

VITA

Gamban's Impact

User views and experiences

Alexander Kallman and Clare Wyllie

10 December 2020

Declaration of interests

The report was commissioned by Gamban, who paid for this report on the understanding that the content is not subject to control by them. Control sits solely with Vita CA Limited.

Thank you

We want to thank all those who chose to take part in our survey, and people who shared their experiences with us in interviews and by email. Your input is invaluable.

Summary

Experiencing harm

- People found gambling highly addictive, especially online slots and casino games, via mobile phones. They felt gambling companies and marketing encouraged their addiction and exploited their vulnerabilities.
- Gambling caused harm to relationships, finances, employment, and health.
- Stigma, difficulties in finding information and accessing help were universal experiences.

Using Gamban

- When Gamban worked it was a powerful tool, blocking both regulated and unregulated online gambling.
- The majority were positive about Gamban and said it was good value for money – even if they had bypassed the block to gamble online. A minority who had circumvented Gamban or gambled when it did not block a gambling site, were very dissatisfied.
- The main challenge appeared to be compatibility with the many different devices and operating systems.
- Half of the respondents found Gamban through an internet search.
- Gamban was simple to install, worked immediately and could be done in private. For these reasons, Gamban was often the first step people chose to take, rather than contacting the gambling helpline or GAMSTOP.

Gamban's impact

- Gamban was referred to as a safety net, as it protected people from gambling and urges to gamble. Knowing that they could not access gambling on a device provided strong emotional relief.
- The thought of hindrance to accessing gambling websites when the urge to gamble came, was often enough for the urges to subside.
- Gamban allowed people to stay connected and continue to use their phone and the internet, which otherwise they would have had to give up.
- For most, Gamban had a positive impact on their mental health and wellbeing. Gamban gave people space to reflect, seek further help and make positive changes to their lives.
- Gamban alone was not a fix for addiction. Those who remained socially isolated, were struggling to cope with mental or physical health problems or who were burdened by enduring financial harm, tended to continue being trapped in gambling.

Gamban and other tools, treatment, and help

- The vast majority said that self-exclusion tools (Gamban, GAMSTOP and bank transaction blocking) worked better together, as each provided a different element of protection.
- Gamban was an important support to gambling treatment and gave protection when treatment ended. However, there was a lack of knowledge of the National Gambling Treatment Service or a view such services would not be of help.
- People were afraid to disclose their gambling problems to GPs or mental health services. If they did, they felt dismissed or judged.
- Friends and family were a motivator for people to address their gambling and to use Gamban. Gamban also helped affected others as it gave them peace of mind.

Recommendations

- Ensure Gamban functions on all devices and operating systems, consistently.
- Most people in need of help for gambling difficulties are not in touch with formal treatment services. Most people had found Gamban by scouring the internet for help or word of mouth. We recommend Gamban increase advertising and marketing and think about what other points of contact they could use to facilitate access to their product. At the same time, Gamban could consider what could be done to proactively facilitate access to other forms of help and support for people who sign up with them
- Gamban should target and tailor information for affected others.
- There should be a single place with the option to sign up to all self-exclusion tools (including offline). People felt GAMSTOP and Gamban should join up. That these two tools were separate did not make sense from the point of view of many of the people needing help.
- Gambling companies have by far the most contact of any organisations with people experiencing difficulties due to gambling. They should facilitate access to Gamban and other such tools.
- Gambling is an addiction based on the use of money. This means financial services are the other significant point of contact. In addition to providing transaction blocking, banks could facilitate access to other self-exclusion tools and sources of help. Financial services responsibility to protect vulnerable consumers should include those with gambling difficulties.
- Gambling advertising was universally bemoaned. The one additional function people asked for was the option to block gambling advertising.

Purpose

GamBan is a company providing gambling blocking software since 2015. This software is the most effective at blocking access to the widest range of gambling websites and apps, compared to others on the market, according to an evaluation by [Winning Moves](#). Vita CA did a subsequent rapid consumer review of gambling self-exclusion, showing that GamBan performed above other gambling blocking software on aspects important to consumers, such as clarity of consumer information, user support and the software not intruding on the general use of a device it is installed on.

There is a little research on gambling self-exclusion in general, and next to no evidence on blocking software specifically. Little is understood about GamBan's 'consumer journey', how the tool is used and the impact it has – or how it might develop to further meet people's needs. Little is known of its use in relation to other forms of self-exclusion. To remedy this, GamBan commissioned us to conduct an independent review.

The purpose of this report is to:

- **Learn from people with lived experience about the impact of GamBan** and
 - how it works in their lives
 - what matters to them about blocking software
 - how it can be improved, developed, and marketed.
- Inform the future strategic decisions of GamBan and product development.
- Put users at the centre, to better meet their needs and reduce gambling harm.

Putting people's experiences and desires at the centre delivers actionable, innovative insights, that fit with people's lives, and make a difference.

Gambling self-exclusion refers to tools which gamblers can use to prevent themselves from being able to gamble.

For this report, there are three kinds of tools:

- Gambling blocking software (like Gamban), which can be installed on a phone or computer and which stops the person being able to get onto a gambling website or app.
- GAMSTOP, a scheme run on behalf of online gambling companies. A person can sign up to have all the regulated online gambling sites prevent them from gambling using the identity details they have registered with. There are separate schemes for offline gambling (one each for bookmakers, casinos, and bingo). The Gambling Commission requires all gambling companies they license to belong to these.
- Bank transaction blocking, whereby a person activates an option available on their bank account which prevents the processing of any payments to gambling companies.

Methods

Users of Gamban were asked to complete an online **survey**. A link to the survey was distributed via an email from Gamban to users on their database. This survey asked permission to share anonymised survey results with the research team and willingness to be contacted by the researchers to take part in an interview.

The survey was sent to approximately 12,000 users and received 280 responses. 14 people were then recruited through the survey to take part in an online **interview**, to provide insight into the survey responses. A further two people provided feedback via email.

Both samples are self-selected. People volunteer to take part. Using a self-selective sample runs the risk of bias, in that participants willingness to volunteer may be determined by availability or strong views. This could arguably be seen in both the survey and interviews, where the tendency was either to be very positive, or for a minority, very negative.

Gamban does not collect information on the characteristics of its users (e.g., socio-demographics or gambling profile). Consequently, it was not possible to assess how representative the people who took part in the research are of Gamban users in general.

However, we are confident in drawing observations and insights from the data. The survey and the qualitative data supported each other. In the qualitative data, there was a remarkable commonality in experiences and views across people who took part, regardless of background. Across the interviews, no new themes were emerging, meaning we can be confident this sample covered the key issues.

