



Gambling and Debt Project Appendix Part I

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Project Materials

October 2009

APPENDICES Part I

GAMBLING AND DEBT SURVEY

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TABLE: DEBT AND PROBLEM GAMBLERS

METHODOLOGY

Gambling and Debt

User Survey 2008



Gambling and Debt - about the survey

Manchester Metropolitan University (MMU) and The Salvation Army, supported by GamCare and the Money Advice Trust, are carrying out a survey to find out more about the impact of gambling on people's finances. Our intention is that the survey results will help improve gambling and debt related support services in the future.

This survey asks you questions about your current financial situation and any gambling activities that you may take part in. It should only take about 10-15 minutes of your time. Throughout the questionnaire you are given the opportunity to say 'don't know' or 'prefer not to say' in reply to any question if you wish. Most questions ask you to place a tick in the box provided and/or may ask you to provide some additional information as well.

The information we record on this questionnaire will be kept completely confidential and all information you provide will be recorded on a completely anonymous basis. It will be passed on to researchers from MMU, who will ensure that the information you provide is kept securely stored. You are not asked to provide your name at any point during the survey. If you find the research interesting and would like to participate in a short interview as part of the study, please contact Ryan Woolrych (contact details below) who will arrange a convenient time.

If you have any problems completing the survey or would like to speak to a member of the research team, then please contact: Ryan Woolrych, MMU, Hathersage Road, Manchester, M13-0JA. Tel 0161 247 2770, e-mail: r.woolrych@mmu.ac.uk .

Before you start, please tick the following boxes to confirm that you are happy to take part in the survey and understand the terms on which you are providing information.

I agree that I have:

- read the information above.
- received satisfactory answers to any questions I may have had about the research.

I understand that:

- I am free to withdraw from the study at any time if I wish and if I choose to do this, there will be no further contact from the researchers.
- Any personal information I provide will be treated as strictly confidential.
- I can refuse to answer any question.
- Confidentiality and anonymity will be maintained and it will not be possible to identify me from any publications.

Survey Source

How did you find out about this survey? (Please tick all that apply)

National Debtline

Other advice service (e.g. CAB)

Gamcare

Gamblers Anonymous

The Salvation Army

Internet

Radio or Newspaper

Other, please specify _____

As part of this research we would like to find out which part of the UK our survey returns are from (Note: this will only be used to provide us with a general sense of where you live and will not enable us to identify your household specifically).

Can you please provide the first four digits of your postcode:

Section A: Age, Gender, Ethnicity

A1 What age bracket are you in?

- 16-24
- 25-44
- 45-64
- 65 +
- Prefer not to say

A2 Are you male or female?

- Male
- Female
- Prefer not to say

A3 Which of the following descriptions best describes your ethnic group?

- White British
- White, Other
- Black Caribbean
- Black African
- Black, Other
- Mixed background
- Indian
- Pakistani
- Bangladeshi
- Chinese
- Asian, Other
- Other Ethnic Group
- Prefer not to say

Section B: Relationship status, employment, housing

B1 What is your current relationship or partnership status?

- Married ()
Living with spouse or partner ()
Single ()
Divorced ()
Widowed ()
Prefer not to say ()

B2 What is your employment status?

- Employed full-time ()
Employed part-time ()
Self-employed ()
Unemployed ()
Unable to work due to ill-health or disability ()
Retired ()
Carer ()
Full-time student ()
Other (please specify) _____
Prefer not to say ()

B3 Which of the following best describes your housing situation?

- Own home outright ()
Home buyer (ie still with mortgage) ()
Rented Private Landlord ()
Rented Social Housing (e.g. Council or Housing Association) ()
Living with parents/relations ()
Sheltered accommodation ()
Other, please specify _____
Don't Know ()
Prefer not to say ()

B4 What is the highest qualification that you have?

