

Gambling harm

An introduction to Livewell South West

Specialists in Community Health and Care

15 April 2021



BeGambleAware.org[®]

Gambling Harm – awareness & learning outcomes

- Understand gambling in the current climate
- Know what harms gambling can cause and the impact in our communities
- Identifying gambling harms
- Be able to inform and advise clients affected by gambling-related harm
- Know what specialist national and regional support is available across South England

National Strategy to Reduce Gambling Harms

- The Gambling Commission launched the new National Strategy to reduce Gambling Harms April 2019.
- **3-year strategy** to drive and coordinate work to bring a lasting impact on reducing gambling harms.
- Bringing health organisations, charities, structured services, local government, businesses, and **communities** together in partnership to effectively tackle the issue of gambling harm.

Gambling harm - Key stake holders



Department for
Digital, Culture,
Media & Sport

Responsible for ensuring a proportionate gambling framework that balances economic growth against protecting vulnerable people.

**GAMBLING
COMMISSION**

Responsible for regulating commercial gambling in Great Britain (in partnership with licensing authorities).



Local Authorities: Responsible for issuing premises licenses for gambling venues and issuing gambling operators with permits.



Provides independent advice to the Gambling Commission on the implementation of the National Gambling Strategy and recommends priorities for research.

BeGambleAware.org[®]

Responsible for commissioning research, education and treatment to minimise gambling harm, and raising funds to pay for this.

Gambling harm – initiatives

Nationwide:

- The NHS Long Term Plan - a new plan ...
- The Royal Society for Public Health has established ...

England:

- The Local Government Association (LGA) and Public Health England's (PHE) guidance note explains ...
- The Gambling Commission, LGA and PHE have written to local Directors of Public Health encouraging ...

What is gambling?

Gambling is betting, gaming or participating in a lottery, where gaming means playing a game of chance for a prize and a prize is defined as money or 'money's worth'. (The Gambling Act 2005)

A person is gambling whenever he or she takes the risk of losing money or belongings, and when winning or losing is decided mostly by chance. (Institute of Ontario: Problem Gambling, 2019)

<https://www.gamblingcommission.gov.uk/for-the-public>

Gambling harm - gambling sectors

The Gambling Commission, regulates the industry*, categorises different gambling activities into sectors.

- **Arcades** (for adults and for families)
- **Betting** (online, at an event or in a high street bookmakers)
- **Bingo** (online or in a bingo hall)
- **Casino** (online or in a casino)
- **Lotteries** (raffles, tombola, sweepstakes)
- **Gaming machines** (fruit machines, fixed odds betting terminals, video slots, 3-D slots)



*<http://www.gamblingcommission.gov.uk>

Gambling Commission licencing objectives:

Prevent gambling from being a source of crime and disorder, being associated with crime and disorder or being used to support crime

Ensure that gambling is conducted in a fair and open way

Prevent children and other vulnerable persons from being harmed or exploited by gambling

<http://www.gamblingcommission.gov.uk>

Why do people gamble?



Recreation,
Relaxation,
Socialising.



Money, Debt,
Hope of
winning,
Lives might
change.



Learned
behaviour,
Peer
pressure,
Habit.



Challenge,
New skill,
Fun, Thrills,
Hobby.



Escapism,
Passing time,
Loneliness,
Boredom.

What is the cost of gambling harm?

Estimated costs of
between
£260M and £1.16 B for
the UK as a whole

Strong moral and
economic case for
tackling gambling related
harm

Institute of Public Policy Research (IPPR)
Dec 2019

Health cost

primary care (mental health) services,
secondary mental health services, and
hospital inpatient services

