Understanding and addressing gambling harms among seafarers in the UK

A briefing for seafaring charities and welfare organisations

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1. Executive summary

In 2024, 60 percent of adults aged 18+ in Britain participated in any form of gambling in the past 12 months, with men more likely to participate than women. Official estimates indicate that 2.7% of adults aged 18+ in Britain – roughly 1.4 million people – meet the criteria for 'problem gambling'. **Gambling can lead to adverse consequences** for the person who gambles that may also affect up to six other people in their social network, with impacts encompassing financial distress, relationship breakdown, anxiety and depression, disrupted parenting and social stigma.

While there is **little direct research on gambling among seafarers**, we know that seafaring work is associated with high levels of stress, isolation, long periods away from home and growing access to the internet – all factors that can increase vulnerability to harmful gambling. Studies of seafarers' mental health show elevated risks of depression, anxiety and loneliness driven by long tours, irregular shifts, fatigue and poor social support.

At the same time, UK seafarer numbers remain substantial, with around **23,700 UK seafarers active at sea as of June 2024**. Even if only a small proportion experience gambling problems, the impact on individuals, families and communities can be significant.

This short briefing:

- Summarises what we know about gambling harms in a UK context.
- Describes why seafarers may be a high-risk group.
- Outlines types of harms affecting seafarers and their families.
- Highlights barriers to seeking help.
- Sets out practical actions that seafaring charities and welfare organisations can take – from frontline conversations to referral pathways and advocacy.

The core message is simple: **gambling harms are relevant to seafarer welfare**, even if not always visible. Seafaring charities collectively provide frontline support, financial guidance, family services, pastoral care, and sector-wide leadership, meaning they are in a unique position to notice early warning signs, promote early intervention, and support affected individuals and families.

2. Introduction

This briefing was commissioned by The Seafarers' Charity to help **UK-based maritime charities, seafarers' centres, faith-based missions and welfare organisations:**

- Understand gambling harms as a seafarer welfare issue.
- Recognise signs that gambling may be causing harm to seafarers or their families.
- Offer informed, sensitive support and safe referrals.

It focuses mainly on **seafarers who are UK nationals** and on harms experienced by both individuals and their families. It draws on a literature review and conversations with eight individuals working for five different seafaring support organisations.

What do we mean by "gambling harms"?

Gambling harms are the wider negative impacts that can result from gambling. These harms can be:

- **Financial**: debt, arrears, loss of savings, economic abuse.
- **Psychological and physica**l: anxiety, depression, stress, suicidal thoughts, sleep problems.
- **Relational**: conflict, mistrust, relationship breakdown, domestic abuse.
- **Occupational**: distraction at work, absenteeism, disciplinary action.
- **Social and legal**: crime, borrowing, fraud or theft to fund gambling.

For seafarers, these harms may be complicated by distance from home, complex employment arrangements and periods without easy access to support.

Why this matters now

In 2024, 60 percent of adults aged 18+ in Britain participated in any form of gambling in the past 12 months (including lottery draws); 48 percent had participated in gambling in the past 4 weeks. Men were more likely to participate than women.

The most common reasons for adults to participate in gambling at least sometimes were:

- For the chance of winning big money (85 percent)
- Because gambling is fun (72 percent)
- To make money (57 percent)
- Because gambling is exciting (56 percent).

Official estimates indicate that 2.7% of adults aged 18+ in Britain – roughly 1.4 million people – met the criteria for ‘problem gambling’ in 2024. Even for people who do not meet these criteria, gambling can lead to adverse consequences for the person who gambles that may also affect up to six other people in their social network, with impacts encompassing financial distress, relationship breakdown, anxiety and depression, disrupted parenting and social stigma.

The statistics for Great Britain show that a higher proportion of adults gambled online in the past four weeks (38%) than in person (29%) e.g. at a venue or purchased lottery tickets or scratchcards from shops or other vendors. While these statistics are for the adult population as a whole, as ships become more connected and seafarers increasingly use smartphones and online banking, **the conditions for harmful gambling – especially online – are now present at sea and at home**.