- No qualifications () GCSEs/O Levels ()
A levels () Vocational (e.g. NVQ, BTEC) ()
Undergraduate degree (e.g. BA, BSc) ()
Postgraduate degree (e.g. MS, MSc, MPhil) ()
Other, please specify _____

Section C: Personal and Household Income

C1 Roughly, what is your average *personal income per week*? (Note: This includes *your own* earnings from employment or self-employment ***after deducting tax***, and any of *your own* income from benefits or pensions, interest from savings and any other sources)

- Up to £100 ()
- £101 up to £200 ()
- £201 up to £300 ()
- £301 up to £400 ()
- £401 up to £500 ()
- £501 up to £600 ()
- £601 up to £700 ()
- £701 or more ()

- Don't Know ()
- Prefer not to say ()

C2 Approximately, what is your average *household income per week*? (This includes your own income plus the income of other people living as part of your household, earnings from employment or self-employment ***after deducting tax***, and any joint income from benefits or pensions and any other sources including partner's income)

- Up to £100 ()
- £100 up to £200 ()
- £201 up to £300 ()
- £301 up to £400 ()
- £401 up to £500 ()
- £501 up to £600 ()
- £601 up to £700 ()
- £701 or more ()

- Don't Know ()
- Prefer not to say ()

Section D: Finances and Debt

D.1 Would you say that you are experiencing financial difficulties at the moment?

- Yes
- No Go to D3
- Prefer not to say Go to D3

D2. If yes, how long would you say you have been experiencing financial difficulties?

- Less than a month
- 1-6 months
- 6months-1 year
- 1 year – 2 years
- Prefer not to say

D3. As a result of any financial difficulties that you may have experienced in the last 12 months, how many of the following have you either been threatened with or had happened to you? (please tick all that apply)

	Threatened with	Has happened
Received letters/phone calls from creditors	<input type="checkbox"/>	<input type="checkbox"/>
Involvement of third party debt collection agency	<input type="checkbox"/>	<input type="checkbox"/>
Visits or threats from a loan shark	<input type="checkbox"/>	<input type="checkbox"/>
Visits or correspondence from bailiffs	<input type="checkbox"/>	<input type="checkbox"/>
Disconnection of gas, electricity or telephone	<input type="checkbox"/>	<input type="checkbox"/>
County Court Judgement (CCJ)	<input type="checkbox"/>	<input type="checkbox"/>
Charging order	<input type="checkbox"/>	<input type="checkbox"/>
Order for sale	<input type="checkbox"/>	<input type="checkbox"/>
Possession Hearing	<input type="checkbox"/>	<input type="checkbox"/>
Eviction from your home	<input type="checkbox"/>	<input type="checkbox"/>
Individual Voluntary Arrangement (IVA)	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcy	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): _____	<input type="checkbox"/>	<input type="checkbox"/>
None of the above	<input type="checkbox"/>	<input type="checkbox"/>
Prefer not to say	<input type="checkbox"/>	<input type="checkbox"/>

D4. Here is a list of household bills that you will be familiar with. Please tick which ones you are personally responsible for paying AND indicate if you are behind on any payments (Please tick all that apply)

	Responsible for	Behind on
Mortgage	()	()
Rent	()	()
Child Support	()	()
Childcare	()	()
Council Tax	()	()
Water	()	()
Gas	()	()
Electricity	()	()
Landline telephone	()	()
Mobile telephone	()	()
Broadband	()	()
Television Licence	()	()
None of the above	()	()
Other, please specify		
_____	()	()
Don't Know	()	()
Prefer not to say	()	()

Section E: Finances and Consumer Credit

E1. Here is a list of the types of consumer credit that people may owe money on. Can you please tick which types you use AND if you are behind on any payments? (Please tick all that apply)

	Have	Behind on
Bank or building society overdraft	()	()
Credit card or store cards	()	()
Catalogue bills	()	()
Personal Loan (bank or finance company)	()	()
Bank/building society loan	()	()
Loan from a doorstep lender	()	()
Loan from a loan shark	()	()
Loan from friend or family	()	()
Loan from Social Fund (DWP or DSS)	()	()
Student loans	()	()
Car hire purchase	()	()
Other hire purchase	()	()
None of the above`	()	()
Other, please specify	()	()
<hr/>		
Don't Know	()	()
Prefer not to say	()	()

E2. About how much do you owe on the products that you have listed above? (Please insert in the boxes provided)

Bank or building society overdraft	<input type="text"/>
Credit card or store cards	<input type="text"/>
Catalogue bills	<input type="text"/>
Personal loan	<input type="text"/>
Loan from a doorstep lender	<input type="text"/>
Loan from a loan shark	<input type="text"/>
Loan from friends/family	<input type="text"/>
Loan from Social Fund (DWP or DSS)	<input type="text"/>
Student loans	<input type="text"/>
Car hire purchase	<input type="text"/>
Other hire purchase	<input type="text"/>
Other, specified above	<input type="text"/>

Section F: Gambling Spending Patterns

F1. Please tick as many of the following activities that you leave your home to take part in (Note: these are activities that you **do not take** part in on the internet):

