

Improving Outcomes Fund: Learning from 2024

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What is the Improving Outcomes Fund (IOF)?

IOF aims to reduce the inequalities which exist relating to gambling harms for women and minority groups (including ethnic minority groups), religious minority groups, and people who do not speak English as their first language.

The fund was developed in response to [research](#) which demonstrated increased levels of harm, burden, and barriers in access to services which meet the needs of women and people from minority communities.

25 18-month grants were awarded in 2024.



IOF grant-holders at our first learning event, 28 November 2024.

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1.1 About this report

NPC is the learning and evaluation partner for the IOF. We were commissioned in August 2024 to support GambleAware and IOF grant-holders to build evidence and support learning around the fund.

Our work has two phases: the scoping phase (August 2024 – January 2025) and the main phase (February – December 2025).

This report summarises initial learning from the scoping phase. This draft report is structured in line with **learning questions** established for the Fund. The report draws on evidence from:

- An in-person learning event which brought together IOF grant-holders to share experiences and build connections
- 6-month reporting forms submitted by all grant-holders
- Familiarisation calls with 20 grant-holders
- A light-touch review of evidence around inequalities in gambling harms.

Learning questions

1. **Incorporating gambling harms support:** How can non-gambling harms specialist organisations effectively integrate gambling-related harms services?
2. **Inclusive and effective support:**
 - 1) What are the key elements of successful engagement and active community participation?
 - 2) How can gambling harms interventions effectively embed lived experience in how they are designed and delivered?
 - 3) What challenges are there in adapting the programmes to different cultural contexts?
 - 4) What aspects worked well/less well for the targeted communities?
3. **Innovation:** Where and how have new ways of working supported the success of projects?
4. **Informing the wider support system:** How can the gambling harms support system adapt and change to better meet the needs of women and people from minority religious and ethnic communities, and support a reduction in inequalities in outcomes?

Gathering feedback

We used sessions with GambleAware and our Partners in Learning (people with lived experience of gambling harms) to make sense of these initial findings and gather feedback on what they could mean for IOF programmes, the wider support system, and GambleAware.

A further set of learning and evaluation activities for 2025 were proposed in our Learning & Evaluation scoping report. These were reviewed and shaped with IOF grant-holders through our sounding board of organisations supported through the Fund and GambleAware, with their reflections included throughout.

The Improving Outcomes Fund was created to drive change by investing in activities that reduce inequalities in gambling harms support for women and people from minority religious and ethnic communities.

GambleAware’s [research](#) highlighted significant disparities in accessing support for gambling harms among women and people from minority religious and ethnic communities, and yet experiences of systemic discrimination are linked to higher gambling harm. These groups face unique structural barriers that hinder their awareness of and access to appropriate help.

The findings emphasised the need for targeted and innovative interventions to address these issues and promote equitable support systems.

Women and gambling harms

Among women who gamble, 32% are reluctant to discuss their gambling with family due to shame.

Women who gamble face gender-insensitive treatment, lack of awareness about support, and practical barriers like distance, financial constraints, stigma, and domestic abuse. Current support systems often fail to address their trauma experiences.

Minority communities and gambling harms

- A [GambleAware report](#) found that adults from minority communities (including ethnic minority groups, religious minority groups, and those who do not speak English as their first language) with gambling issues are 50% more likely to have experienced racism or discrimination in public compared to those without gambling issues. The 2023 report also highlighted that racism and discrimination can significantly impact gambling behaviours. It found that using gambling as a coping mechanism to deal with life's challenges is three times more common among minority communities compared to people identifying as White British.
- The report also found that a lack of trust in external organisations leads to low awareness and use of gambling-specific support. Stigma also prevents individuals seeking informal support, making minority groups less likely to discuss gambling concerns with friends and family. These communities therefore face significant barriers to access and are less likely to seek help.