Survey sample

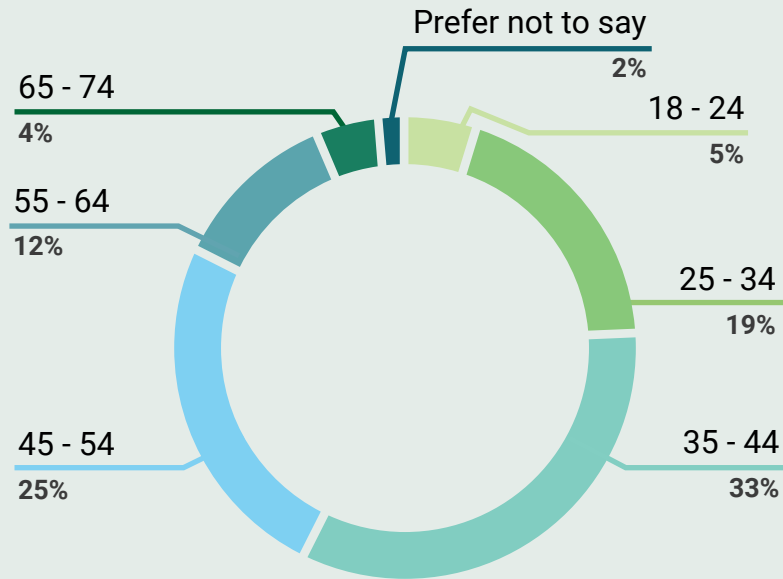
60% male

38% female

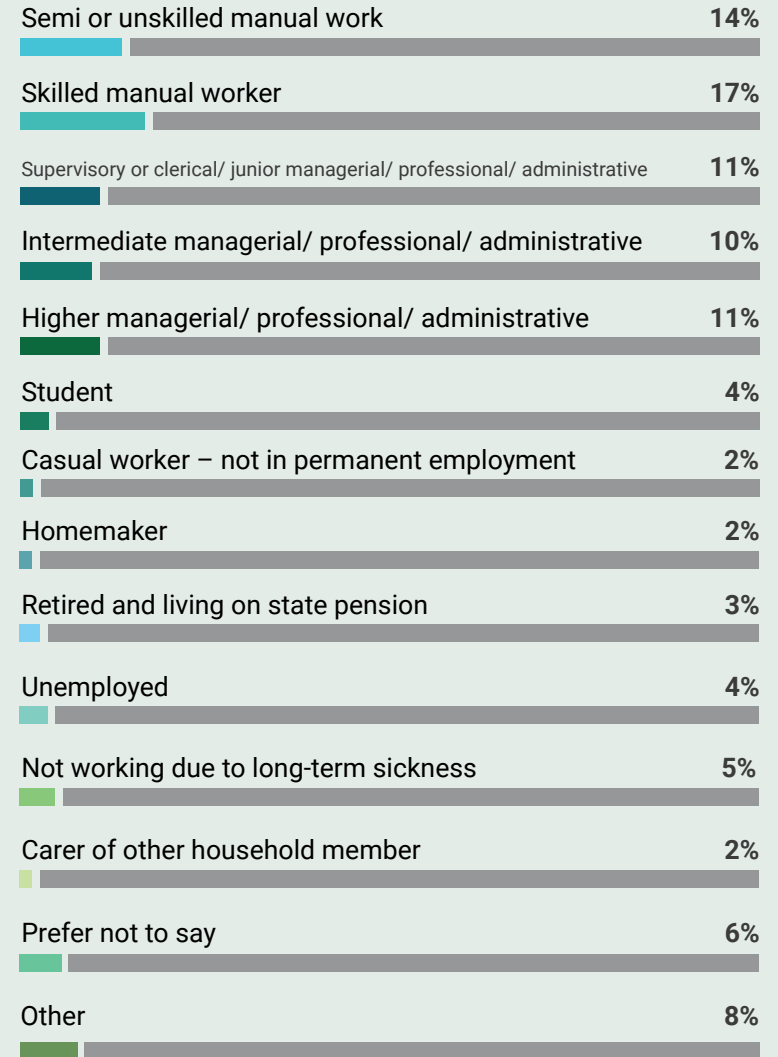
3% prefer not to say



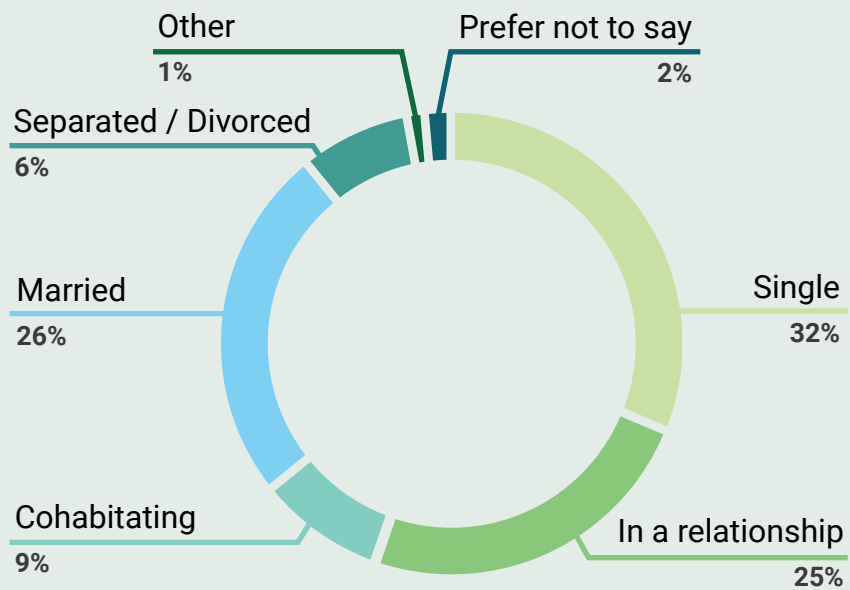
Age



Work



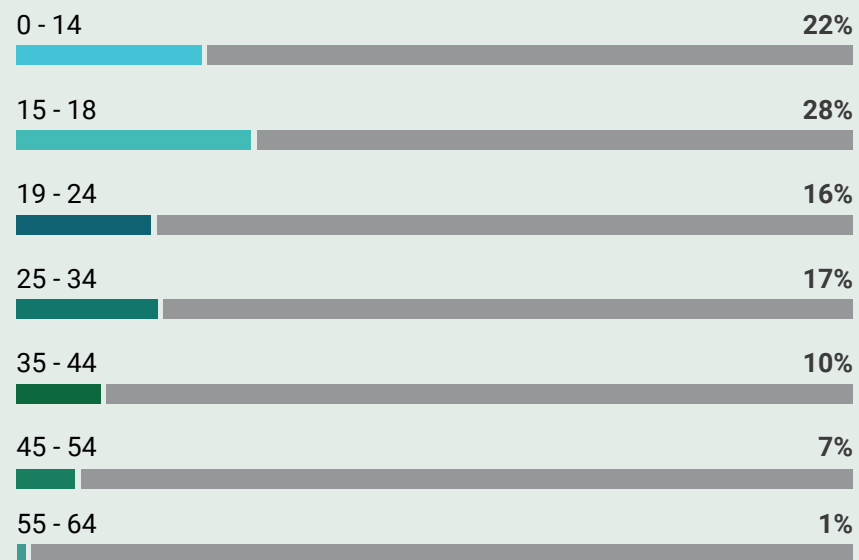
Relationship status



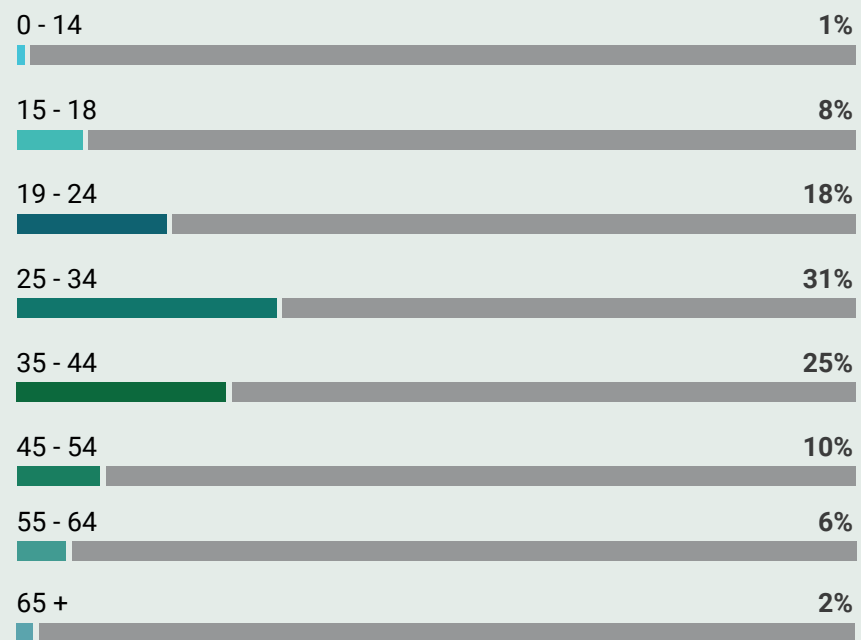
Ethnic group



Age at first experience of gambling



Age at onset of gambling problems



Interview sample

The interview sample reflected the socio-demographic profile of those who completed the survey well. There were ten men and four women. Eight were in midlife (35 – 54), four were younger (under 35) and one was over 55.

Relationship status included single, in a relationship, married, separate/divorced, and there were people with and without children. The full range of work categories was represented. One person was someone affected by the gambling problems of another.

There was an effort to recruit those from different ethnic groups. However, all who took part were white British, Irish or from another white background.

Findings

Experiencing harm

People described how addictive they found gambling and the damage to relationships, finances and health.

“ I couldn't leave till I was, I well, I had no money left. It can become life-changing and ruin your life, basically. ”

- In the interviews, many recalled their first experiences of gambling with family, on the horses, at arcades, card games at home or bingo. Overall, people described turning to gambling when they were feeling **anxious, low**, or having problems in their lives. They became more involved with gambling, moving to **riskier** forms of gambling, gambling more money, more intensely and for many hours. Often, gambling would worsen in times of difficulty, followed by periods in which the person tried to stop or bring their gambling under control.
- Some described gambling as '**zoning out**', by doing actions that were repetitive but absorbing, moving into autopilot. For some, gambling was about achieving a **heightened state**, of anticipation, excitement, and adrenaline. Mostly, people described how money, wins, and losses became secondary to the experience itself and time would vanish. Once the money had been used up and they were forced to stop they would be confronted with their losses and experience **shame** and **distress**.
- People described **damage** to relationships, finances, employment, mental and physical health due to gambling. These harms could in turn exacerbate the gambling difficulties, as people turned to gambling to cope.
- All described how their addiction had been **worsened by practices of the gambling industry**. Difficulties had deepened with the introduction of machines in bookies and bingo halls, and then online gambling, especially online slots and casino games, and via mobile phones. People spoke of being unable to escape gambling advertising, being targeted with offers, often for riskier products, and being encouraged to gamble with subsidiaries of companies they had self-excluded from. Reverse withdrawals or the delays in paying out winnings led to more gambling.
- Several were **critical of financial services**, and the ease with which they had been able to increase credit limits, get new credit cards and loans, even when the bank was aware of their gambling problem.

