

Executive Summary and Recommendations Gambling Harms and Domestic Abuse: A focus on women and their housing

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Content Warning

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

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

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

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



Acknowledgements

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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.

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Project Resources

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

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

Address for correspondence

Any correspondence about this project report, the resource, or the podcast should be sent to the authors. You can reach out to us via email by contacting dagamblingharmsproject@gmail.com

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Executive summary and recommendations

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

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

i. Research aims

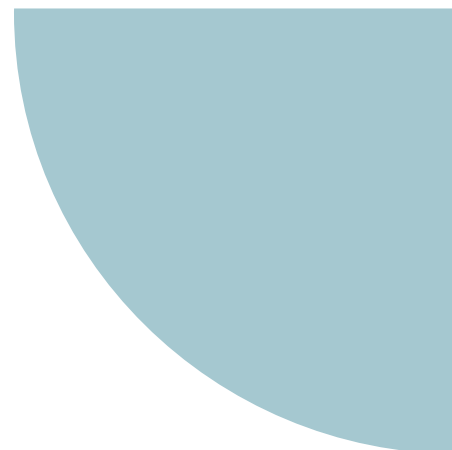
This project sought to learn more about the relationship between gambling and domestic abuse, as experienced by women. It also explored how gambling harms and domestic abuse can impact women's housing security. Finally, in addition to understanding women's experiences, we examined the nature and the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

Specifically, the research sought to answer the following questions:

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

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

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ii. Methodology

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

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

iii. Findings

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

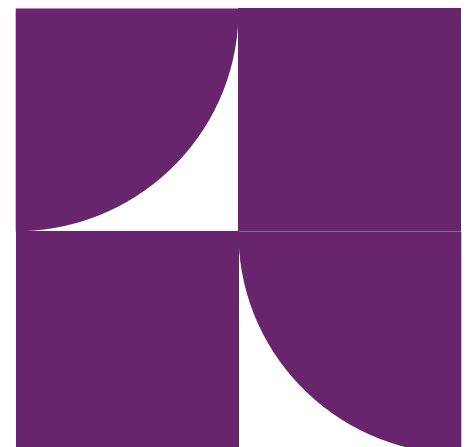


iv. Recommendations for policy, practice and research

Key recommendations to emerge from this research are:

- **The need for decent quality, affordable and secure housing.** Our research showed that the lack of affordable, quality housing with secure tenure has profound impacts on the lives of people affected by gambling harms and domestic abuse. It resulted in some of the women we interviewed being in unsuitable and unsafe housing, sometimes spending years on waiting lists. It can also result in women feeling unable to leave abusive relationships because they fear that they (and their children) will become homeless or have to leave the areas in which they live and work.
- **The need to reduce the stigma associated with domestic abuse and gambling.** Our research found that the shame and stigma associated with being a victim-survivor of domestic abuse and with gambling harms can stop people from coming forward to seek help. Stigma can also create social isolation that facilitates further abuse and harmful gambling. It also means that from a stakeholder perspective, practitioners find it harder to ask about gambling and domestic abuse as they are aware of how sensitive these subjects can be.
- **The need for multi-agency working through a public health approach, supported by policy action that links prevention, early intervention, and crisis response.** This approach should frame gambling harms and domestic abuse as social, rather than individual problems, while recognising their connections to deprivation, child poverty, housing insecurity, homelessness, and violence against women and girls. As part of a public health approach, integrated support systems are needed that bring together key policy strategies, such as the Violence Against Women and Girls (VAWG) Strategy and the Child Poverty Strategy. This approach should also support professionals to develop the knowledge and processes required to recognise gambling harms and domestic abuse, respond appropriately, and understand where to refer individuals for specialist support. An integrated, coordinated response is recommended so that a “no wrong door” approach is established and people can seek help from a range of professionals, without the need to repeatedly explain the challenges they are facing.
- **The need for training and resources to increase awareness across sectors, including housing, policing, financial institutions, and legal settings, to strengthen the identification of gambling harms and domestic abuse and embed appropriate responses.** Practical guidance is needed by professionals on how to ask about gambling and domestic abuse sensitively, respond well and avoid victim-blaming. Training and resources that develop these skills and confidence are recommended.
- **Improvements are needed in the continuity of support, including clearer referral pathways, a shared understanding of risk, and collaborative problem-solving between agencies,** for example, professionals within the housing sector and domestic abuse support services.

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- **There is a clear need for specialist, no-cost or low-cost financial and legal support for people affected by gambling harms and domestic abuse.** Individuals in these situations often face complex financial and legal challenges, including debt, financial control, and disputes relating to joint finances or liabilities. However, professionals in statutory services, banks, and legal services frequently lack the specialist understanding required to respond effectively to these issues. As a result, many people are unable to access the advice, advocacy, or practical support they need. While specialist services do exist, they are limited and often unaffordable, leaving many individuals without access to the expert support necessary to address their circumstances.
- **There is also a need for victim-survivors to have consistent contact with the same professional, or a small number of professionals, over time.** Building trust is essential for individuals to feel safe enough to disclose experiences of harm, including those related to gambling and domestic abuse. Frequent changes in professionals can make it difficult to establish this trust and may discourage individuals from sharing sensitive information. Continuity of support enables professionals to develop a deeper understanding of a person's circumstances and needs, which in turn will support more effective, trauma-informed responses and better outcomes for victim-survivors.
- **There is a critical need for perpetrators of abuse to be held accountable for their actions.** Victim-survivors of domestic abuse and the harms caused by the perpetrator's gambling often bear a heavy burden in both the short and long term. They may be required to document and provide evidence of abuse, document hidden debts or financial exploitation, and take on the responsibility of leaving unsafe environments and relocating. Even after leaving the perpetrator, victim-survivors can face lasting consequences such as poor mental health, ongoing financial insecurity, and indebtedness. Holding perpetrators accountable is essential not only for justice but also for preventing victim-survivors from continuing to carry these burdens alone.
- **There is a significant need to embed gambling harms within the tools and systems of agencies that support people.** Currently, few housing providers or statutory and voluntary organisations outside the gambling support sector routinely recognise or screen for gambling-related harms among the populations they serve. A key recommendation is to integrate gambling and gambling harms into existing assessment frameworks, such as the Domestic Abuse Stalking and Harassment (DASH) risk assessment and the OASIS system used by Women's Aid. Incorporating these issues into routine enquiry would normalise conversations about gambling harms, improve record-keeping, and provide more accurate data on prevalence, ultimately enabling agencies to identify and respond to needs more effectively.

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



