

# research snapshot

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## Debt stress partly links problem gambling and mental health problems

### What this research is about

Gambling is a popular activity with about 60% of adults gambling each year. Problem gambling affects between 1 to 6% of adults internationally. People who seek treatment for gambling problems are about three to five times more likely to experience mental health issues compared to the general population. Mild gambling problems are associated with reduced savings and increased worry. Problem gambling can lead to severe financial and emotional harms, such as bankruptcy, and suicidal ideas and attempts.

Credit card use is popular among adults. However, some people can experience debt problems from borrowing too much credit, or not paying it off on time. People with debt problems are about three times more likely to experience mental health issues. This may be because they are experiencing debt stress. Debt stress is when someone worries about being able to repay their debts.

Easy access to credit may allow some people to spend more money on gambling than they can afford to. This could lead to debt stress, which in turn could exacerbate mental health problems. Thus, debt stress may partly explain the link between gambling and co-occurring mental health problems. This study looked at the relationships between gambling frequency, problem gambling, debt stress, and mental health.

### What the researchers did

The researchers advertised the study on websites, social media, and through e-newsletters of three Australian wagering operators. They also advertised through gambling counselling, financial counselling, and legal aid support services. The researchers recruited participants who were at least 18 years old,

### What you need to know

Both problem gambling and debt stress are linked to financial and mental health harms. However, the relationship between gambling, debt stress, and mental health is unclear. It is possible that debt stress provides the link between excessive gambling and poorer mental health. This study surveyed Australian adults who had gambled in the past month and assessed their gambling behaviour, debt stress, and mental health and wellbeing. How frequently someone gambled was not associated with debt stress. However, debt stress partly explained the relationship between problem gambling and mental health. Debt stress may be a useful indicator to identify underlying gambling and mental health problems in primary healthcare settings.

lived in Australia, and gambled in the past 30 days. Three-hundred and nine participants completed the survey. About 84% of participants were male. Participants completed an online survey about their gambling behaviour, debt, and mental health.

The survey included 16 items from the National Opinion Research Centre's DSM Screen for Gambling Problems (NODS). The NODS was used to classify gambling behaviour into four categories: low-risk, at-risk, sub-clinical, and disordered gambling. Participants also rated how often they gambled in the past month. They completed the 14-item Problem Gambling Family Impact Measure (PG-FIM). The PG-FIM measures the negative impacts of problem gambling on the families of people who gamble.

Next, the survey measured participants' total debt value and debt stress. For the total debt value, participants reported how much they were overdue for any debts including credit cards, loans, overdrafts, etc. For debt stress, participants completed the four-item version of the Debt Stress Index. This measures people's level of worry about their total debt.

Finally, participants answered questions about their mental health and wellbeing. They completed the K6 for mental distress and the seven-item depression subscale from the Depression Anxiety Stress Scales (DASS). They also completed the seven-item Personal Wellbeing Index-Adult (PWI). The survey gave participants a list of psychiatric disorders and asked them to indicate if they had been diagnosed with any.

#### What the researchers found

Based on the NODS scores, 32% of participants met the criteria for gambling disorder, while 19% showed sub-clinical problem gambling. Additionally, 30% of participants reported some negative gambling-related family impacts. Over half of participants had moderate to severe mental distress, and two in five had depressive symptoms. Just over half rated their wellbeing below the normal range for Australians. Finally, 28% of participants had received a psychiatric diagnosis at some point.

How frequently someone gambled was not related to debt stress. However, problem gambling was linked to both debt stress and poorer mental health. Higher debt stress was linked to poorer mental health and wellbeing. Examining these relationships together, debt stress partly explained the link between problem gambling and poor mental health and wellbeing.

#### How you can use this research

This research shows that clinicians working with patients with poor mental health may want to screen them for debt stress. This could help detect any gambling and financial problems that may contribute to the patient's mental health condition. Problem gambling treatments could also target debt stress and refer people to financial counselling if needed.

#### About the researchers

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#### About Gambling Research Exchange (GREO)

Gambling Research Exchange (GREO) has partnered with the Knowledge Mobilization Unit at York University to produce Research Snapshots. GREO is an independent knowledge translation and exchange organization that aims to eliminate harm from gambling. Our goal is to support evidence-informed decision making in safer gambling policies, standards, and practices. The work we do is intended for researchers, policy makers, gambling regulators and operators, and treatment and prevention service providers.

Learn more about GREO by visiting [greo.ca](http://greo.ca) or emailing [info@greo.ca](mailto:info@greo.ca).