“ I think it’s an escapism for me. Whereby it’s quite mind-numbing, it’s exciting. But also mind-numbing, because you can switch off and hours feels only like a couple of hours. You go into a trance-like state of nothing else matters, I think coping with stress and anxiety. ”

“ I will blow every single penny I have. I used to get as excited to bloody lose, as if I would win. It seems like gambling was my escape from the world. And it didn’t seem like I was actually gambling until it would say, I have no money in the bank, and it’ll be like ****, sorry for swearing. ‘What am I gonna do now?’ So, earlier this year, I tried to commit suicide again. Gambling for me sort of completely ruined my life. ”

“ Like when you’re doing it, you’re not thinking about literally anything else. I would feel like I was in a trance, I could sit there for 6,7,8,9 hours on my computer. It gets to the point you’re not even thinking about it as money anymore. It’s just a high. ”

“ But these online ones there is almost no limit. I was betting £50 a spin, which is an hour’s pay for me. So, if I’m losing that every frickin two seconds. Even the game designs are way more...they’ve done them so well now they managed to really, really absorb you. ”



Online slots were overwhelmingly a problem for people (74%), followed by online casino (50%).



87% spent over £201 a month gambling in the three months leading up to installing Gamban, and 42% over £1,000 a month.



65% had gambled 4 days or more a week.



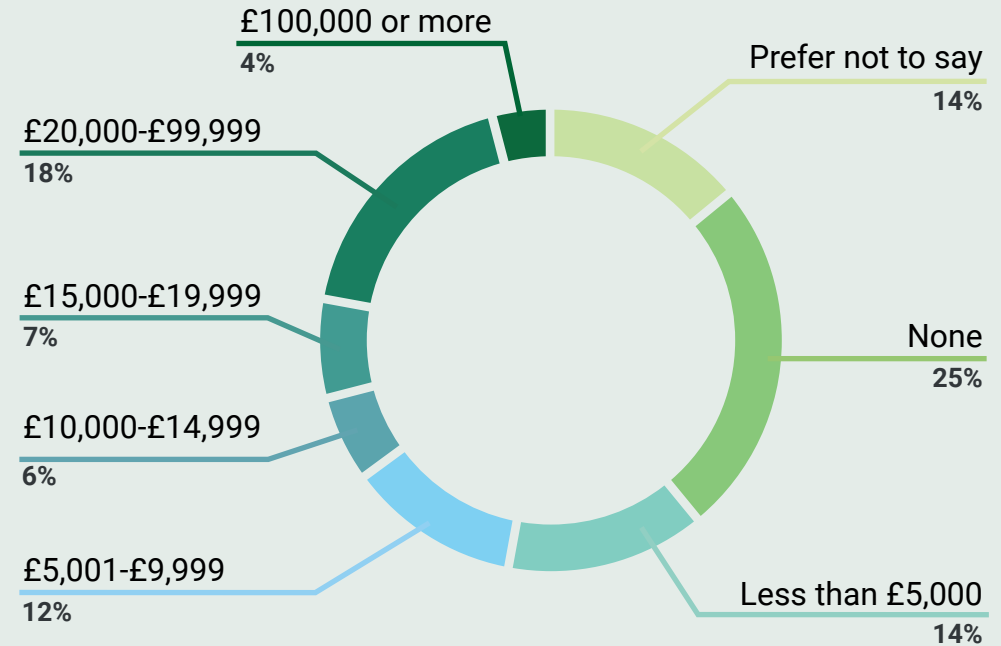
61% were in debt due to gambling (with 14% not wishing to say).

“ They attract you and slowly, slowly, you became involved in those things. Those machines, the sounds and the lights and I think this is very malefic. ”

What gambling products have caused you difficulty?



How much debt do you have due to problems with gambling?



“ It was very minimal at the start, mainly on bingo. Then I got five free spins on [slots]. I actually won nine and a half grand from it. And this is where everything kick-started. ”

“ What that winds me up about the advertising on TV and how they want to get you involved in sports betting. But as soon as you do that, they bombard you with stuff about these casino games where you can lose critical amounts of money in an extremely short period of time. ”

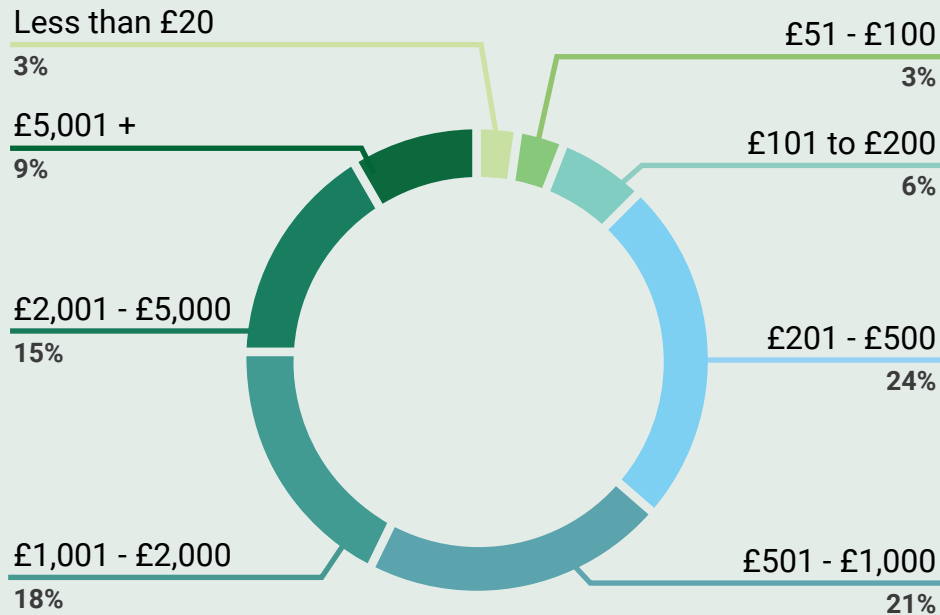
“ [My wife] realized quite soon that it wasn't me being evil or nasty or horrible. I'm a [not a] bad person. It was something that allowed me to be this horrible gambler. Nobody forces you to gamble. They make it as easy as they can for you to gamble. They encourage you to gamble. ”

“ I had £50,000 pounds of gambling debt. So that had a huge impact. I'm trying to keep it a secret from everybody. People can't understand why you don't have any money for things, and you have a job. Trying to hide any secret, I think people can pick up on that. They can sense you're not being as honest as you should be. And also, my health, because of the amount of anxiety and stress. ”

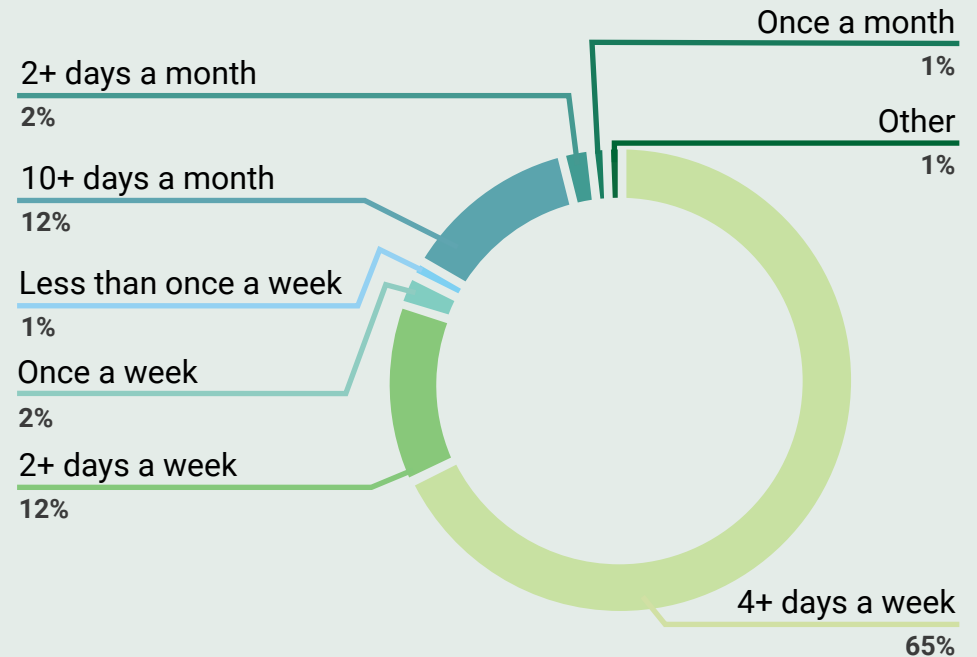
“ A pop up came and said 'Oh, do you want to borrow some money from us?' All I did literally was click on a button. £2000 pounds was transferred within seconds into my bank account. Well, to me it was 2,000 spins and I eventually ended up in about £16 or £17,000 worth of debt. ”

“
 For me, it didn't really escalate
 until the internet really took off.
 ”

Thinking about the three months
 before you installed Gamban, how much
 on average did you lose gambling in a
 month (net loss)?