- | | | |
|------------------------------|-------|-----------------|
| Lottery | () | |
| Scratchcards | () | |
| Bingo | () | |
| Bookies | () | |
| Pools | () | |
| Fixed odds betting terminals | () | |
| Casino | () | |
| Fruit machines | () | |
| Horse racing (at the course) | () | |
| Dog racing (at the course) | () | |
| Spread betting | () | |
| Betting with friends | () | |
| Other, please specify: | _____ | |
| None of the above | () | Go to F3 |
| Don't Know | () | |
| Prefer not to say | () | |

F2. For all those that you indicated above, approximately how much money do you spend on these activities in an average week? (Please insert in the boxes provided)

- | | | | |
|------------------------------|----------------------|-------------------|-----|
| Lottery | <input type="text"/> | | |
| Scratchcards | <input type="text"/> | | |
| Bingo | <input type="text"/> | | |
| Bookies | <input type="text"/> | | |
| Pools | <input type="text"/> | | |
| Fixed odds betting terminals | <input type="text"/> | | |
| Casino | <input type="text"/> | | |
| Fruit machines | <input type="text"/> | | |
| Horse racing (at the course) | <input type="text"/> | | |
| Dog racing (at the course) | <input type="text"/> | | |
| Spread betting | <input type="text"/> | | |
| Betting with friends | <input type="text"/> | Don't know | () |
| Other, specified above: | <input type="text"/> | Prefer not to say | () |

F3. Do you have access to the Internet or interactive television?

- Yes, at home ()
- Yes, at work ()
- Yes, internet café or other form of access ()
- Yes, interactive television ()
- No, I do not have access to the internet () **Go to F6**

F4. Please tick all of the following gambling activities that you take part in on the internet or via interactive television:

- Online Lottery ()
- Online Scratchcards ()
- Online Bingo ()
- Bookmakers on-line ()
- Online Casino ()
- Poker sites ()
- Other (please specify): () _____
- None of the above () **Go to F6**
- Don't Know ()
- Prefer not to say ()

F5. Of the activities you carry out online, roughly how much money do you spend on them each week? (Please insert amount in the boxes provided)

- Online Lottery
- Online Scratchcards
- Online Bingo
- Bookmakers on-line
- Online Casino
- Poker sites
- Other (please specify) _____
- Don't Know ()
- Prefer not to say ()

F6. Have you ever experienced financial difficulties as a result of gambling activities?

- | | | |
|-------------------|--------------------------|------------------------|
| Yes | <input type="checkbox"/> | |
| No | <input type="checkbox"/> | Go to section G |
| Don't Know | <input type="checkbox"/> | Go to section G |
| Prefer not to say | <input type="checkbox"/> | Go to section G |

F7. Have these financial difficulties ever resulted in you considering or taking out any of the following? (Please tick all that apply)

- | | Have considered | Have done |
|--|--------------------------|--------------------------|
| Consolidation of debts into another loan | <input type="checkbox"/> | <input type="checkbox"/> |
| Re-mortgage property | <input type="checkbox"/> | <input type="checkbox"/> |
| Request a payment holiday from mortgage lender | <input type="checkbox"/> | <input type="checkbox"/> |
| Move house to raise the funds to pay off debts | <input type="checkbox"/> | <input type="checkbox"/> |
| Sell household items to pay debts | <input type="checkbox"/> | <input type="checkbox"/> |
| Apply for an administration order | <input type="checkbox"/> | <input type="checkbox"/> |
| Declare bankruptcy | <input type="checkbox"/> | <input type="checkbox"/> |
| Enter into an Individual Voluntary Agreement | <input type="checkbox"/> | <input type="checkbox"/> |
| Go onto a debt management plan | <input type="checkbox"/> | <input type="checkbox"/> |
| Payplan | <input type="checkbox"/> | <input type="checkbox"/> |
| Other, please specify _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| None of the above | <input type="checkbox"/> | <input type="checkbox"/> |
| Don't Know | <input type="checkbox"/> | <input type="checkbox"/> |
| Prefer not to say | <input type="checkbox"/> | <input type="checkbox"/> |

Section G: Consumer Credit

G1. Do you currently or have you ever taken out credit from any of the following sources specifically to pay for gambling activities? (Please tick all those that apply)

- Bank/building society overdraft ()
- Loan ()
- Finance company ()
 - Bank/building society loan ()
 - Money lender loan ()
 - Loan shark loan ()
 - Home Credit loan ()
 - Pawnbroker ()
 - Payday loan ()
 - Home credit loan ()
 - Loan from friend or family ()
- Credit cards ()
- Credit from bookmaker or other gambling services provider ()
- Other, please specify _____ ()
- No, I have never had any of the above ()
- Don't Know ()
- Prefer not to say ()

G2. Have you ever cut back on key household items or payments of household bills so that you have money to gamble or pay off gambling debts?