Welfare and employment costs

cost of benefits claims and lost income
tax receipts

Housing costs

statutory homelessness applications

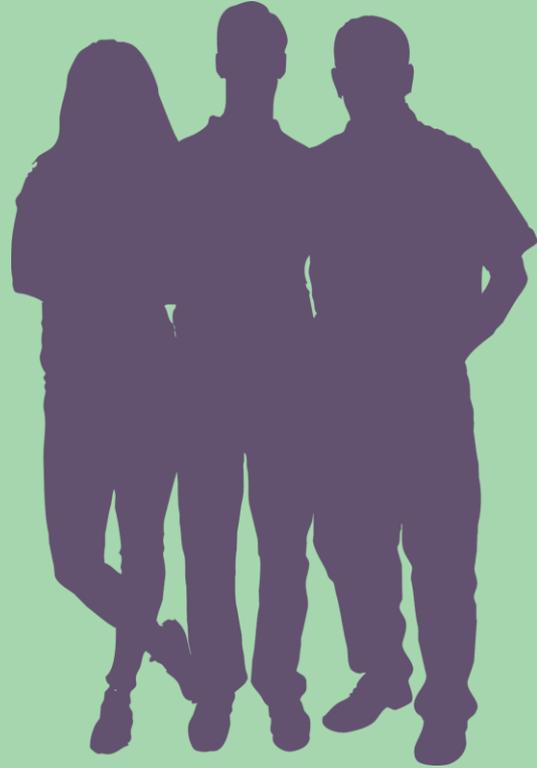
Criminal justice costs

prison sentences

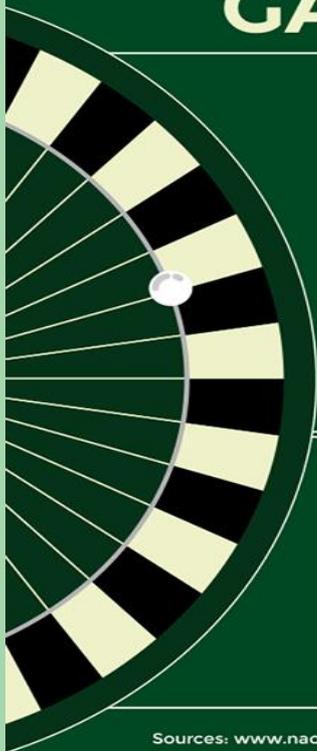
Mental health services and homelessness among costs of 'hidden addiction' ...

Social acceptability

- Calling gambling 'gaming' - it makes the process of wagering money sound more fun and less random
- Marketing and advertising emphasise fun and excitement
- Different gambling behaviours are seen as more or less socially acceptable
- Ease of access to gambling sites - multiple platforms with 24/7 access
- Normalised behaviour around sport



GAMBLING IN THE UK



£7bn

GAMBLED EACH YEAR



600,000
PROBLEM
GAMBLERS

ONLY 5% SEEK HELP FOR
THEIR ADDICTION

ONLY 1% GET TREATMENT

MOST ADDICTIVE TYPES OF GAMBLING



INTERNET



CASINOS



SLOT MACHINES
& FIXED ODDS
BETTING
TERMINALS



UNREGULATED
GAMBLING



SPORTS
BETTING

Sources: www.nao.org.uk/report/hm-customs-and-excise-revenue-from-gambling-duties . gamblingaddiction.org.uk
www.nhs.uk/Livewell/addiction/Pages/gamblingaddiction.aspx . www.utbildning.gu.se/digitalAssets/1327/1327132_cefos-wp12.pdf