Thinking about the three
 months before you installed Gamban, how
 many days, on average did you spend
 gambling in a month?



“
 It's the buzz of it. It's addic-
 tive. It's kind of like a drug.
 ”

Finding Gamban

Stigma and difficulties in finding and accessing any support were brought up by everyone. Most came across Gamban through an internet search.

“
It’s a secret addiction. It’s not like alcohol or drugs, where you can see it. It doesn’t have any visible effect on you.
”

- All people interviewed spoke of the lack of understanding, **judgement** and **stigma** that went with gambling problems. They feared or experienced this from others and themselves. They struggled with what to do and whom to turn to.
- Several could identify a specific event or moment of insight which galvanized them to act. For a few, action was insisted upon by people close to them. Most described several attempts to control or stop gambling, and relapses, either momentary or extended.
- **Finding tools, help and support was a hit and miss affair.** People stumbled onto different forms of help and tried various means until they found what worked for them.
- The same was largely true for Gamban. The majority found Gamban searching the internet. Some looked for Gamban when they saw it discussed in online forums. One heard about it through a chance meeting with another gambler. For a couple, family members had found it and said they should install it. Some had used the National Gambling Helpline or Treatment Service and learned about it this way. One was provided with a subscription by a gambling company when self-excluding.

“No one’s helping. I don’t know, what I need to do to get people to understand me. Usually, people say, ‘Just stop it’.”

“I can see that I was completely out of control. It wasn’t me. And there was no joy at all. I was actually addicted to stress. It’s very strange what I’m saying. I got like, a payment or salary. There was no joy, but just to destroy that money. I realised that it’s something I can’t understand, because I don’t have the experience to understand that, and nobody around me has.”

“I was comparing this behaviour to smoking or alcohol. Gambling is a much bigger issue. If somebody becomes alcoholic, it’s more accepted by the society that this is an illness. This kind of thing is like, he’s an idiot, or it’s his fault. It’s more difficult to actually ask for the help. And the right help.”

“Gambling to the outside world. It’s a hidden addiction. And there’s nobody really to save you along the way.”



Half of the respondents found Gamban through an internet search. More found Gamban through friends and family (9%) than through their GP (1%) or mental health service (3%).

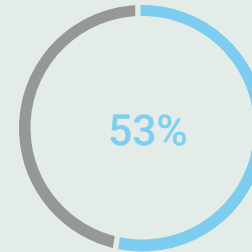


Most installed Gamban because of a big loss (39%) or harm they were experiencing (53%) or because they wanted to change (47%). 20% were motivated by friends, family, an employer, or someone else affected by their gambling.

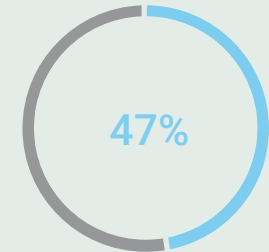
“ I feel this anxiety, grief, even this feeling of culpability. Why have I done this? ”

What motivated you to use blocking software?

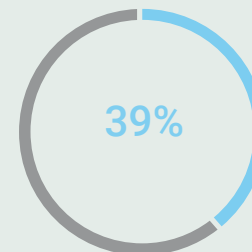
I was experiencing harm due to my gambling



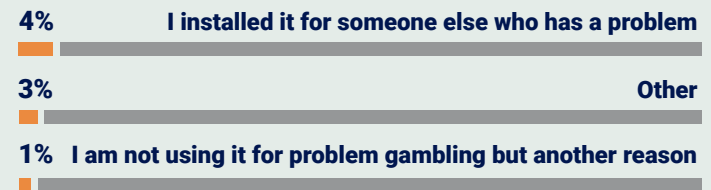
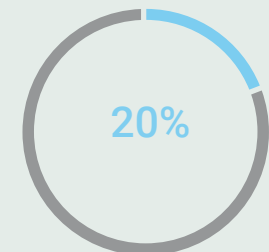
I decided I wanted to change



I was desperate immediately after a big loss from gambling

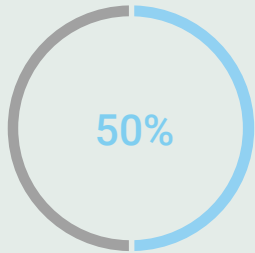


I was told I had to do something about my gambling

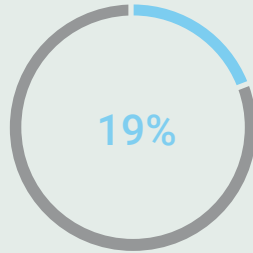


How did you find out about Gamban?

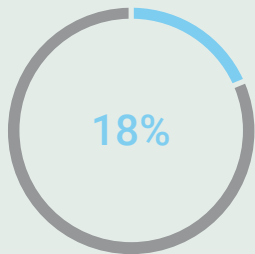
Internet search



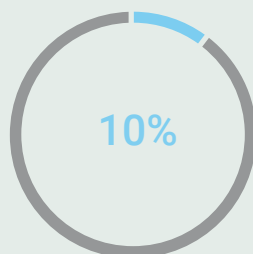
Online gambling company



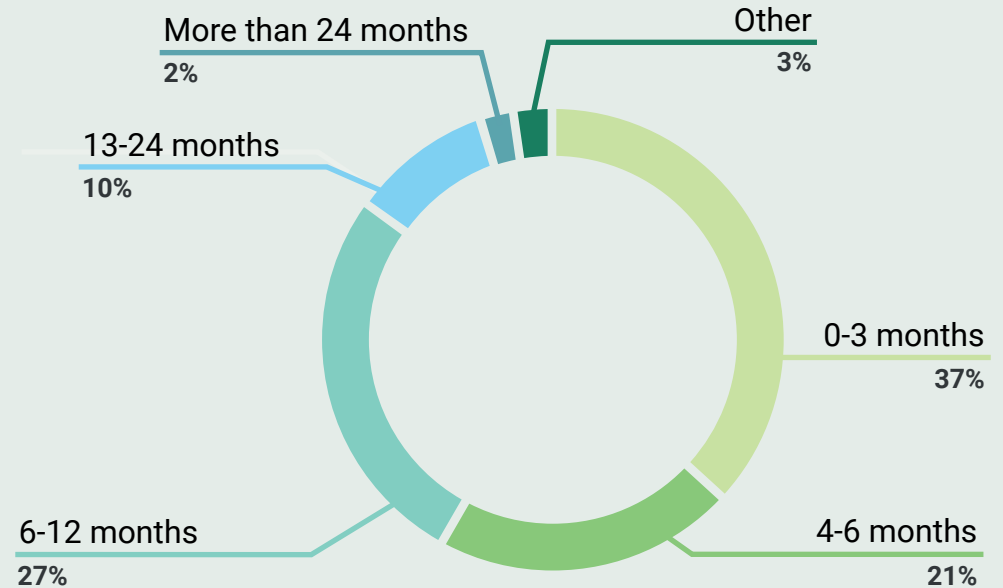
National Gambling Helpline



Specialist gambling treatment services



Number of months using Gamban



“ I beat myself up for it. I really beat myself up for it. I must go through, like, upset and regret, guilt. ”

Using Gamban

Installing Gamban was a simple first step, that provided immediate protection, across the vast online gambling opportunities available. Most rated the tool highly and said it was good value.

“

It was something I was able to do. And it wasn't forcing me to go somewhere or whatever. This was very clear and fast.