- Yes ()
- No () **Go to section H**
- Prefer not to say ()

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G3. If yes, which types of household bills or items have you cut back on? (Please tick all that apply)

- Food ()
- Clothes ()
- Household bills (gas, electricity, telephone, council tax) ()
- Mortgage ()
- Rent ()
- Other, please specify _____ ()
- Prefer not to say ()

Section H: Gambling and Debt Behaviour

H1. When you gamble, how often do you follow up a loss with more gambling, to try and make your losses back?

Never

Some of the time

Most of the time

Every time

I do not gamble

Go to section J

Prefer not to say

H2. How often do you tell your family or friends that you have won money gambling when you have actually lost?

Never

Often

Occasionally

All the time

Prefer not to say

H3. Do you ever gamble more than you intend to?

Never

Often

Occasionally

All the time

Prefer not to say

H4. Do you find that you stop gambling only after you have run out of money?

Never

Often

Occasionally

All the time

Prefer not to say

H5. Have people you know (for example, friends or family) ever criticised the amount of money that you spend on gambling?

Never ()

Often ()

Occasionally ()

All the time ()

Prefer not to say ()

H6. Do you ever feel guilty about the amount of money that you spend on gambling?

Never ()

Often ()

Occasionally ()

All the time ()

Prefer not to say ()

H7. Have you ever hidden betting slips, lottery tickets, gambling money or other signs of gambling from your partner, children, parents or other people close to you?

Yes ()

No ()

Prefer not to say ()

H8. Have you ever borrowed from friends and family so that you can gamble?

Yes ()

No ()

Don't Know ()

Prefer not to say ()

H9. Have you ever done any of the following in order to acquire money for gambling activities?

- Taken money from family members without their consent ()
- Sold/pawned property that is not yours ()
- Written bad cheques ()
- Made fraudulent applications for credit ()
- Made fraudulent benefit claims ()
- Theft/shoplifting ()
- Other forms of illegal activity ()
- Other, please specify _____

- No, I have never undertaken any of the above ()
- Prefer not to say ()

H10. Have you ever argued with people about money?

- Yes ()
- No () **Go to section J**
- Prefer not to say () **Go to section J**

H11. Have these arguments ever been about your gambling?

- Yes ()
- No ()

- Don't Know ()
- Prefer not to say ()

Section J: Advice and Support

J1. Do you feel you that the amount of money you spend on gambling is a problem?

Yes

No

Don't Know

Prefer not to say

J2. Have you ever wanted to stop gambling, but didn't think that you could?

Yes

No

Don't Know

Prefer not to say

J3. Here is a list of agencies that offer help with money and debt problems. Can you please tick any that you have heard of?

National Debtline

Debt Advice Trust

AdviceUK

Consumer Credit Counselling Service

Payplan

Financial Services Authority

Citizens Advice Bureau

Other, please specify _____

None of the above

J4. Here is a list of agencies that have been set up to help with gambling problems. Can you please tick any that you have heard of?

GamCare

Gamblers Anonymous

GamAid

Gam-Anon

None of the above

Other, please specify _____

J5. Have you ever contacted an advice agency (e.g. CAB) or sought professional advice about your debt problems?

- Yes
- No **Go to section K**
- Prefer not to say **Go to section K**

J6. If yes, was this advice provided:

- Face-to-face
- Online/by email
- Over the telephone
- NHS (GP)
- Don't Know
- Prefer not to say

J7. If yes, was it easy to access help and advice about your debt problem?

- Yes
- No
- Prefer not to say

J8. If yes, who was the agency that you consulted about your debt problem? (Please tick all that apply)

- National Debtline
- Money Advice Trust
- Debt Advice Trust
- Consumer Credit Counselling Service
- Financial Services Authority
- Citizens Advice Bureau
- Samaritans
- NHS (GP)
- None of the above
- Other, please specify _____

J9. If yes, would you say that your debt problems are now under control as a result of the advice you received?

