. With the woman's consent, this could include sharing relevant information about her situation with the external provider before they get in touch, reducing the need for her to repeat her story multiple times to different professionals.

In building relationships with agencies, there is scope to arrange reciprocal staff awareness sessions so that each agency benefits from the other's knowledge.

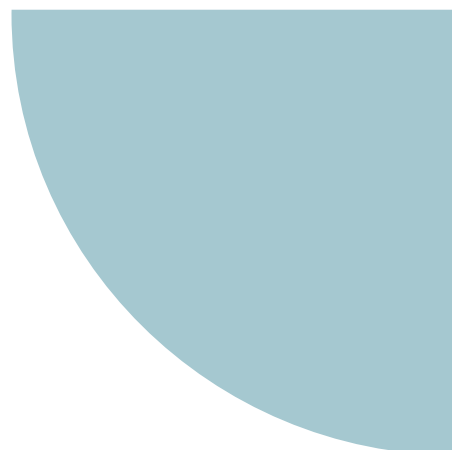
#### Concerns women may have about referrals

- That they're not experiencing domestic abuse or harmful gambling/ that it's not 'bad enough'.
- That they will be pressured to leave the relationship before they are ready/they don't want to end the relationship.
- That they will be judged.
- That they will lose custody of their children.
- That they might lose their home.
- That they will have to recount the details of what has happened to them.
- That the person they speak to won't understand.
- That their partner will find out they are in contact with services.
- That family and friends will find out they are in contact with services.
- That the abuse could escalate as the perpetrator reacts to losing control.
- That they will be forced to engage with mental health treatment they do not want/are not ready for.

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*As a minimum, staff working directly with tenants should be familiar with local support services and what they can offer. This includes local domestic abuse services and local gambling-harm services (for both people who gamble and affected others).*

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## Supporting women to self-refer

When women wish to engage with specialist support providers, they should always be offered a choice: *to make the referral themselves or to have you make it on their behalf*. For women who have experienced coercive or controlling behaviour, having control over how and when they contact services can be an important part of rebuilding trust, autonomy, and self-determination.

If a woman prefers to self-refer, you should still offer to talk her through the local and national services available and the types of support they can provide. Avoid giving out leaflets or printed information without first checking whether it is safe for her to have these. If she is living with, or remains in contact with, the abuser, having such materials in her home or bag could increase the risk of further harm or escalate the abuse.

You should also ask whether she has access to a safe mobile phone or email account that she can use to contact services. Always ensure that the correct, safe contact number is recorded on your system. Many women experiencing domestic abuse are subjected to surveillance, digital monitoring, or control by their partner, which can make safe communication with external services extremely difficult or even impossible. It is good practice to ask about the devices she uses, whether her partner has access to them now or in the past, and whether she has any concerns about digital monitoring. The following resource may be helpful when exploring these issues: <https://refugetechsafety.org/>

If there are concerns about a woman's opportunity to make safe contact with support services, consider whether your organisation can provide access to a phone or computer for this purpose. If needed, she can create a new email address that is used only on this device to communicate with support services. Specialist domestic abuse services are familiar with these challenges and can offer guidance and ongoing support to help women maintain safe and secure contact going forward.

If ongoing digital or non-digital monitoring by the perpetrator makes it difficult for a woman to maintain safe contact with support services, consider offering to coordinate contact on her behalf. With her consent, you may be able to act as an intermediary so that she does not need to have direct contact with services if this would place her at risk. You may also be able to facilitate in-person meetings at your offices by arranging for support services and/or the police to attend at the same time as the woman.

If such a meeting is being planned, you should never reference its true purpose in written communications, as these may be intercepted by the abusive partner. Instead, agree a code word or phrase with the woman, or identify an alternative, routine reason she can give for attending the office, for example, discussing rent or planned maintenance to the property.

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## Refer Case Study – Mina

Louisa allows Mina to tell her story at her own pace and explains they can help her with some of the practicalities and support her to access to specialist organisations, if she would like this. Mina says she would like help to do this. Louisa checks Mina’s mobile details and updates the Case Management System with it.

She outlines the referral to MARAC and what would happen, which Mina consents to.

Louisa describes the support organisations that could help Mina, and their remits. She explains that she knows them and could make referrals, and the first meetings could take place at the office if Mina would prefer. Louisa supports Mina to contact a local gambling harms organisation as an ‘affected other’. An appointment is made at the office for 2 days’ time. Louisa then makes a call to the local domestic abuse charity, and they speak to Mina, planning to meet her at the school gates that day when she is collecting the children.