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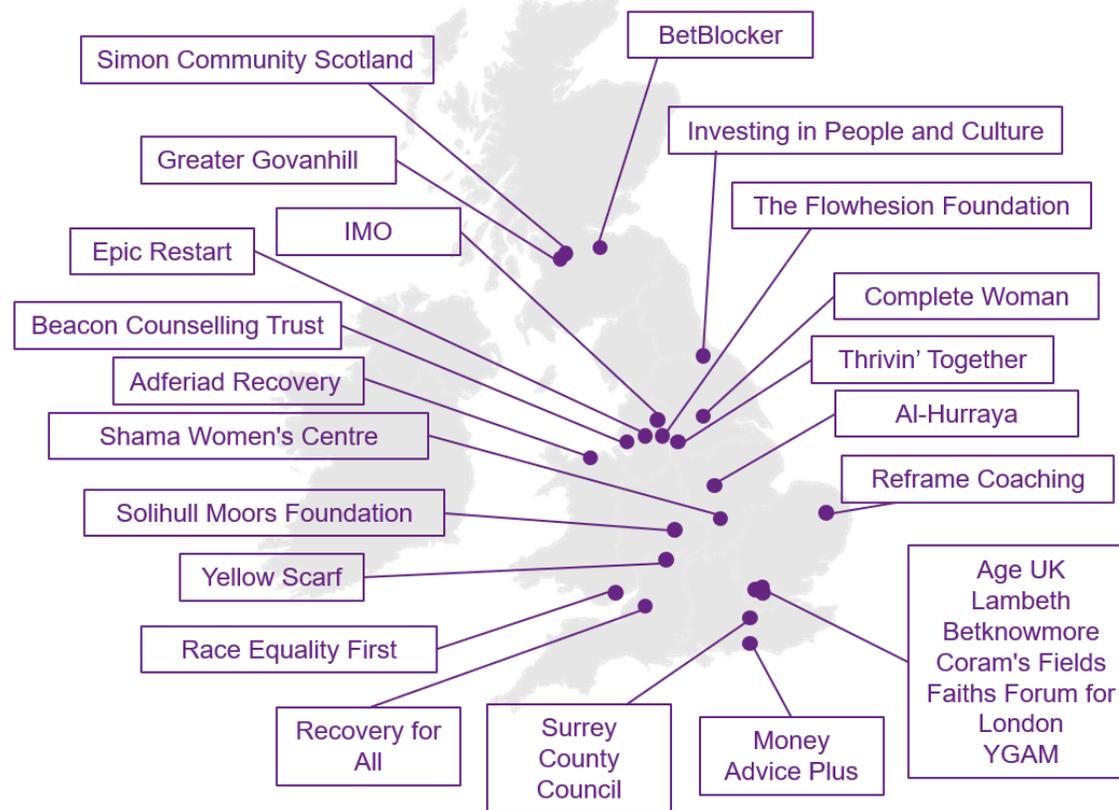
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1.4 IOF-funded project locations



IOF-funded projects are located across all three nations of Great Britain.

Projects are typically based in regions including cities, large towns and urban areas e.g. London, the Midlands, the North of England, and Glasgow.

These regions tend to have ethnically diverse and multi-cultural populations. Projects are taking placed-based approaches to recognise and respond to the diverse needs within local communities.

A few projects - e.g. Money Advice Plus, Thrivin' Together, Adferiad Recovery, and Betblocker - have a regional or national reach.

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Types of activities delivered by projects

From research referenced earlier, we know one of the biggest barriers to support for minority communities is stigma and lack of awareness. Most projects aim to raise awareness of gambling harms, often targeting wider communities as well as those directly affected by gambling harms, alongside professionals or community leaders who can enable referrals.

Projects offer support through a range of means: one-to-one and through counselling, or in group settings aiming to build trust and relationships as a basis for engaging with gambling harms. Some projects use a combination of approaches.

In terms of delivery model, some projects engage communities through champions and leaders, such as faith leaders, while many have developed materials that are culturally and/or gender-relevant to support outreach activities both online and offline.

18 Seek to Raise Awareness

16 Support clients on a One-to-one basis

15 Offer Group Support

15 Create culturally/gender-relevant resources

13 Aim to develop and sustaining Partnerships

9 Work with Community Champions

8 Offer Holistic support services

6 Offer Counselling

5 Train professionals & Community leaders

2.1

Incorporating gambling harms support

How can non-gambling harms specialist organisations effectively integrate gambling-related harm support into services?