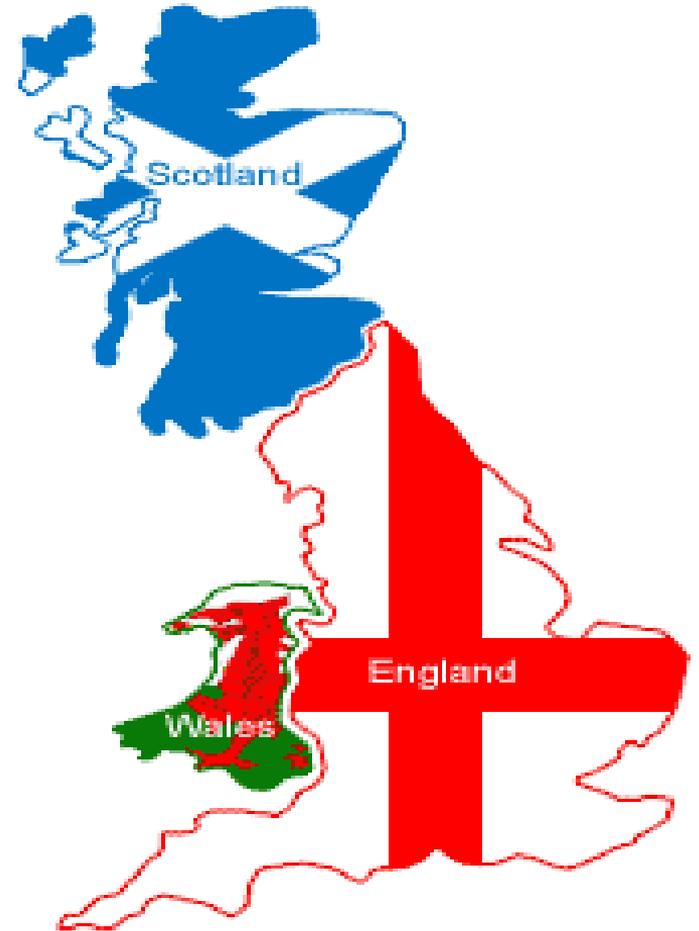
**What is
gambling harm?**

Gambling harm

600,000 people are officially recognised as problem gamblers with a further 2 million needing intervention to keep them from tipping...
National Problem Gambling Clinic 2019.

It is estimated that for every problem gambler - between 6 and 10 additional people are directly affected – that's roughly 2.5 - 4.3 million that could be currently affected.

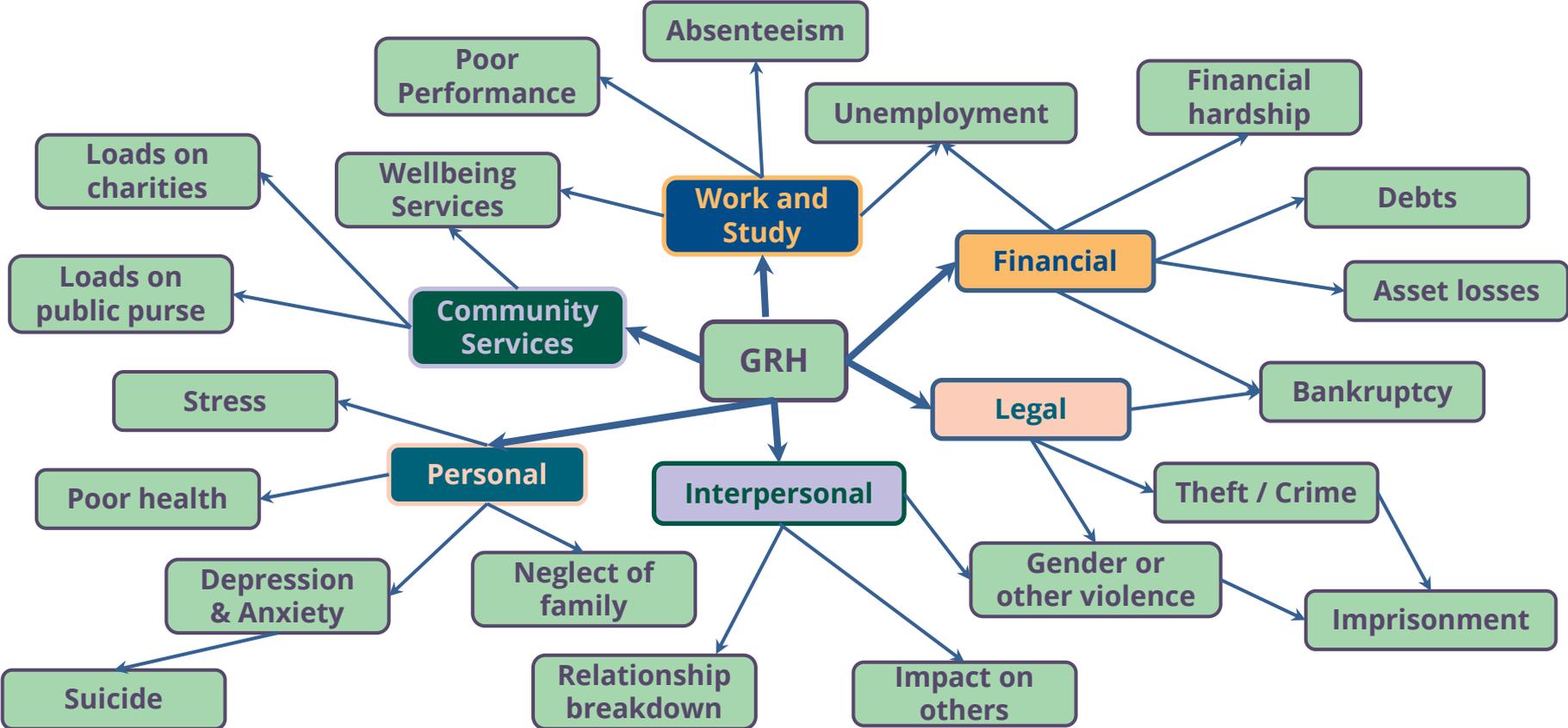
Gambling disorder is described by the World Health Organisation as an addictive behaviour with implications for mental health. For some, gambling addiction can result in suicide.



