Know the Stakes: Guide for professionals

The mixed blessing of financial independence

When young people reach their late teens, the transition to financial independence can be both liberating and challenging. As they embark on part-time or full-time jobs, internships, apprenticeships, or higher education courses, many young people will have access to large amounts of money for the first time in their lives, whether these come in the form of wages, student loans, grants or scholarships.

Standing on your own two feet and making decisions may feel both exciting and freeing. Banks usually allow children to open their own current accounts from the age of 11, as long as a parent or carer is with them and brings the appropriate documents. Depending on the bank, their parents or carers will have to run or supervise the account up until a certain point. After 16, young people can set up their own accounts with their own proof of identification. Either way, children and young people with their own current accounts have the ability to withdraw funds themselves.

Knowing what to do with this money in the short-term – including budgeting, saving and paying bills – can be tricky for young people who have always relied on their parents and carers. They might never have learned how to manage their own finances.

Existing provision for young people

Many schools, colleges, universities, and youth organisations already offer great pastoral care on a variety of issues, including debt and financial trouble. If you’re a teacher at a secondary school or college, you may already cover basic money management through PSHE, Citizenship, and Mathematics lessons. Young people who are struggling with gambling might, however, need additional help. You and your colleagues can build on the skills you already have to start a conversation with them and signpost the support they need.

What about gambling?

According to recent research, 36 per cent of children and young people in the UK have spent their own money on gambling in the last year, mainly via slot machines and private bets with friends. New forms of gambling are gaining in popularity: the number of 11 to 16-year-olds in the UK who have gambled online in the last seven days has tripled since 2018. But we know that fewer institutions offer specific support around the potential harms associated with gambling.

Are young people allowed to gamble?

Certain kinds of gambling are legal for young people – so having nuanced conversations about the topic and providing appropriate support can be complicated. 16-year-olds are allowed to...
participate in National Lottery gambling and anyone can use what the Gambling Act 2005 refers to as Category D gaming machines (like crane grab machines or coin pushers) where the maximum stake is £1.

As a result, it’s important that adults respect young people’s agency. Some young people may use their new-found financial independence to try new things, one of which may be gambling. Gambling doesn’t necessarily cause harm, and many people of different ages take part safely. But even legal gambling can carry risks and professionals are well-placed to help young people understand them and make informed decisions.

The signs of gambling disorder

Gambling disorder shows itself in different ways over time, including in behavioural and emotional changes. Many of these can be signs of other issues, but it’s useful to recognise that they may be linked to gambling. It may not be your role to ‘diagnose’ gambling disorder, but it’s important that professionals know what to look out for in a classroom or group setting so they can raise a concern and signpost support where needed.

You may know a young person with a pattern of skipping classes, lectures, events or appointments, or coming up with excuses to avoid social situations. Seclusion is a symptom of many mental illnesses but if someone’s attendance becomes inconsistent and they seem to lose interest in things they used to care about, it could mean that they’re struggling to manage their gambling.

Problems with gambling can also negatively affect emotional wellbeing. If you work with a young person on a regular basis, you may be able to tell when they don’t seem like themselves. Anxiety or shame about gambling-related problems can lead to emotional outbursts over small things. Young people who normally get on with others may lash out or fall out with friends. Those who are normally bubbly and extrovert may withdraw.

How professionals can provide support

Supporting young people who have problems with gambling can be difficult for many reasons. It’s crucial to respect the young person’s agency and remind them that you are there to help them make their own informed decisions.

However sensitive you are, a young person may see a direct question about gambling as intrusive. They may become defensive. Rather than quizzing them about money trouble specifically, you could start by letting them know that they don’t seem to you to be quite themselves. You can ask if something’s wrong and let them lead the conversation.

If they open up, you can gently suggest they find out more about the support that’s available. This includes BeGambleAware.org, the National Gambling Helpline (0808 8020 133) and a number of different self-exclusion tools. These can help them set their own boundaries and limit their spending. You can find out more about self-exclusion tools in our Top Tips.

In partnership with GambleAware
People who struggle with gambling disorder have to want to get themselves back on track. If they don’t want to open up to you or don’t seem receptive to your suggestions, it’s OK to revisit the conversation another time. If you’re a teacher, you may know a colleague who gets on well with the young person and could help keep an eye on their wellbeing.

You might want to look at what pastoral care you already offer and see if it covers gambling, or check whether the responsible members of staff would feel confident supporting a young person who has problems with gambling. If you or your colleagues are keen to learn more, you can find our top tips, a glossary, an FAQ and more on the Parent Zone website. GambleAware have produced their own materials for teachers and youth workers too.

The most important thing is that professionals do what they can to educate young people about the potential risks of gambling and let them know where they can get help if they need it.

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**Want to speak to someone about gambling?**

If you are looking for help, advice or support in relation to your or someone else’s gambling, please go to BeGambleAware.org or call the National Gambling Helpline on 0808 8020 133.