What works

- **Understanding existing support.** For several organisations, finding out the existing local landscape of support for gambling harms has been a key starting point to developing their own role in the system. However, several noted that this can be challenging due to the complexity of the support landscape e.g. complicated referral routes.
- **Identifying intersections.** Many organisations have shared the importance of recognising gambling as an intersectional issue—the causes and effects are complex and link to a range of other sectors e.g. financial support, health services and housing support. Many projects agreed that gambling harms support can and should be integrated within these different sectors.

Challenges

- **Competing services.** We've heard organisations raise concerns around 'stepping on other services' patch' in their local areas, and the risk of duplicating efforts particularly in smaller areas, making it difficult for some to proactively engage communities. It also increases competition for funding, which can be difficult for organisations.
- **Stigma and lack of understanding.** A common barrier across organisations is the widespread misunderstanding around gambling harms (a lack of shared definition as to what *is* or *isn't* gambling, and at what point gambling becomes harmful) which impacts their ability to engage communities on the issue and effectively deliver support. Unlike alcohol and drug addictions which are clearly defined by substances, gambling takes a variety of forms which may not be recognised as such, e.g. online games, making it difficult for people to realise what they're doing is gambling.

2.2

Inclusive and effective support

2.2.1 What are the key elements of successful engagement and active community participation?

- **Building trust.** Investing time in understanding communities and establishing relationships is crucial to building trust within communities. Many projects said their engagement rates have been lower than they had anticipated, because of the time it takes to meaningfully build trust with communities.
- **Engagement from within communities vs from outside.** It's important to ensure the right person is engaging. This will often be someone reflective of the community e.g. from the same religious group, ethnic group, or gender group. However, we heard in some settings people may feel more comfortable sharing with someone outside of their community.
- **Face-to-face, informal opportunities.** Projects found actively participating in communities in-person helped with making connections and getting to know people. This can include visiting existing community spaces, and creating inclusive and welcoming spaces for people to gather.
- **Physical resources.** Several projects said providing discreet handouts has been key for engaging minority communities where awareness and use of gambling support services is low, and stigma is a key barrier to accessing help. Handouts enable people to take something home, spend time thinking about it, and make an informed decision to seek support—and can be an important way to engage others who are affected. People are less likely to disclose need for support in first-time engagements, so taking information away can be crucial.
- **Language sensitivity.** Most organisations agreed using ‘the right language’ can help engage people. This means understanding what words or phrases a community uses around gambling, and reflecting that in your support.
- **Indirect engagement.** Addressing gambling harms directly can be off-putting, particularly for minority communities where stigma around gambling is strong. Some organisations have found it best to use a broader topic like wellbeing or support for women as a vehicle to discuss gambling related harms.

2.2

Inclusive and effective support

2.2.2 How can gambling-harm interventions effectively embed lived experience in how they are designed and delivered?

- Advisory groups.** Several projects have implemented advisory groups to feed into decision-making at various points, including in recruitment processes. Projects have found these to be an effective way to ensure lived experience perspectives are involved in shaping the design and delivery of gambling harms interventions.
- Lived experience testimonies.** Hearing directly from people with lived experience can be a powerful tool to foster empathy and compassion, thereby reducing stigma around gambling harms. Many projects include lived experience testimonies in delivery of activities e.g. beginning a support group session with a presentation from someone with lived experience. Some projects sought the stories of people with lived experience of gambling harms to gain a deeper understanding of the issue to inform the design of an intervention.
- A spectrum of involvement.** Projects have found sharing stories to be an effective way to involve lived experience in support delivery. However, they recognise it doesn't have to be the only way—having multiple routes to involving lived experience is key to making it inclusive. For example, offering ways to input lived experience anonymously or through surveys is a way to gather insight to inform the design of a support activity.
- Be aware of sensitivities.** It's important for organisations to recognise that for some people, sharing their lived experience may not be possible or can have negative effects—it can be very uncomfortable or triggering, or bring feelings of shame to the surface. For some, cultural sensitivities may pose risk to individuals or their families from sharing their experience. Therefore, it was highlighted that interventions must support individuals to understand the potential implications of sharing and ensure this is done safely and sensitively.
- A lack of representation.** Several organisations found that among groups that tend to face higher levels of stigma, e.g. women, there is a distinct lack of lived experience representation compared to other demographics. In these cases, organisations have found alternative ways to break the stigma and replicate the effect of lived experience testimonies by using approaches such as role play, to enable people to empathise and engage with the topic.