“**gambling harms** are the **adverse impacts** from gambling on the **health and wellbeing** of individuals, families, communities and society”.

Gambling harm

Estimated costs of between £260M and £1.16 B for the UK as a whole



Gambling affects the brain...

Dopamine is a neurotransmitter in our brains. It sends messages to our pleasure and motivation centres



When enough dopamine is released we feel pleasure, euphoria and motivation



Some people have genetic predispositions to seek rewards and act impulsively

Gambling affects the brain...

Gambling a lot leads to dramatic alterations in the way our brain send chemical messages



Some gamblers endure symptoms of withdrawal when separated from the thrill of gambling



Repeatedly pursuing a rewarding experience despite serious repercussions

<https://youtu.be/BF5SzIN63w8?t=19>

Identifying gambling harm

Gambling harm - examples of where the risks are and why?

- Accurate recognition and diagnosis of gambling disorder
- Gambling disorder removes/reduces capacity for rational thought and decision making
- Rapid onset of gambling
- 'Blocking' software' or self-exclusion schemes not widely known about
- Normalised behaviour around sport
- Physical location of premises and products
- Product design and classification - addictiveness harms
- Effective affordability checks not in place

**Could you identify
potential gambling
harm?**

Gambling harm – are frontline staff noticing?

- Large debts
- Reduced savings
- Unexplained borrowing
- Raising the subject of gambling or gambling debt in conversation
- Trouble at school, college or work about non-attendance
- Not being able to spend time or money on families needs
- Unwillingness to repay borrowed money

Gambling harm – financial signs

- Regularly short of money even though they earn a wage
- Borrowing money on a regular basis
- Having many loans at the one time
- Money missing from accounts
- Being secretive about financial records or pay slips
- Unpaid bills or disconnection notices

Gambling harm – mood & behavioural signs

- Becoming withdrawn from others/family events
- Performance at work is being affected
- Reporting feeling hopeless and depressed
- Increased consumption of alcohol
- Controlling and/or manipulative behaviour
- Using threats, lies or charm to manipulate others

Gambling harm – time related signs

- Spending more and more time gambling
- Being secretive about unexplained absences
- Often being late for commitments
- Taking a lot of sick days or days off
- Taking an unusual amount of time for simple tasks (e.g. taking two hours to get the paper from the shops).
- Being away from home without a reason

Possible indicators of gambling harm

Debt?