- Yes
- No
- Don't Know
- Prefer not to say

Section K: Gambling Advice

K1. Have you ever contacted a gambling support service about your gambling problems?

- Yes
- No **Go to K6**
- Prefer not to say **Go to K6**

K2. If yes, was this advice provided:

- Face-to-face
- Online/ by email
- Over the Telephone
- NHS GP
- Don't Know
- Prefer not to say

K3. If yes, was it easy to access help and advice about your gambling problem?

- Yes
- No
- Don't Know
- Prefer not to say

K4. If yes, who was the agency you consulted with? (Please tick all that apply)

- GamCare
- Gamblers Anonymous
- GamAid
- Gam-Anon
- Citizens Advice Bureau
- Samaritans
- NHS (GP)
- Other, please specify _____
- None of the above

K5. If yes, would you say that your gambling problem is now under control?

- Yes Don't know
- No Prefer not to say

K6. If you experience any gambling and/or debt problems in the future, what do you think you would do to resolve the situation? (Please tick all that apply)

- Deal with it myself ()
- Contact a debt advice agency ()
- Contact a gambling support service ()
- Look on the internet ()
- Local Citizens Advice Bureau ()
- Ask family/friends ()
- Get advice from bank or other creditor ()
- Other, please specify _____
- Don't Know ()
- Prefer not to say ()

Thank you for taking part in this study. Your responses will help us to better understand the links between gambling and debt and how people deal with their gambling and debt problems, which we hope will be useful for services helping people with such problems.

If you are willing to take part in a short follow-up interview to answer a few more questions, please contact the researcher, Ryan Woolrych, whose contact details are on the first page of this form. Alternatively, if you prefer to be contacted by the research team please provide your e-mail or telephone below.

E-mail. _____

Tel. _____



INTERVIEW AGENDA

GAMBLING AND DEBT PROJECT

Firstly, can you tell me when you first encountered problems with your gambling?

Can you tell me when you first encountered problems with your gambling?

To what extent has the realisation that your gambling is a problem been related to the impact it has had on your level of debt?

To what extent have any debt problems been caused or worsened by gambling?

Tell me about the nature of your gambling and/or debt problems? (prompt: contextual information and split gambling and debt as separate questions)

How did you first know/recognise you had a gambling/debt problem? What were the symptoms? (prompt: run out of money, told by a family member and split gambling and debt as separate questions)

What were the issues which led to you encountering gambling and/or debt problems? (prompt: personal issues, unemployment, leisure opportunity which got out of hand and split gambling and debt as separate questions)

What strategies did you use at the time to cope with your debt? (prompt: loan sharks, loans, overdrafts, credit cards etc.)

What impact did gambling/debt problems have on your different aspects of your life? (prompt: physical well-being, personal well-being, family well-being) (split gambling and debt as separate questions)

Would you say that your gambling and/or debt problem is now under control? If not, why not? What problems do you still encounter? (split gambling and debt as separate questions)

When did you first seek help for your gambling and/or debt problems? How easy / difficult was it to access help? (split gambling and debt as separate questions)

Who did you first speak to regarding your gambling or debt problem? (split gambling and debt as separate questions)

What sources of help were you aware of for gambling / debt (self-exclusion, spending limits, Gamcare CABx etc) (and split gambling and debt as separate questions)

What processes did you go through in order to seek help? (prompt: mechanisms for seeking help and advice) (and split gambling and debt as separate questions)

Tell me about your experiences of receiving help and/or advice? (specific agency, process, strengths/weaknesses) (and split gambling and debt as separate questions)

In what ways would you like to see improvements made to the help and advice that people receive for gambling and or debt problems (prompt: information and awareness, specific services, follow-up contact/care)?

What has been the worst aspect of the gambling / debt problems? (and split gambling and debt as separate questions)

Has anything positive come out of your experience?



INTERVIEW CONSENT FORM
GAMBLING AND DEBT PROJECT

1. I confirm that I understand the information I received concerning this study.
2. I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason.
3. I understand that my anonymity will be protected throughout the research project.
4. I give my consent for my words to be tape recorded and understand that extracts from this recording may be reproduced in any report or publication of the research.
5. I agree to take part in an interview for the above study.

Name of Participant Date Signature

Name of Researcher Date Signature

Contact information: Ryan Woolrych
Research Institute for Health and Social Change
Elizabeth Gaskell Campus
Manchester Metropolitan University
Hathersage Road Manchester
M13 0JA
Telephone: 0161 247 2770



INTERVIEW INFORMATION SHEET

GAMBLING AND DEBT PROJECT

What is the aim of the interview?