2.2.3 What challenges are there in adapting the programmes to different cultural contexts?

What works

- **Representation** of community members in support delivery teams can help ensure it is culturally relevant and may encourage some to engage if they feel more comfortable accessing support from someone they can identify with. However, this won't be the case for everyone—we heard how in some communities where stigma around gambling is high, people may avoid support from within their community to avoid being 'exposed' or judged.
- **Co-designing approaches** to support communities *with* people from those communities is fundamental. Otherwise, culturally specific considerations and nuances risk being missed which may result in a service that doesn't meet the needs of a community.
- **Ensuring anonymity** when accessing services can encourage people to feel comfortable engaging with support—especially in communities where there is significant stigma around gambling.

Challenges

- **Stigma** is a huge barrier and is extremely nuanced across different cultural contexts. For example, in Muslim communities gambling is strictly prohibited, making it difficult to provide culturally-relevant support for something associated with such a taboo.
- **Fear** about consequences of accessing support also limits the potential for services to be relevant to certain communities. We heard of cases of people needing support but being too afraid of the perceived risk of social services involvement, which they fear could lead to separation from their children.
- **Different perceptions** around what is and isn't gambling, or even around whether gambling is harmful at all, can make tailoring services difficult. Gambling is a part of many cultures and manifests in different ways (e.g. as a hobby or social activity), so it can be difficult, for both professionals and community members, to identify potential risks of harm.
- **Getting the balance right** between making programmes tailored to specific cultural contexts whilst considering the intersectionality of the issue and of people' identities can be challenging. Approaches must be nuanced, or risk reinforcing harmful stereotypes.

2.2

Inclusive and effective support

2.2.4 What aspects worked well/less well for the targeted communities?

What works

- **In-person engagement.** Overall, the main emphasis has been on the importance of *going out into the community*. Going to community events, fairs, providing physical handouts—being physically in the same space as people can help boost engagement and service uptake.
- **Embedding support** in activities and opportunities for communities to connect can also help to engage people who may need support but don't recognise it yet.
- **Carefully considering who to involve.** Involving people from targeted communities in service design and delivery can be effective, however *who* to involve will depend on the community you want to engage. In some cases, community leaders such as faith leaders, can help reach a wide cross-section of individuals and may hold the power to dismantle stigma. In other cases, working with community 'champions', such as volunteers with lived experience of gambling harms, may be more approachable for their peers.

Challenges

- **Slow engagement.** Lots of projects are experiencing low response rates for their services and finding it more difficult to identify potential service users and get referrals, than anticipated. It's clear that engaging specific communities effectively and meaningfully isn't something that can be rushed—it is complex and requires a significant investment of time and effort. Evidencing this 'slow' and foundational work is also challenging.

Where and how have new ways of working supported the success of projects?

- Partnership working:** We heard about organisations building connections and engaging with different agencies (e.g. housing agencies, financial support agencies) to work in a more joint-up and cohesive way across the system, to strengthen overall support provision. GPs were highlighted as key referral conduits. While engaging them is challenging due to their busy schedules, some organisations are making progress in building relationships in this area.
- Reaching new audiences through social media:** Speakers at the IOF Learning Event shared how they used lived experience storytelling on social media to reach new and younger audiences and build awareness around gambling harms. This can be highly targeted to different communities. They demonstrated reach and engagement metrics, and there is anecdotal evidence suggesting this translated to referrals.