”

- From the interviews, installing Gamban was not the result of people scrutinising different gambling blocking software options. It was the blocking software they found first on the internet, the website appeared professional, it was recommended to them, they were given a subscription or were unaware there were any others. One person had switched to Gamban from a blocking software they felt invaded their privacy.
- Often people said they had chosen Gamban as the **first step**, rather than signing up with GAMSTOP or talking to treatment services. It was private, simple, and quick to get and install and gave protection right away, without having to wait, disclose any information or go through a formal process.
- One mentioned the free trial, as this encouraged them to give Gamban a try without a cost. A couple said that the monthly subscription contributed to them choosing to start with Gamban, as the idea of giving up gambling was hard, and they wanted to know they could unsubscribe if they wanted to. One said Gamban made it too easy to unsubscribe and begin gambling again. One wanted to have a lifelong subscription.
- Some people had been given the subscription for free, with one feeling that such a tool should always be free. However, several spontaneously said that Gamban was very **good value for money**, especially when they compared the cost against the money they would have spent gambling.
- People found it important that Gamban posed a **strong barrier to gambling**, across **all online gambling opportunities**.

- Some mentioned the importance of being able to install Gamban on all the devices they could use to gamble with one license – including computers at work, or phones belonging to family members. Others seemed unaware one license covered multiple devices. Others chose to install it only on the device they were most at risk of gambling harmfully on (usually their mobile phone). Some said it did not work on all their devices or had interfered with the functionality of a device, so they uninstalled it from that particular one.
- However, everyone interviewed mentioned that they knew it would be possible to get around Gamban if they wanted to. For some, it was enough that they would have to try and get around it to put them off trying to gamble. Around half described how they had gambled after installing Gamban. This was through gambling offline, using a device it was not installed on, focused efforts to get past it, or when it had not worked to block them from accessing a gambling site.
- Several instances of circumventing Gamban were induced by receiving **direct marketing from a gambling company**.
- For a few people, Gamban was used to control rather than abstain from gambling. They had developed methods to turn it on and off or removed it from devices where they felt they were less likely to gamble harmfully. Others were clear that any gambling or exposure to gambling was dangerous for them and wanted the barriers to gambling to be as strong as possible.

“It does what it sets out to do”

“ We didn’t manage to find a single site that I could possibly have gone on in the first place. It was a relief to me. There’s no access, so why bother? ”

“ It does make it feel like [it’s] going to be such a process to try and gamble. If you really wanted to you, you could do it. But just the fact that it just makes it more difficult. ”

“ I did want to curb the whole addiction, but in some sense, I still want to do it. So, I think [with GAMSTOP] it’s the whole admitting that, ‘Yeah, I have a problem. Can you stop me?’ It’s easier to just do it with your bank or something like that which is totally private, than signing up to a scheme specifically for people with difficulties. ”

“ You see on social media and the internet and stuff is so big and wide. So, it does need to just be a hard stop. ”



The likelihood to recommend Gamban on a scale from 0 to 10 received an average response of 7.3.



The likelihood to recommend yielded a Net Promoter Score (NPS) of +23.

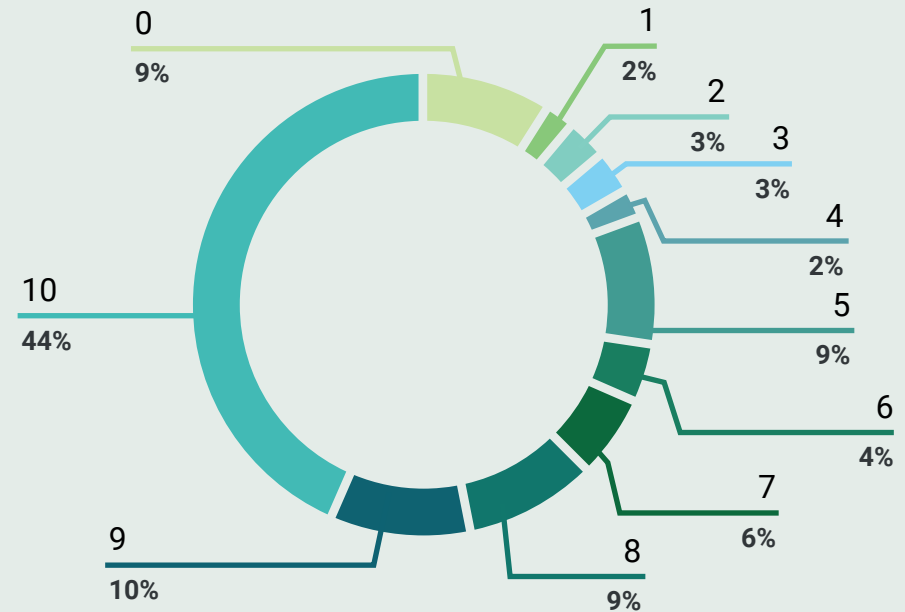


Slightly above half paid for their subscription (56%).

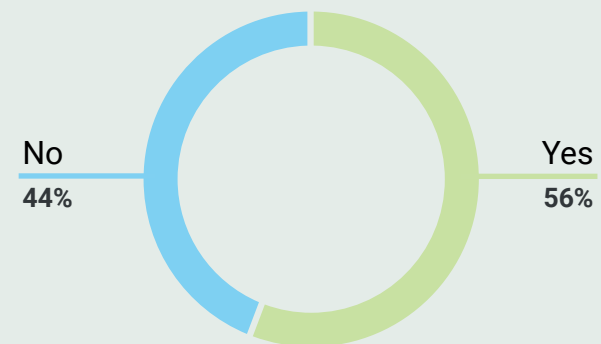


The people who paid for their subscription to Gamban was asked about the value for money on a scale from 0 to 10, with an average score of 7.3. 44% rated it 10 out of 10.

How likely are you to recommend Gamban to a friend or colleague?

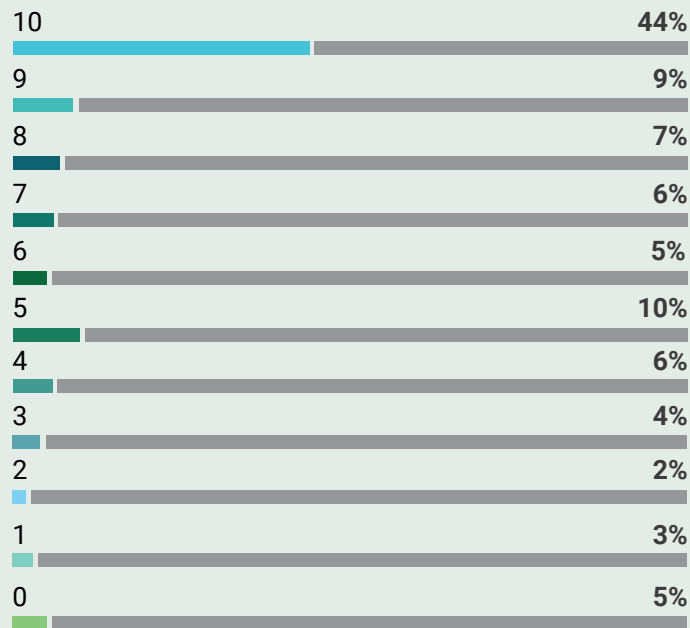


Did you pay for Gamban?



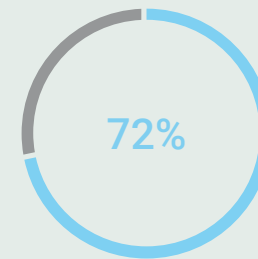
“ It was like £25 for a year? I could have gambled that in literally two seconds. ”

How would you rate the value for money of Gamban?

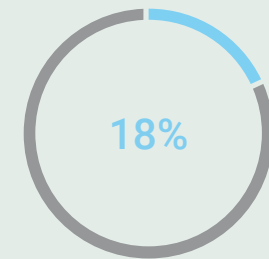


Which other gambling blocking software have you tried?