3. Seafaring work and lifestyle: a context of risk

Who are the UK seafarers?

UK government statistics estimate around **23,700 UK seafarers active at sea in 2024**. Most are male, and the workforce is ageing, though there is some growth among women and in certain officer categories.

Merchant seafaring

Seafarers experience long tours, irregular or night shifts, fatigue, and social isolation due to prolonged time away from family. Ships are increasingly connected, allowing constant access to online gambling platforms. With limited leisure options at sea, gambling can fill a void.

Fishing communities

Fishers face distinct pressures:

- Income instability due to weather, catch prices, and seasonal closures
- Irregular and insecure earnings among share fishers, who earn their income from a share of the catch profits.
- High-risk, physically demanding work
- Tight-knit coastal communities where stigma spreads quickly
- Strong cultural norms around stoicism and self-reliance, increasing reluctance to seek help.

Fishing families may experience greater hardship when income varies weekly, amplifying the impact of gambling losses when they occur.

Family life and child wellbeing

For families and children:

- Parental absence due to sea work strains routines and relationships
- Children may be aware of increased tension around money
- Hidden financial hardship can lead to housing instability, food insecurity, or emotional stress
- Single parents at home often shoulder the burden of managing household finances and debt.

Common stressors in seafaring contexts

Research on seafarers' mental health consistently highlights:

- Long contracts and extended time away from family.
- Long working hours and irregular or night shifts.
- Fatigue, cramped conditions and sometimes unsafe environments.
- Uncertainty about schedules, shore leave and job security.
- Social isolation.

These factors are linked with higher rates of **depression, anxiety, loneliness and stress** among seafarers compared with many land-based workers. Between 1 January and 30 June 2025, mental health and wellbeing cases made up 15% of the 1,153 cases dealt with by the seafarer's helpline run by the International Seafarers' Welfare and Assistance Network (ISWAN). In addition, 6% of deaths among seafarers in the last 60 years (over 1,000 deaths) were by suicide.

A further relevant factor is that work at sea remains significantly more dangerous than most shore-based jobs. UK fishers, for example, face 100 times the risk of death compared to the average UK worker.

The impact of digitalisation and connectivity

Digitalisation and connectivity has transformed life at sea, with internet access increasingly available on board. A recent Sailors' Society report found that better connectivity is associated with lower loneliness but emphasised the need for support where internet use may contribute to mental health problems. While gambling was not mentioned in the report, for some seafarers, it may become a **coping strategy for boredom, stress or homesickness** – especially when other leisure options are limited.

> "They [seafarers] will use gambling as almost a form of entertaining themselves because they are deployed, and because it's it is not the most active thing to be on a ship on a submarine."
> (Seafaring Charity interview)

4. Prevalance and drivers of gambling in seafaring contexts

There is currently **very limited research specifically on gambling in seafaring contexts**. Much of what we know comes from:

- Studies of seafarer mental health and addictive behaviours more broadly (e.g. smoking, alcohol and drugs).
- Evidence from **analogous populations** such as the Armed Forces, where the risks of gambling harms are known to be elevated.
- More general findings on online and remote gambling, which may be relevant in shipboard contexts.

This evidence indicates the potential for heightened vulnerability to gambling harms in seafaring contexts. Likely drivers include:

1. **Isolation and boredom**
   - Long periods at sea with repetitive routines.
   - Limited leisure spaces or structured activities onboard.
   - Gambling (especially online) used to “pass time” or as entertainment.
2. **Stress, trauma and emotional coping**
   - High levels of work stress, responsibility for safety, exposure to accidents or near-misses.
   - Family stress at a distance (illness, financial pressures, parenting challenges from afar).
   - Gambling as a quick, private way to “escape” painful feelings.
3. **Accessibility of online gambling**
   - Smartphones and tablets used in cabins or on deck during breaks.
   - Online casinos and sports betting sites available 24/7; some accept multiple currencies and e-wallets.
   - Limited external oversight – no “closing time” or visible betting slips.