The aim of the interview is to find out about your experiences of gambling- and debt and the impact that this has had on your life. The interviews may also ask you about any previous experiences of working with gambling and debt advice agencies. Feel free to tell us as little or as much as you want about these issues. Some areas are sensitive which you may not wish to talk to the researcher about so feel free to refuse to answer.

Why have I been invited?

As a person who has previously suffered problems with gambling or debt your experience and perspectives are important to the research. Your contribution is very important to us and will help us understand the links between gambling and debt.

What will happen with the interview findings?

All interviews will be conducted by a researcher who will present a number of issues for discussion. The researcher will ensure that everyone is given the opportunity to contribute. Your findings will be tape recorded and transcribed for analysis. In all publications the results will be written in such a way that no one can infer that the data corresponds to you.

What can I expect from my involvement?

The interviews are part of a pathfinder study being undertaken by Manchester Metropolitan University in partnership with the Salvation Army, Money Advice Trust and Gamcare. A gambling and debt survey has already been undertaken. Focus groups are scheduled for early 2009 with professionals in the area of gambling and debt. A final report of this study will be made publicly available in August 2009.

Who do I contact for further information?

Dr Carolyn Downs (Project Lead)
Lecturer Socially Responsible Gambling
University of Salford
Maxwell Building
M5-4WT
Tel. 0161 295 3096
E-mail c.downs@salford.ac.uk

Ryan Woolrych (Research Associate)
Research Associate
RIHSC (Research Institute for Health and Social Change)
Hathersage Road
Manchester
M13-OJA
Tel. 0161 247 2770
E-mail r.woolrych@mmu.ac.uk



E-MAIL INTERVIEW AGENDA
GAMBLING AND DEBT PROJECT

Firstly, can you tell me when you first encountered problems with gambling and debt?

How did gambling impact upon your finance? How much money were you spending gambling and how did the loss of this money impact on your life?

What strategies did you use to continue to gambling? Thinking of loan sharks, loans, overdrafts, credit cards? What impact did these have on your life?

What was the impact of your gambling problems? On both yourself and your friends/family?

What was the impact of your debt problems (if any)? On both yourself and your friends/family?

What help and advice have you received for your gambling or debt problems? What agencies have you previously consulted with?

How have gambling problems impacted on your health?

How have debt problems impacts on your health?

What prompted you to seek help and advice for your problems?

Was your experience of seeking help and advice positive or negative?
Why?

In what ways could improvements be made to the help and advice that people received for their gambling or debt problems?



ELITE INTERVIEW AGENDA

GAMBLING AND DEBT PROJECT

Has your organisation a set of policies for dealing with defaulting customers?

- a. At what level are these set?
- b. Is there any flexibility in these policies?

What are the overall aims in dealing with defaulting customers? (rapid settlement, affordable settlement, securing the debt)?

Are you aware of any particular triggers for default?

Are there patterns of customer behaviour that might alert you to developing problems?

Do your staff question customers about underlying problems that might impact on their ability to maintain payments?

Have you heard of customers defaulting because of addictive behaviours? (drugs, alcohol, gambling)

Would your company attitudes towards a defaulting customer change if you felt the customer had contributed to their problems by behaving rashly?

Would you regard defaults relating to customers where there was evidence (eg, from statements of account) of repeated or heavy gambling as falling into the category of rash behaviour or would you be more likely to accept that problem gambling is an illness/addiction?

Does your organisation agree payment plans with third-party charitable advice agencies?

Does your organisation agree payment plans with debt management companies? What other methods would you employ to help retrieve monies owed?



FOCUS GROUP SCHEDULE

GAMBLING AND DEBT PROJECT

26TH February, Manchester Metropolitan University, Manchester.

19TH March, Salvation Army HQ, London

1. What are the difficulties in establishing whether clients have gambling-related debt problems?
2. How do your respective organisations approach clients where gambling problems are evident either via self declaration or objective evidence (debit or credit card statement entries etc.)?
3. Does this approach work? (prompt: what works well, what doesn't) If not, what types of different approaches might be necessary?
4. Are there any preventative, early indicators in place to identify problem gamblers? If so, how do they work? Are they effective?
5. In what ways might we work towards meeting the challenges talked about in this focus group today? What are the key priorities? How would you shape services? What would be most useful (screen, outreach, education)
6. Are there any institutional or organisational barriers which prevent identifying or treating individuals with gambling related debt?