I have not used any other gambling blocking software



Gamblock



13%

Betblocker

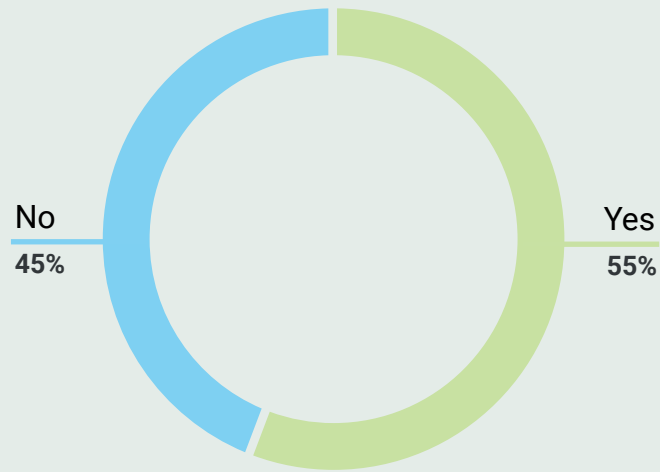
5%

Betfilter

1%

Betquit

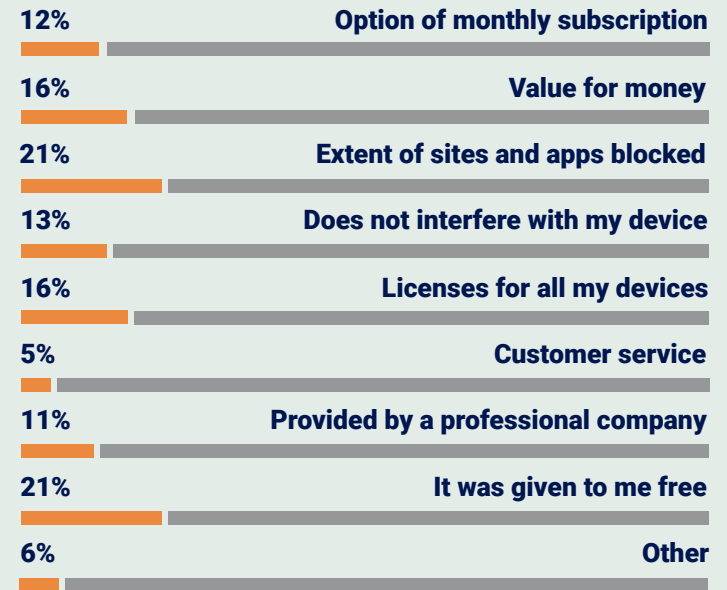
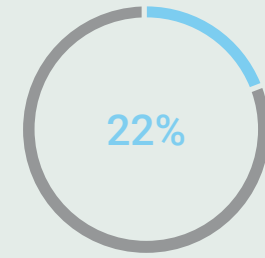
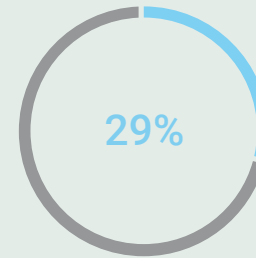
Have you gambled since installing Gamban when you were trying not to?



Why did you choose Gamban blocking software rather than a competitor's?

It was recommended to me

Ease of installation



Gamban's impact

Gamban gave people space to reflect, seek further help, and make positive changes to their lives. It provided emotional relief from the stress of urges to gamble. However, Gamban alone was not a fix.

“It gives you space and it gives you the knowledge something is there. It takes a decision out of your hands.”

- Gamban started immediately **to stop further harm**. Several said that Gamban had saved their life.
- Gamban was often described as a **safety net** or a security blanket. People explained how their urges to gamble felt overwhelming and having Gamban made them feel protected. This was a relief in itself.
- Gamban gave people **space** from gambling, in which they could 'break the habit'. This allowed them to find other things to do with the time they gained, **recover** financially, and **rebuild** relationships. Motivation to keep going grew with having money in the bank again, spending time with people or doing things that mattered to them.
- By contrast, some people continued to be burdened with overwhelming debt, were socially isolated or were struggling to cope with mental or physical health problems.
- For some, taking the first step and installing Gamban helped them to acknowledge the problem and **seek other forms of help**.
- A couple mentioned the importance of Gamban for them during the COVID pandemic lockdowns.
- A few said that Gamban had allowed them to **stay connected** and continue to use their phone and the internet, which otherwise they would have had to give up.
- People's reaction to being able to circumvent Gamban was mixed. Some felt Gamban was still a very important and useful tool and that no tool was foolproof. Some reflected that there was no 'quick fix', or 'silver bullet' and relapsing was part of recovery from addiction. For some, it led them to use other self-exclusion tools, as well as or instead of Gamban. Others felt very **let down**, that Gamban had promised to protect them and failed, and blamed Gamban for the money lost.

“I tell myself that I would have quit anyway. But I think knowing that this is on there. You just physically can't do it compared to what would happen if I slipped up.”

“I just felt an inch taller, or I just felt like a weight being lifted. You know, I got a safety blanket. Every time I go to the computer, I'm safe. I don't think people can appreciate what a big deal that is. I could safely use my computer. It made me more productive as well. Gambling stole so much of my life.”

“Understanding that it's not the solution to the problem I'm facing. Gamban played a very important role at the beginning. It was the immediate action I could take which prevents me to do any more dangerous actions on myself and immediately removed the biggest threats from me. I was feeling more protected.”

“All the bits, if they work correctly, are a great help. But all the blockers in the world, there's always going to be a way around them. I think getting to the root of the problem is the answer, find out why I feel compelled to gamble.”

People were asked to rate on a scale from 0 to 10. These are the average ratings for each question.

Gambling

I am better able to control my gambling 6,9 ★

I am less stressed when I have urges to gamble 6,4 ★

I have fewer thoughts about gambling 6,2 ★

I have fewer urges to gamble 6,1 ★

Mental health

I can think more clearly 6,8 ★

I feel more relaxed 6,7 ★

I feel more able to deal with my problems 6,8 ★

I feel more optimistic about my future 6,9 ★

Wellbeing

I am better able to form and maintain close relationships with others 6,3 ★

I am more able to work or do things that make me feel useful 6,6 ★

I am better able to look after my home 6,6 ★

I am better able to enjoy social leisure activities with other people 6,5 ★

“ Gamban was a first step in acknowledging that I think [gambling] was becoming a problem. ”

“ Thank you for saving my life. ”

“ I think it's great. I think my mind is focused on the right things now, instead of just gambling. ”

“ It’s has helped me an awful lot. But I also think that if the person doesn’t want that help, or is not ready to give up then... I’ve tried loads of different things and never been able to give up gambling, you know, after a month or two or even a couple of weeks or whatever. But this time, I just seem to be, well, I’m a lot more determined. I’m in a happier place in my life. And I think that helps as well. ”

“ If you have a month or two months off, and then you realise that you’ve got like, loads of money still in your account that you wouldn’t have had a few months ago, you think, ‘Why is that?’ And then you realize that these tools are actually saving money, essentially. ”

“ In your crazy moments, you are slowed up. So, if I look at my phone, and I’m like, I can’t do it. Because you know you can’t do it almost makes you not want it. But if you know you can do it then it’s always all on your mind. It takes away that stress and anxiety. ”

Gamban and other tools, treatment, and help

Other tools to prevent access to gambling

The self-exclusion tools (Gamban, GAMSTOP and transaction blocking) worked better together, as each provided a different element of protection.

“

I think someone who does have an issue with gambling, you need to have multiple tools. It's just one tool within a set of tools that you have, in order to give you some time to take stock.

”

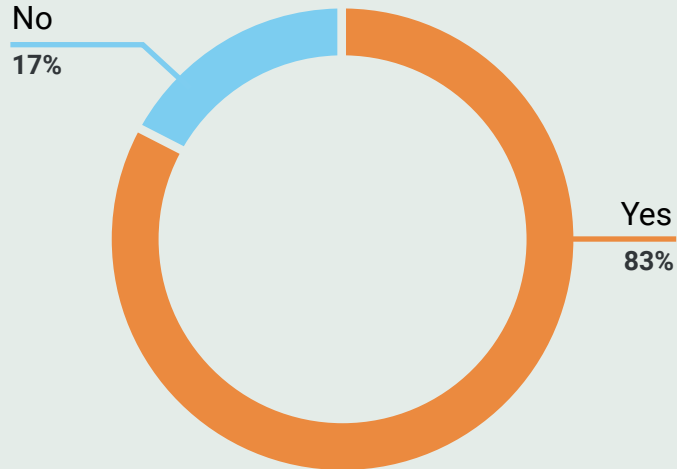
- Many found excluding themselves from gambling sites one at a time to be counterproductive. They continued to gamble on other sites, often subsidiaries or alternative brands of the company they had excluded with and ended up with many more gambling accounts and the associated marketing. Some believed self-excluding from a site resulted in obtaining offers and promotions for linked sites.
- Gamban's contribution was described as blocking access to the full range of gambling opportunities online. This included **protection from gambling on the black market**. A couple also mentioned the importance of being blocked from social gambling or demo versions, as being able to gamble, even if not for money, prolonged or triggered their addiction.
- There was some **confusion between GAMSTOP and Gamban**. People mixed up the names and which tool did what. For example, some complained that when their Gamban subscription ended they were flooded with gambling advertising.