1. **Cultural factors**
    - In some national or occupational cultures, gambling (e.g. card games, sports betting) is normalised as a social activity.
    - Hierarchy and masculinity norms may encourage risk-taking or discourage help-seeking, similar to patterns seen in Armed Forces communities.
    - Community silence around harmful gambling, especially in close-knit coastal communities.
2. **Financial pressures and opportunity**
    - Desire to clear debts between contracts or send more money home.
    - Misperception of gambling as a "side income" or investment.
    - Access to credit cards and quick online loans, even while at sea.
3. **Port and shore-leave environments**
    - Ports with easy access to casinos, betting shops or gaming machines.
    - Short shore leave may be focused on intense leisure spending, sometimes including gambling and alcohol.

> "We are still dealing with a predominantly male industry, we're still dealing with an industry that's, you know, people who are in their 40s and 50s and older, who have come from a culture where there are things that you don't really talk about."
> (Seafaring Charity interview)

5. Types of gambling harms that might be experienced by seafarers and their families

Even though there is very little seafarer-specific evidence on gambling harms, seafaring charities are trusted organisations that can recognise **familiar patterns of harm** through their interactions with seafarers and their families.

Financial harms

- Wages lost to online casinos or betting, sometimes in a single night.
- Borrowing from crewmates, illegal money lenders or multiple credit providers.
- Sharp drops in money brought or sent home.
- Accumulated debts that can become unmanageable e.g. rent arrears, Council Tax debt, utility debts.

For families depending on seafarer income, gambling losses can quickly translate into **hardship, food insecurity or loss of housing**, echoing patterns seen in other UK groups.

Psychological and physical harms

- Anxiety, guilt and shame about losses.
- Depression, irritability, mood swings.
- Sleep disturbance and exhaustion, which can be especially dangerous for safety-critical roles.
- Thoughts of self-harm or suicide.
- Families may experience **chronic worry**, confusion and erosion of trust, especially if gambling has been hidden.

Professional and safety-related harms

- Reduced concentration, distraction by betting apps or worries about debt.
- Risk-taking behaviour, impaired decision-making.
- Lateness or absenteeism due to excessive time spent gambling.
- Breaches of company policies on internet use, financial conduct or behaviour in port.
- In extreme cases, **disciplinary action, contract termination or blacklisting**, affecting long-term livelihoods.

On ships where safety relies on teamwork and alertness, the consequences of impaired functioning could be severe.

Family and relationship harms

Among seafarer families common issues may include:

- Arguments over missing money or unexplained debts.
- Erosion of trust, particularly where lies have been used to conceal gambling.
- Emotional distance if the seafarer is preoccupied with gambling, even while at home.
- Children affected by parental conflict or financial instability.
- In some cases, **domestic abuse** linked to financial stress or loss of control, patterns which are seen in wider gambling harm research.

Digital and privacy-related harms

- Gambling via personal devices in cabins or during night shifts, hidden from colleagues.
- Use of virtual private networks (VPNs) or alternative accounts to bypass restrictions.
- Exposure to highly targeted advertising and “free bet” promotions, e.g. around major sporting events.

6. Illustrative scenarios

Scenario A – Fisher caught in a debt cycle

A coastal fisherman uses mobile gambling apps between tides. Losses accumulate, leading him to borrow from friends and colleagues. When his catch income dips, he and his partner fall behind on rent. Seafaring charity staff encounter him at a crisis point and provide help, including signposting to specialist services.

Scenario B – Merchant officer gambling at sea

A seafarer gambles during late-night hours in his cabin. His partner reports reduced income and financial stresses. He becomes exhausted, affecting safety duties. Seafaring support charities could support the partner by providing or signposting to legal and debt advice; it could also be seen as a structural wellbeing issue requiring policy change.

Scenario C – Family under pressure

A parent at home supported by a seafarers' children's charity notices sharp declines in household income and emotional tension with their seafarer partner. Their child becomes anxious about food and bills. Caseworkers identify underlying gambling harm and provide support, including signposting to specialist services.