Examples of innovation in projects

Judgement-free emergency payments: Thrivin' Together, an organisation led by women with lived-experience of gambling harms, offers a variety of support services. One of their innovative practices to meet immediate needs is the Helping Hand payments. These payments provide timely financial support without requiring paperwork or intrusive questions. Processed through e-vouchers, they help cover urgent expenses up to £50, such as food shortages for families and emergency gas or electricity payments.

Responding to Economic Abuse: Money Advice Plus are piloting an Economic Abuse Evidence Form with creditors to minimise the impact of debts resulting from gambling harms as form of economic abuse. It aims to provide best practice guidelines, training for professionals, and resources to help victim-survivors regain economic independence and understand the impact of gambling harms.

How can the gambling harms support system adapt and change to better meet the needs of women and people from minority religious and ethnic communities, and support a reduction in inequalities in outcomes?

- **Consistent referral times:** Referral times can vary significantly depending on location. During the Learning Event, we heard from projects that could support referrals within 48 hours, while others took weeks or longer. Once a need is identified among target groups, the wider support system should ensure a consistent timeframe for offering support.
- **Achieving parity for gambling harms with other addictions:** We heard how to better meet the needs of women and minority communities, gambling harms must be identified and treated as a health issue like alcohol and substance misuse. It was felt that this helped reduce stigma and raise awareness, both amongst the general public and amongst professionals, particularly in the health field.
- **Longer-term funding:** Organisations highlighted the challenges of operating with short-term funding, particularly where long-term work is required to build relationships and awareness with groups experiencing significant barriers to accessing support. There is a desire to see longer-term funding arrangements to enable consistency in delivery.
- **Leveraging and embedding lived experience:** Some highlighted the important of including the voices of those with lived experience of gambling harms from groups who are less likely to access support in all aspects of service design and delivery across the gambling harms support eco-system.

3. What does the initial learning mean for the next phase of the IOF?

We discussed the findings set out in this report with GambleAware and our Partners in Learning, to check for the accuracy and relevance of the findings, and to build a set of considerations and recommendations for what they might mean.

Key questions:

1. Does anything surprise you?
2. Which are the most important points?
3. Did you think we have missed anything important?
4. Based on what we've heard, how do you think the following groups should respond?
 - IOF-supported projects
 - Wider gambling harms support system
 - GambleAware & NPC's support

3.1

Key reflections

Partners in Learning

- **Competing services should be a good thing.** A rise in services providing support for gambling harms is necessary. What makes it difficult is the lack of collaboration/alignment across the sector.
- **Integrated support.** Clear need for a public health approach to gambling support, which involves local authorities, housing providers, financial support services etc.
- **Lived experience.** Need to see organisations with clear frameworks, strategies or protocols in place to involve people with lived experience in the right way. GambleAware and NPC can support here. Lived experience involvement should also include a range of opportunities, not just be about sharing their story.
- **Educating providers.** Clear need to train professionals on involving people with lived experience, to improve awareness of vulnerabilities of people with lived experience.
- **Innovation.** Emphasised importance of supporting tried and tested work, specifically related to providing holistic support, rather than encouraging ‘innovation for innovation’s sake’.
- **Social media training.** There is a skills gap when it comes to capacity to use social media across the gambling harms support sector.

GambleAware

- **Stigma.** Most challenges and barriers projects are experiencing come back to stigma, but stigma also manifests in many different ways depending on the context and can affect people’s needs in different ways.
- **Networks.** Establishing strong networks within communities for specific groups can enable better access to support. Stronger links across the gambling harms support system is also necessary to ensure competition between services is productive and collaborative, rather than an issue.
- **IOF-funded projects delivering training.** There could be opportunities for projects to deliver training sessions around their areas of expertise to strengthen knowledge across organisations.
- **Examples of best practice.** IOF-funded projects and GambleAware can share examples of experiences of involving lived experience effectively—sharing the challenges and successes can help share expertise/skills with other organisations.
- **Innovation.** We need to emphasise that innovation can be small-scale, it doesn’t always have to be large-scale or burdensome. Innovation should still be encouraged, but within certain guardrails.

Thank you

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