Louisa arranges a food bank voucher and a gas payment card as Mina has no food other than what she has for the children. She has no money left on her gas key so can’t cook anything and there is no hot water to shower.

Some months later, an injunction is served to Jai to remove Jai from the home. Mina is in touch with Surviving Economic Abuse, who help her deal with the coerced debt. Extra security is installed at Mina’s property in case Jai tries to return. He is accessing support from a gambling harms charity and living back with his dad.



## Refer Case Study – Sarah

Adesua tells Sarah that her previous relationship, with Tom, didn't sound very healthy. She shares that professional sabotage, stopping someone from going to work or causing them to lose their job, can be a form of economic abuse. Adesua asks Sarah how she feels about this. Sarah shares that she had thought the relationship wasn't very good, but she wasn't sure if she could get help, because Tom was never physically violent towards her. Adesua reassures Sarah that she can still access support and asks Sarah if she would like her to make a referral to the local domestic abuse service. Sarah agrees.

Adesua also asks Sarah how she feels about the online gambling and the ways it impacts on her budget. Sarah acknowledges that whilst she has found the online community supportive, she is spending more than she can afford to on gambling. Adesua asks Sarah if she would like to be referred to a charity who can support her to manage this. Sarah expresses concern that gambling harms organisations are for men, but Adesua reassures her that several charities now have dedicated support for women who struggle with gambling. Sarah agrees for this referral to be made as well.

So as not to overwhelm Sarah, Adesua suggests setting up another meeting for a few days' time, where they can discuss Sarah's income and expenditure in more detail, and come up with an affordable repayment plan for the missed rent payments. Adesua also suggests that, when Sarah is ready, they could discuss a referral to a local women's charity, who can help with confidence building and applying for work. Sarah again agrees that this could be beneficial, as she would like to return to office work, and to find connections with local women to build up her support network.

## Organisations you can refer women to

- Betknowmore New Beginnings <https://www.betknowmoreuk.org/support-information/new-beginnings>
- Gambling support directory [www.gambleaware.org/tools-and-support/support-in-your-area/](http://www.gambleaware.org/tools-and-support/support-in-your-area/)
- Local Domestic Abuse organisations (Women's Aid Directory [www.womensaid.org.uk/information-support/womens-aid-directory/](http://www.womensaid.org.uk/information-support/womens-aid-directory/))
- National Centre for Domestic Violence (free legal advice and support applying for protective orders) <https://www.ncdv.org.uk/>
- Refuge <https://refuge.org.uk/>
- Rights of Women <https://www.rightsofwomen.org.uk/>
- Women's Aid <https://www.womensaid.org.uk/>

## Perpetrator pathways

This resource is intended to help frontline professionals support women impacted by domestic abuse as victim-survivors. Occasionally, perpetrators may present as willing to access support for their use of abusive behaviours. In this situation, the victim-survivors should always remain the priority and should be referred to victim services. However, the perpetrator could also be signposted or referred to the following services, if safe to do so.

- Respect **Charity to support those perpetrating abuse to address their abusive behaviours**
- The Drive Partnership **Home - The Drive Partnership**



## 5. Legal information (including legal aid)

### Non-Molestation Orders

You can ask the court to grant you a Non-Molestation Order, which is an injunction type order, governed by Family Law Act 1996.

Applications for a Non-Molestation Order can only be made by 'associated persons'. A person considered associated with another includes:

- They are or have been civil partners or married;
- They are or were cohabitants (living together as a couple);
- They have or have had an intimate personal relationship;
- They have lived or live in the same household (excluding employer/tenant/lodger/boarder relationships);
- They are relatives;
- They have agreed to marry or enter into a civil partnership;
- Share a connection through a child (as parents, parental responsibility holders, adoptive parent).

To apply for a Non-Molestation Order, you must complete Form FL401 and accompany the application with a signed witness statement and draft order.

Non-Molestation Orders can be made 'without notice', which means without the other party's knowledge. The court will take a cautious approach about the safety of an applicant. If an order is made without notice, the order is only effective when the order is served on the respondent, and this is most commonly carried out by a process server who will personally serve the order on the respondent.

A Non-Molestation Order can prevent the respondent from carrying out several acts such as:

- Contacting you;
- Coming near your property or entering your street;
- Contacting you via a third party;
- Being violent, threatening violence, harassing, intimidating or threatening you;
- Attending your workplace.

The order can also extend to a relevant child.