Scenario D – Co-occuring issues

A younger seafarer reports feeling low and drinking heavily when ashore. He gambles on his phone while drinking, often spending more than planned. He contacts a helpline about depression but does not initially mention gambling, seeing it as "just a bit of fun".

These scenarios highlight that gambling harm may present indirectly – as money troubles, relationship distress, sleep problems, or disciplinary issues – rather than as an obvious request for "gambling help". Seafaring charities can provide support within their own remits and signpost to specialist services.

7. Barriers to seeking help

Common barriers to seafarers' seeking help include:

- **Fear of job loss or contract termination.** Research in the Armed Forces shows that personnel experiencing gambling harm often delay seeking support due to worries about career impact and cultural attitudes to toughness.
- **Stigma**, particularly in male-dominated and close-knit fishing communities
- **Fear of judgement** from family or colleagues
- **Limited privacy** on ships or in fishing harbours
- **Lack of awareness** of UK support services or issues accessing help due to ship routines or time-zone differences.
- **Fear of reputational consequences** within coastal communities
- **Concerns about impacts on children** or being unable to provide for children.

Money advisers also report cases where individuals hide gambling spend within bank statements or via cash withdrawals, making issues harder to identify early.

> "[We might say] OK, we've done a budgeting sheet, this is your income, this is your outgoing. Why are these cash withdrawals being taken out at irregular times?"
> (Seafaring Charity interview)

8. Practical steps for frontline staff in seafaring charities

Conversations and screening

Frontline staff in seafarers' centres and family support services are often the first to notice problems. Staff do not need to diagnose; instead, they can **notice patterns**, **validate concerns** and **offer options**. They therefore play a crucial role as trusted **intermediaries** in helping seafarers and their families get the support they need.

> "I think because we're a small charity and we know all of our families really well, it's easier for us to pick up on these things and put them in support."
> (Seafaring Charity interview)

Referral pathways

There are a range of services to which seafarers' charities can signpost people if they are experiencing harm from their own gambling or that of a partner or family member. These include:

- **National Gambling Helpline** and online chat services
- **NHS gambling treatment clinics** (currently England only)
- Financial and legal advice e.g. **Seafarers' Advice and Information Line** (SAIL, Citizens Advice for anyone who has worked at sea)
- Local third-sector support
- Local health and wellbeing services such as GPs, mental health services
- Crisis mental health services when needed.

Because seafarers can spend long periods away, **remote and flexible support** may be valuable, such as online appointments, asynchronous messaging or planning treatment around contract cycles.

There are also a range of self-exclusion tools and services that seafarers and their families can access such as:

- Gamstop Online: self-exclusion app that blocks you from logging into, or setting up accounts with, all online gambling companies licensed in Great Britain.
- Gamban and Betblocker: gambling software blocks that can be downloaded onto your phone, tablet, or computer and limit access to websites, apps, and other services available online.
- Bank card gambling blocks: enable account holders to limit spending on gambling.