FOCUS GROUP CONSENT FORM

GAMBLING AND DEBT PROJECT

1. I confirm that I understand the information I received concerning this study.
2. I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason.
3. I understand that my anonymity will be protected throughout the research project.
4. I give my consent for my words to be tape recorded and understand that extracts from this recording may be reproduced in any report or publication of the research.
5. I agree to take part in a focus group for the above study.

Name of Participant Date Signature

Name of Researcher Date Signature

Contact information: Ryan Woolrych
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M13 0JA

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GAMBLING AND DEBT FOCUS GROUP INFORMATION SHEET

DATE: 26TH February 2008

TIME: 1:30 – 4pm

VENUE: Formal Meeting Room, Elizabeth Gaskell Building, Manchester Metropolitan University, Hathersage Road, M13-OJA

What is the aim of the focus group?

To bring together representatives from a diverse range of credit institutions, gambling organisations and advice agencies to share experiences, engage in active dialogue and identify priority areas for addressing gambling-related debt in the UK.

Why have I been invited?

It is recognised that a multi-agency response is needed to address the multi-faceted problems that people experience as a direct result of gambling-related debt. This focus group intends to gauge the industry response to the challenges of gambling-related debt in the UK. Your experience and perspectives are important to addressing this problem.

What will happen with the focus group findings?

The focus groups are the final data collection phase of a pathfinder study being undertaken by Manchester Metropolitan University in partnership

with the Salvation Army, Money Advice Trust and Gamcare. A gambling and debt survey has already been undertaken, followed by in-depth interviews with individuals currently experiencing gambling and debt problems. A final report of this study will be made publicly available in August 2009.

What can I expect from my involvement?

All focus groups will be led by a facilitator who will present a number of issues for discussion. The facilitator will control the discussion to ensure that everyone is given the opportunity to contribute. Your findings will be tape recorded and transcribed for analysis. Although your comments will be shared with other focus group members, in all publications the results will be written in such a way that no one can infer that the data corresponds to you.

Who do I contact for further information?

Dr Carolyn Downs (Project Lead)
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TABLE: DEBT AND PROBLEM GAMBLERS

USERNAME	AGE	GENDER	GAMBLING TYPE	GAMBLING DEBT £/\$	HELP SOUGHT	OUTCOME	FORUM
Mrelephant		M		62,000	Yes	Repaying Debts	MSE
Lilmissunhappy		F	Online	55,000	No	Installed Software	MSE
Dreamcatcher73	36	F	Online & Bingo	17,000 +	No	Bankruptcy	MSE
Verysilly + Scared	36	F		20,000 +	No	Repaying	MSE
Runmichellerum	28	F		6000	No	Repaying	MSE
Stubop2008		M	Online Gambling	1000 +	Yes	Bankruptcy	Debt.co.uk
Elfie			Online Casino	Maxed C Card	NO	Wants to end it all Embarrassed to ask for help	GamCare

Legendary			Online Poker	Not recorded	Yes	Bankruptcy recovery, now poker on facebook, no cash!	GamCare
RB			Online Poker	Not recorded	Yes	Bankrupt on recovery programme.	GamCare
Danm		M	Roulette	Not recorded	Yes	Bankrupt, 92 Days into recovery. Their life and family life now much better.	GamCare
Fathead31		M	Blackjack Slots	Not recorded	Yes	Recovering problem gambler	GamCare
Mastermino			Online Poker	\$8000	Yes	Recovering problem gambler	GamCare
Tomtheidiot		M	Bookies Online	50,000 +	Yes	Bankrupt GA Meetings	GamCare
Tel-M		M	Anything	Spent all Savings	No	Hoping to win the losses back.	GamCare
Averagegoe		M	Online Casino	\$17,000		Payment plan, reduced debt \$5800, installed self exclusion software.	GamCare
Jimdog				250,000			GamCare
Indebted				100,000			GamCare

Anewlife				150,000 Max			GamCare
Tom77	31	M	Online Sports	20,000 +	Yes	In recovery, only gambled online and for the past 2 years including at work.	GamCare
Spark2				26,000			GamCare
Stoical				70,000	Yes		GamCare
Maddog		M		30,000	No	Gambling to forget other problems	GamCare
Tallboy74	35	M		400,000	No	No positives in gambling	GamCare
Wilderness	55		Online	\$33,000	No	Gamble block installed, wants to get back online and plays its killing me!	GamCare
Strauss				440,000	Yes	Day 4 of rehabilitation	GamCare
Pokersucks			Poker Online	2,000	No	All my losses are in online poker rooms.	GamCare