When a Non-Molestation Order is granted, a return hearing is scheduled by the court. At this hearing:

- The respondent can present their case and ask the court to dismiss the order;
- The court may schedule a full contested hearing to examine the allegations in detail, with sworn evidence.
- The court may dismiss the order.

In most cases, the order will remain in effect until the final decision is determined.



## Undertakings

At the return hearing (or an on-notice hearing), the court will consider whether an undertaking is suitable as an alternative. This is a formal promise to the court. This cannot be used if physical violence has occurred.

## Breaching a Non-Molestation Order

The breach of a Non-Molestation Order is a criminal offence with a possible prison sentence. If the order is breached, then an arrest may follow, charges can be brought before the criminal court.

## Occupation Orders

An Occupation Order is a court injunction that regulates who can live in a property, governed by Section 33 of the Family Law Act 1996. It can be made alongside a Non-Molestation Order. This is often applied for by someone who has suffered domestic abuse and no longer wishes for the other party to live in the home because they are frightened of them, they require some form of protection.

You can apply for an Occupation Order if you are classed as an 'associated person' as detailed above.

An Occupation Order can:

- Enforce your right to stay in your home if you have been asked to leave;
- Allow you to return to the home if you have already been forced out;
- Exclude your partner from the home, or from certain parts of it;
- Prevent your partner from coming within a certain distance of the home;
- Set out who must pay the rent, mortgage and other household bills.

To apply for an Occupation Order, you should complete a Form FL401, and a witness statement.

When deciding whether to make an order, the court will consider:

- The housing needs and housing resources of each person and any relevant child;
- The financial resources of each person;
- The likely effect or any order, or of any decision by the court not to make an Occupation Order, on the health, safety or well-being of each person and of any relevant child; and
- The conduct of each person in relation to each other.

The court must consider the risk to any person or relevant child. The order should not be made if:

The respondent or any relevant child is likely to suffer significant harm if the order is made. The harm likely to be suffered by the respondent or child in that even is as great as, or greater than, the harm attributable to conduct of the respondent which is likely to be suffered by the applicant or child if the order is not made.

If an Occupation Order is made, it does not change the ownership of the property, rather it confirms who can remain living in the property.

An Order is often made for 6 months.



## Child Arrangements Orders / Prohibited Steps Orders

If there are children of the family, you can apply for a Child Arrangements Order, governed by Section 8 of the Children Act 1989. Those orders can stipulate who a child lives with and who they spend time with.

You may also be eligible to apply for a Prohibited Steps Order which is an order that stops a parent carrying out certain actions, such as taking a child out of the jurisdiction of England and Wales or making unilateral medical / education decisions.

Legal Aid is available and you should consult a solicitor to carry out an eligibility test.

Other remedies outside of the Family Law arena:

## Domestic Abuse Protection Orders

Domestic Violence Protection Notice/Orders (DVPN/DVPO) are being replaced by Domestic Abuse Protection Notice/Orders (DAPN/DAPO) under Part 3 of the Domestic Abuse Act 2021.

They are legal injunctions to protect an individual from further harm from the abuser. They can provide various protections, such as banning contact or requiring the abuser to leave a home. These provisions are being piloted from 2024 in Greater Manchester, Croydon, Bromley and Sutton and with the British Transport Police. Two further areas joined in 2025 - Cleveland and North Wales.

A DAPO can be applied for by:

- Police
- Victims
- Relatives or support professionals
- Courts during family, civil, or criminal proceedings.

A DAPO can prohibit the perpetrator from:

- Contacting the victim
- Coming near the victim's home
- Entering a specific address or area.

A DAPO can require the perpetrator to:

- Attend behaviour-change or rehabilitation programmes
- Take part in drug or alcohol treatment
- Undergo mental health assessments
- Comply with electronic monitoring (tagging).

## Housing Act (1985 and 1988)

Ground 2A, Schedule 2 Housing Act 1985 and Ground 14A, Schedule 2 Housing Act 1988, gives grounds of possession against secure and assured tenants of Local Authorities and social housing providers where one partner has left the dwelling-house because of violence or threats of violence from the other partner towards them or towards a member of their family who was residing with them.



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# Sheffield Hallam University

*Gambling Harms & Domestic Abuse: A Resource for Housing Professionals*

DENEDO, Mercy, BROOKFIELD, Kathryn, EJIOGU, Amanze, EJIOGU, Chibuzo,  
HENDERSON, Kelly and RILEY, Liz

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