9. Policy and advocacy recommendations

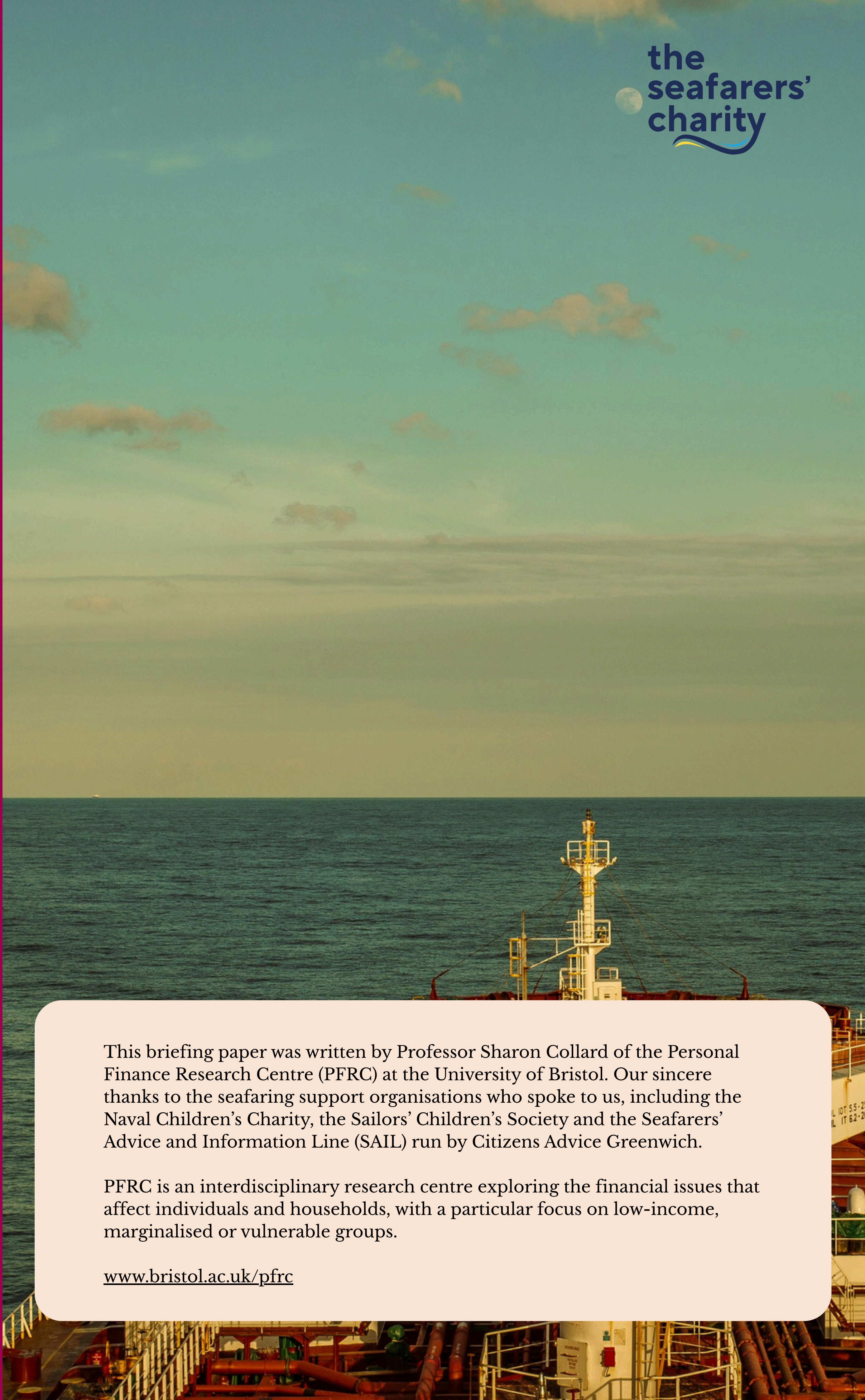
Strategically, cross-sector organisations like The Maritime Charities Group could:

- Encourage standardised questions on gambling and gambling harms to be included in seafarer's surveys and research
- Encourage routine collection of anonymised administrative data on gambling harms from seafaring charities e.g. from helpline calls and grant applications, to better understand patterns and support needs.
- Use insights to shape funding priorities and maritime welfare strategy
- Encourage cross-charity collaboration on gambling prevention
- Embed gambling harm in seafarer wellbeing frameworks
- Promote training for officers and HR teams.

10. Conclusion

Gambling harms are now recognised as a **preventable public health challenge** that affect not only the person who gambles but their family, children and communities.

The skills, expertise and reach of trusted seafaring charities place these organisations at the forefront of recognising and addressing this challenge. By integrating sensitive conversations, early identification, family support, financial advice, and strategic advocacy, the maritime charity sector can reduce harm, strengthen families, and support healthier, safer lives for all who work at sea.



This briefing paper was written by Professor Sharon Collard of the Personal Finance Research Centre (PFRC) at the University of Bristol. Our sincere thanks to the seafaring support organisations who spoke to us, including the Naval Children's Charity, the Sailors' Children's Society and the Seafarers' Advice and Information Line (SAIL) run by Citizens Advice Greenwich.

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