Nikita				10,000	No	A student and worried about the future.	GamCare
NWN			Online	60,000	Yes	Used savings, payment plan for debt. Initially started winning and did not stop.	GamCare
Weaponsamnesty	18		Online	5,000	No	Need help before family kicks me out.	GamCare
Icandoit	51	M		142,000		Blown £92,000 of savings given to me.	GamCare
Mancity51		M	Roulette	60,000	Yes	Self exclusion tools	GamCare
Mallys		M	Bookies Online Roulette	2,000 +	No		GamCare
Awayout			FOBT's Roulette Online	23,000	Yes	Lost life savings	GamCare
Despot		F	Online Bingo	30,000	Yes	Repaying debt for the next 10 years. Did not understand the problem initially.	GamCare

Xgreggx	18	M	Bookies Roulette	1,000 +	Yes	In treatment but keeps returning to gambling due to the enjoyment factor and thrill.	GamCare
Spartz		M	FOBT's Online Casino	20,000 +	Yes	Lost his relationship and the trust of family and friends, recovered now and debt free.	GamCare
Cashedintheusa	44	M	Anything	\$5000 +	Yes	In therapy in Baltimore. It's only a penny so I have 1000 chances to win.	GamCare
Ebbe	23	M	Horse Football Roulette	16,000	Yes	Lost a flat. Keeps no money in pocket for fear he will drop into the bookies.	GamCare
J.D	25	M	Sports Online Premise	13,000	Yes	Betting to try and dig myself out of debt. The temptation to break is difficult to resist, when working in the industry.	GamCare
Ade		M	Footie Horses	6,000	Yes	Never gambled online. 29 hours without entering the bookies and stomach really churning.	GamCare

Methodology

Qualitative data analysis

Transcription data from the interviews and focus groups was imported into the qualitative software NVivo. The interviewee data was thematically analysed (coded) and the results written-up. Analytical steps in this thematic analysis involved the six key stages of: familiarisation (reading and rereading transcripts and notes, identifying initial ideas); code generation (systematic identification of interesting ideas); theme identification (collating codes into potential themes supported by relevant data); review (holistically checking themes against data and creating thematic map); labelling themes (refining specifics of themes and defining holistic analytical accounts in relation to research questions) and report writing (in which ongoing final analysis is formed) (Braun and Clarke, 2006).

Ethics

Informed consent was acquired from all participants for the interviews and focus groups conducted in the research. An information sheet was also provided to each participant, detailing the main aims and objectives of the study and a contact number provided for any enquiries (see Appendix I). Permission was granted from the GamCare administrators to use the GamCare Forum entries. All posts are in the public domain. However, as an extra measure, user names have been substituted with fictitious aliases. All organisational and other contextual data which might have identified individuals was removed.

Research ethics protocols were submitted to and granted by Manchester Metropolitan University Ethics Committee and researchers adhered throughout to the ethical guidelines identified by the Social Research

Association (2003) and the British Psychological Society (2005). These include:

- *Avoiding undue intrusion* into the personal and private domain of research participants. The privacy of participants was respected at all times and any issues identified by participants as sensitive were treated confidentially. All names, places and organisations which might have identified individuals were substituted with pseudonyms for reproduction in the final report.
- *Obtaining informed consent*. Research participants were informed about the aims and objectives of the research, their role within the study, and the intended uses of the project findings. This information was made available through participant information sheets. Express signed or oral consent was acquired from all participants. All research participants were given the option to withdraw themselves and their data at any time up until the production of the final report.
- *Protecting the interests of participants*. The research protected participants from any harmful effects that might arise from the research, including physical and psychological harm. All problem gamblers and individuals in debt who requested further information and help with their problems were signposted to relevant agencies.
- *Enabling participation*. No individual was excluded on the grounds of problems with of communication or comprehension disability, or expense. Different forms of written and oral communication were used to communicate with participants where necessary.
- *Maintaining confidentiality of records*. The confidentiality of the identities and records of research subjects were maintained at all times. All electronic information is held on password-protected computers and hard copies of data locked securely in a research office, Both forms of data will be retained for six years, after which point all data will be destroyed safely.