Taking an unusual amount of time for

Sharp increase in money or new possessions

Seeming worried, agitated or upset for no apparent reason

Reporting feeling hopeless, depressed, frustrated or suicidal

Family noticing money missing from bank accounts, wallet/purse or money jar

Friends and family expressing concerns about secretiveness

Budget sheets showing available income

Neglecting personal appearance

Friends and family expressing concerns about secretiveness

Borrowing money, selling possessions and not paying bills

Household valuables missing

Isolation, withdrawal

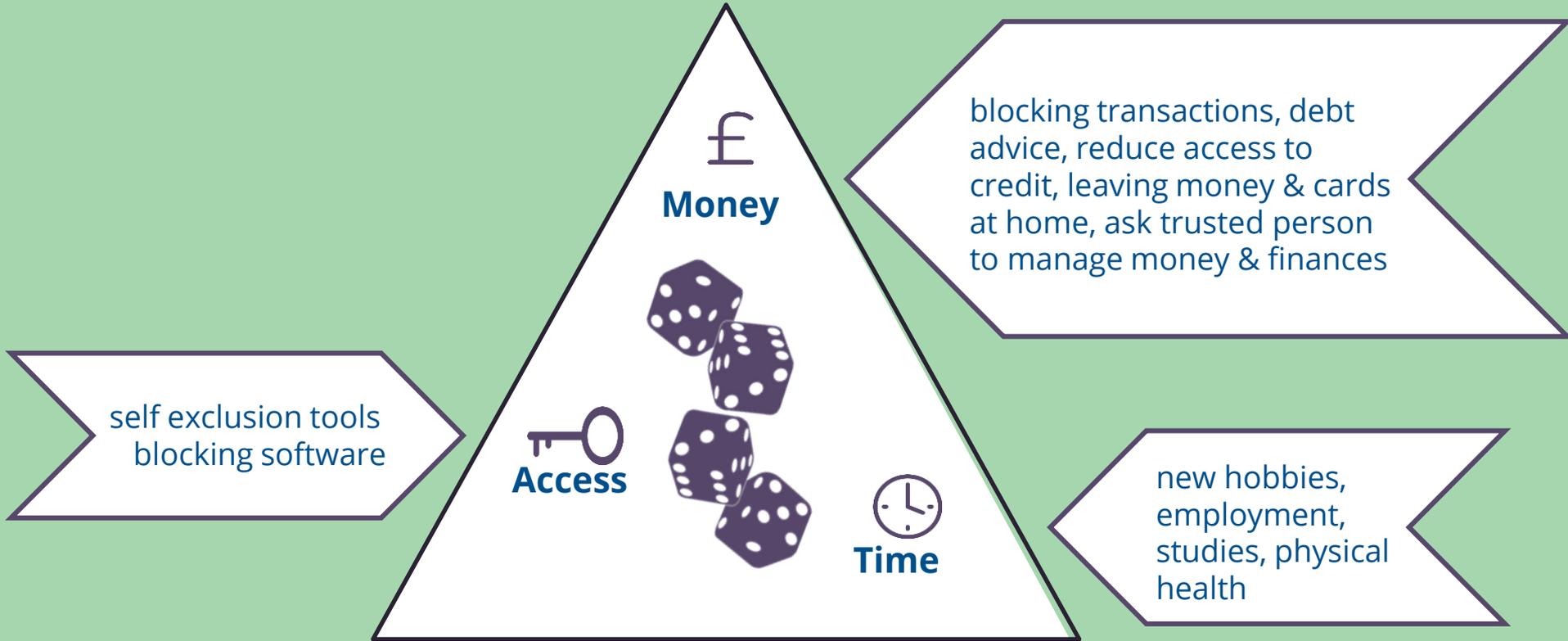
Declined credit

Expenditure unaccounted for

Often being late for commitments

Relationship Breakdown?

Gambling harm triangle



Gambling harm

Our ability to stay in control -

The design of online gambling environments can combine with common symptoms of mental health problems to make it difficult to stay in control.

Nationally, four in ten (40%) online gamblers who have experienced mental health problems say that it doesn't feel like they're spending real money when they gamble online, and one in three (32%) feel that it is not easy to stay in control of online gambling.

**Details of help and support
available to people
experiencing gambling harm**

Part 2

Reference and information slides for national & regional guidance, support and treatment organisations

Gambling harm

Examples of organisations supporting 'affected others'

- The National Gambling Helpline **0808 8020 133**
- Affected others @ [BeGambleAware](#)
- Support groups for families such @ [GamAnon](#)
- GamCare network for affected others <https://www.gamcare.org.uk/>
- Financial and relationship advice <https://www.citizensadvice.org.uk/about-us/contact-us/>
- Relate, Victim Support, MIND, regional Women's Aid organisations – regional details as available or published
- Their own support network of family, friends and professionals.
- Adfam <https://adfam.org.uk/help-for-families/finding-support/call-a-helpline>
- GamFam www.gamfam.co.uk
- Gamblers Anonymous <http://www.gamblersanonymous.org.uk/>
- The Samaritans <https://www.samaritans.org/>
- The NHS <https://www.nhs.uk/live-well/healthy-body/gambling-addiction/>

South West Gambling Support Service

Raise
awareness

Deliver or
embed
training

Help you
help your
staff

What is Self Exclusion?