- A few started with GAMSTOP and then installed Gamban, mainly to cover black market sites. Others started with Gamban, as a relatively easy first step. The subsequent decision to sign up with GAMSTOP was described as a formal acknowledgement and **public** declaration that they had a problem. Others did both at once. Some had also signed up with the bookmaker self-exclusion scheme.
- For a few, they did not want to have to sign up with an operator scheme. If they wanted other protection, they preferred bank transaction blocking as it was **private**.
- Several people had heard of bank transaction blocking, but not yet made use of it. Others had changed banks specifically to access the block. A few mentioned that a sufficient delay to remove the block was important for this tool to be effective, as it worked primarily to stop impulse gambling. Some pointed to the range of other online methods of payment not yet providing blocks. Some reported these were now being promoted to them by gambling companies.

“ So you’d self-exclude yourself for a month. But it made me open accounts on other websites. Then all of these temporary bans you did on yourself start to expire, and you’ve got so many more accounts than you actually should have. ”

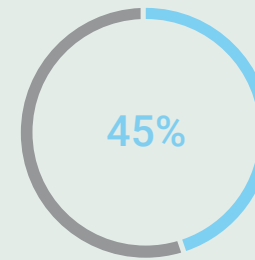
“ But when we really craved it, we found a way around it. Luckily, we found on our bank that we can block gambling and the actual block itself takes 48 hours to come off. You’ve got the impulse to gamble but you have to wait two days, so the edge kind of just disappears. ”

Do you find it more effective to use the methods in combination than to use them separately?

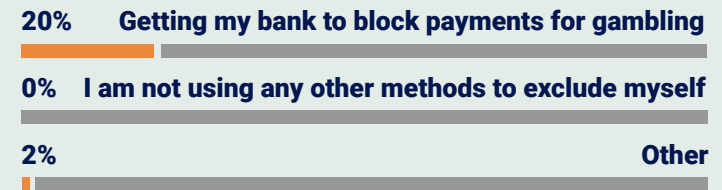
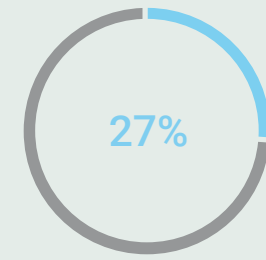


Do you use any additional methods to exclude yourself from gambling?

Asking a gambling company to exclude me



Signing up with a scheme that stops me gambling with many gambling companies (e.g., GAMSTOP)

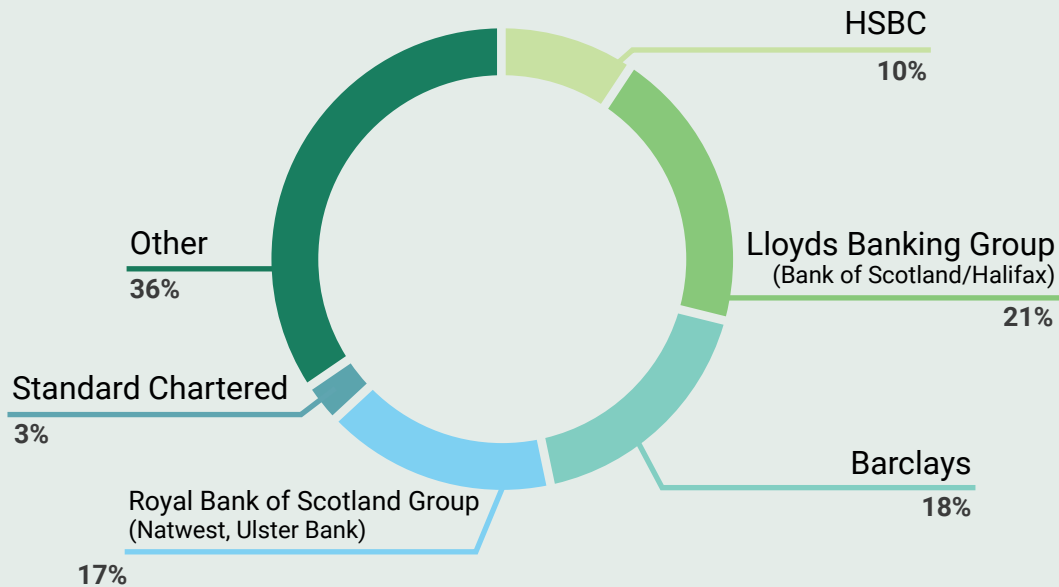


“Banks started introducing blockers, which doesn’t stop you from gambling, you can log onto the app and undo the process, but it targets impulse gambling.”

“Although my bank stops me depositing onto the sites, I can still go on to [gambling sites]. And I can play the demo versions of it, just to get repetitive, Spin. Spin. Spin. Spin. Whereas Gamban blocks the site. Although I would have that craving, I can’t go on anyway.”

“When you have done it individually with each and every one you realise that a lot of them are the same company.”

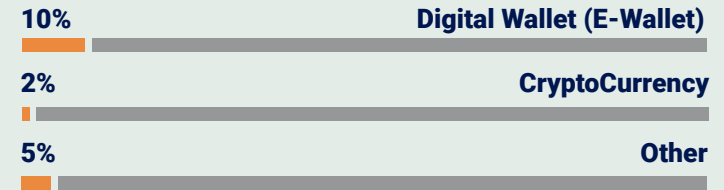
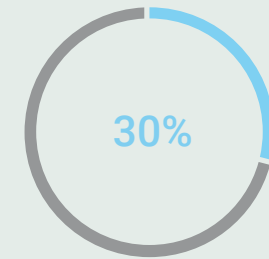
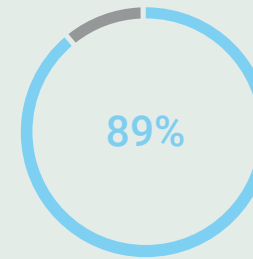
What banking group do you use?



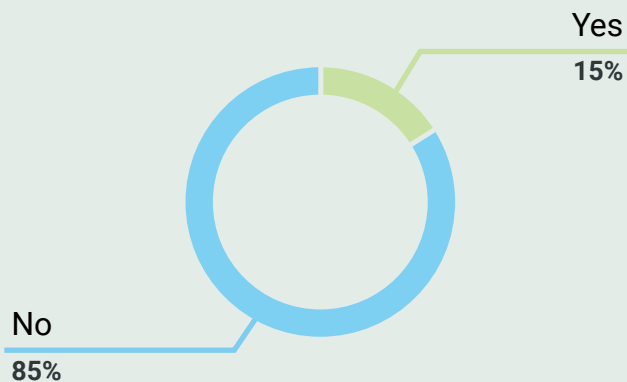
How did you pay for your online gambling?

Debit Card / Credit Card

Paypal



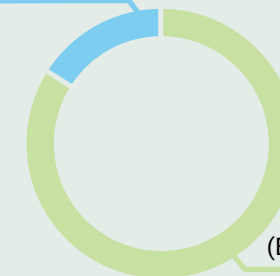
Would you change bank to be able to block gambling transactions?



Do you use a traditional high-street bank or digital bank when gambling?

Digital Bank (Monzo, Starling, Revolut etc)

16%



High Street Bank (Barclays, HSBC, Nationwide etc)

84%

Treatment

Gamban was an important safety net for those using treatment. However, there was a lack of knowledge and confidence in gambling treatment services.

People were afraid to disclose their gambling problems to GPs or mental health services, and if they did, found the response unhelpful.

- A minority had used specialised gambling treatment services – i.e., the National Gambling Treatment Service, including the helpline, Gordon Moody residential care, the London clinic and counselling via Gamcare. Some found this very helpful, some that it helped somewhat, but their problems with gambling had continued, and some had been through treatment more than once. People felt it was important to have Gamban as a **barrier to gambling during treatment** and for continuing protection once treatment ended.
- There was a general **lack of knowledge** of the National Gambling Treatment Service and what it provided. Alternately, people stated that calling a helpline or talking to a counsellor was not for them, or they wished to handle their problem privately, or they did not think it would help. For a few, there was a **lack of trust**, as they believed the services might be part of the gambling industry.
- Most using health, mental health or social services for other difficulties, had not disclosed their problems with gambling for **fear of judgement**. Those that had, described feeling **dismissed** or **misunderstood**.
- Several found reading about the experience of other problem gamblers helpful. The same was said for talking to them or having support from them, mainly in online forums. This was an important and credible source of ideas for what they could try, including Gamban.

“ You can call the helpline, and talk to someone, but I just didn't see that helping me. I think the best thing for me was just to sort it out for myself, and just get this as an extra barrier. ”

“ I think power comes from being independent. I think being independent, and not being labelled on a batch of five gambling adverts. ”

“ I am in contact with the mental health bit of the NHS. But I've never admitted to them that I do have a gambling addiction. If I'm quite honest, it's embarrassing to turn around and tell somebody that you're thousands of pounds in debt because of gambling. ”

“ [After a suicide attempt] I opened up on the gambling, and I told them everything. But that was pretty much it. That was where the support ended. ”

Affected others

Gambling problems can have a devastating impact on friends and family. Gamban helped family and friends trust again and start to rebuild the damaged relationships.

- Concern for relationships was a frequent motivator to address gambling. In some cases, **'affected others' helped people find and install Gamban**, or insisted they did. Supportive and meaningful relationships were also important to ongoing recovery.
- Affected others described their feelings of fear, betrayal, confusion, and lack of understanding of gambling difficulties. They felt that information on how to support a loved one as well as support for themselves was missing.
- Gamban was important to them as it provided **peace of mind** that their loved one was prevented from gambling. Several mentioned the need for a mobile phone today, and the importance of being able to trust their loved one with both their phone and computer.

“ [My stepdaughter said], ‘Well, when he gets his phone back, what’s to stop him doing it again?’ So, we scoured the internet and came up with Gamban. ”

“ Peace of mind. It’s like a raincoat, an extra protection for me and obviously my family. They know I’m wearing this coat now. It takes a big worry away from my friends and family. ”

“ It’s definitely helped with trust and peace of mind that if she’s ever tempted it could be the 10 minutes she needs to think, ‘No that’s a stupid idea’. ”

Legacy of harm

Enduring harms from gambling stood in the way of recovery and created a cycle where gamblers turn back to the harm in attempts to escape it.

- When they stopped gambling, many people were left with a legacy of harms, especially **debt** and damaged credit records. In some instances, debt was at a level that seemed insurmountable or would be **life-long** given their resources – even if they had consolidated debt and/or moved to a debt management plan.
- This made them feel despairing, or wish to gamble, or alternately that they had to gamble as this was the only solution they could see get out of debt. The legacy of harms hindered their ability to move forward and there was a wish to receive help with this.

“It’s very hard, because there’s not much information about how once you’ve caused damage by gambling, how you financially recover from that.”

“I want to win to pay off the debt that has been caused by gambling. I’m getting myself into more debt to pay off the debt that I’ve got. It’s just this massive vicious circle.”

Recommendations

“ They should advertise more. They should advertise alongside the casino advertising. ”

Gamban

- The majority felt that Gamban was a **good tool and had few recommendations for improvements**. But Gamban needed to **ensure it worked** on all devices and operating systems, and consistently. A few said Gamban did one thing, and should do just that one thing very well.
- One person said that Gamban needed a **longer cooling-off** period when people wanted to unsubscribe and should do more to help them reflect if this was the right decision for them.
- A couple of people said Gamban should warn users that they would not be able to unsubscribe from gambling marketing emails once they had installed Gamban, as it would block the sites.
- People recommended that **Gamban should advertise more**. This was important as the majority had come to Gamban by looking for what to do themselves, outside of the treatment system.
- People also said that Gamban should **target and tailor information for affected others**. Gamban was a help to family and friends, and family and friends were important in influencing the person with gambling problems to use Gamban.
- There was a need to make sure people knew they could **install Gamban on many devices** with one license.

“ I do think they're giving a good service. I don't think there's many things they can do to improve it. Just keep updating it to the point where it's always functioning. ”

Other self-exclusion tools and support

- Several wondered why, if they signed up for one self-exclusion tool, they were not automatically directed to or given the option to sign up for the others. People suggested there should be a **single place** with the option to sign up to **all self-exclusion tools** (including offline), or they should be one tool. In particular, people felt that GAMSTOP and Gamban should join-up or collaborate.
- All self-exclusion tools should be promoted or provided at **any of the possible points of contact** a person struggling with gambling may have, including the treatment system and gambling companies. A few people remarked that individual **gambling companies** should give people access to all the wider self-exclusion tools if someone evidenced difficulties with gambling or self-excluded directly with them.
- Many people raised concerns about the role of **financial services** and the ease with which they had been able to obtain credit and build up debt to gamble. Transaction blocking was appreciated, but people thought financial services could do more, including enabling access to other self-exclusion tools and sources of help. Difficulties with gambling should be included in Financial Conduct Authority guidance on vulnerable consumers. People also highlighted the need to address the other ways they could still pay to gamble online.
- In general, there was a need to **build awareness and belief in treatment for gambling problems**, and to build the support available. This should consider the range of needs and preferences, including for tools that are private and self-directed, accessible outside of formal services and not all 'talking-therapy' based. It should include help to recover from financial harms.
- Gamban could consider proactively **facilitating access** to other forms of help and support. Signing up with Gamban was often a first step to seeking help, and many users were not in contact with treatment services or other help.

“ Could all just be one? Like a one-stop-shop? In my experience you maybe use one, and then you pick up about another one. A dropdown with opt-in? For all the people that are on Gamban, you have a 100 people that are not.”

“ If I was going to recommend anything, I would do a partnership between Gamban and GAMSTOP. That would be the two things that worked for me because there are sites that GAMSTOP doesn't cover, which Gamban does. I think if you could combine the two, then that would be the best use of the tools.”

Gambling advertising

- Concern about gambling advertising, and its impact on them and others, was universal and spontaneously spoken of.
- When asked about what additional functions Gamban could have, this was the one area that emerged. People wanted to be able to **block all online gambling advertising and content**. This included direct marketing via email or text, but also on websites or in-demand video or social media.
- However, several said that the problem was bigger than Gamban, as they also had issues with TV, the high-street, radio, sports sponsorship, and mail drops.

“I get insane amounts of stuff coming through my email address.”

“It’s very dangerous. you have all these gambling companies before the football match. Smoking is nothing compared to this. Because smoking, okay, I go out of it, you can stop. But you can do such big harm with gambling.”

“Even on Facebook, I still get adverts for casinos to sign up. I tried to get rid of them. But I can’t.”

“ It’s a bombardment from every perspective, watching a football match, to going online, in any environment. A thing for Gamban to look into, I think gambling advertising stopping software.”

“ Facebook sponsors, you know, when the adverts come up from on there, yeah, that’s a big one. And every three posts, the next one is, ‘Oh, go on to X. Oh, go on to 123 spins.’ We receive the leaflets through the door as well.”

“ I get so angry now because all the pop-ups on social media and everything. There’s so many now. I think you have a problem with gambling and all the advertisements. It’s crazy. It’s everywhere. If they have something for advertising or social media, I think that would be great.”

“ I think parasites and vultures and I think they prey on people that are vulnerable, and people with addictions and you see it on the telly every night. Join us and join that. It angers me more than anything. Because I know that it looks so flashy and wonderful. And I’m sitting here with my daughter.”

Conclusion

The data from the survey and interviews supported the same conclusions.

For those who took part in the study, gambling was highly addictive, and caused great suffering and damage, to themselves and those around them. People spoke about how the gambling industry seem to encourage or exploit their addiction. Online gambling, via mobile phones, the design of online slots and casino games (and machines in bookies), and gambling marketing were significant sources of problems. This was reflected in both the interviews and the survey, where online slots were overwhelmingly pointed out as a problem (74%), followed by online casino (50%).

People were at various stages in their recovery. Some had been battling addiction for many years, on and off. For others, attempts to stop were very recent. All had experienced stigma, shame, lack of understanding and help.

To obtain full protection, Gamban worked best alongside the other self-exclusion tools of GAMSTOP and bank transaction blocking.

Most were very positive about their experience with Gamban, even if they had gambled after installing it. When asked about the likelihood to recommend Gamban, the average was 7.3 on a scale from 0 to 10, with 44% rating it a full 10.

But a minority were angry and distressed that they had been able to gamble with the software installed. Some of these had deliberately set out to 'break' the tool. But for the others, those who might only have clicked on a link expecting to be protected and then were not, the tool had not worked.

The survey showed a positive move towards better mental health and general wellbeing through using Gamban. Many had been able to stop gambling and urges to gamble, regain relationships, themselves, and a life they found worthwhile. Others remained bogged in debt, social isolation, or mental ill-health.

Gamban was not a fix for addiction. People needed a range of help and support. This could include formal treatment, but especially social support, tools they could pick and choose to use themselves, and the means to recover from financial harms.

Gamban was an important tool. It was often a simple, accessible, and immediate first step. It gave people breathing space from gambling and compulsions to gamble, so they could reflect, obtain help, and rebuild.