- **Self-exclusion** is a process by which a **gambler can ask** a gambling operator to exclude them from gambling with it for a set length of time – usually between six months and five years.
- In practice, it means they will be refused service in the venues where they have self-excluded.
- **Mobile banking apps** are also available which some gamblers have suggested have helped them curb their addictions, by **identifying and blocking** any gambling related transactions on their account.

Banks offering gambling blocking services



LLOYDS BANK



Gambling can be an enjoyable activity for many of us. But there is a risk of harm for every customer, rising to extreme levels for some of us, some of the time.

At its worst, problem gambling can be detrimental to our financial and mental health, and to those around us. British gambling operators took £7 bn from online gambling in 2019, up from £1bn in 2009.

Mental health problems can lead people to become problem gamblers, increase the harm caused by problem gambling, and make it harder to quit.

*Money and Mental Health Policy Institute – ‘A Safer Bet?’ –
Online gambling and mental health - July 2020*

This is not an exhaustive list of banks offering blocking services



NATIONAL
DEBTLINE

National Debtline - 08088 084000

Provides free confidential advice on how to deal with debt problems.

<https://www.nationaldebtline.org>

National Debtline Helpline number:



Debt Advice
Foundation

A specialist debt charity offering free, confidential advice on any aspect of debt.

Debt Advice Foundation

A UK debt advice charity offering free, confidential support and advice to anyone worried about debt.

<http://www.debtadvicefoundation.org/>



Step Change
Debt Charity

Step Change Debt Charity

A debt advice organisation offering free, confidential and impartial debt help to anyone who needs it, available online 24 hours a day.

<https://www.stepchange.org/contact-us.aspx>

**Step Change Debt Helpline telephone number
0800 138 1111**



the Money
Advice Service

Money Advice Service

An independent service, set up by government, to help people manage their money.

<https://www.moneyadviceservice.org.uk/en>

SW GSS - Strategic priority areas

- 1. Prevention and Education** – making significant progress towards a clear public health prevention plan which includes the right mix of interventions
- 2. Treatment and Support** – delivering truly national treatment and support options that meet the needs of users



Gambling harm ... statistics alert 1 ...

- On average, Brits spend **£2.60 per week** on gambling, totaling over **£135.20 per year**.
- **7%** of gamblers said they did so as a way to 'earn money to get by day-to-day'.
- The gambling industry collectively has **98,174 employees**
- Gambling addiction is estimated to cost the UK up to **£1.6 billion per year**.
- **3.1%** of gamblers have bet more than they can afford to lose.
- **15%** of online gamblers have been gambling in the workplace in the past four weeks.
- Specialist clinic established to provide treatment for children addicted to gaming
- **£ 1,405,659,201** staked on line since November 2020 - figure at 5:00 pm 11/03/21

<https://www.ons.gov.uk/> <http://www.gamblingcommission.gov.uk>

Gambling harm ... statistics alert 2 ...

In the past week ...

| | |
|--|---|
| Number of adults who gambled | 24 million |
| Number of people gambled on line | 10.5 million – 44% using mobile phones |
| Number of people bet on football | 3 million with 23% betting in play |
| Number of people bought lottery tickets | 15 million |
| Number of young people spending own money on gambling in the last week - | 370,000 |
| Number of young people classified as having a gambling problem - | 55,000 11-16 year olds |

<https://www.ons.gov.uk/>

<http://www.gamblingcommission.gov.uk>

Gambling harm – PGR key priorities 1 - 5

- Effective affordability checks for gamblers to prevent harm
- An enforceable ‘duty of care’ on the gambling industry to seek to avoid harm
- Speed of play and stake limits for on-line gambling – with a triennial review of all stake limits
- Testing for harm and the classification of all new gambling products
- A mandatory ‘smart levy’ on the industry to fund the costs of research, education and treatment

Gambling harm – PGR key priorities 6 – 10

- A ban on direct marketing and all inducements and an end sports sponsorship
- A Gambling Ombudsman ‘to redress wrongs’
- Gambling regulation for Loot Boxes, which develop gambling in children
- A Reform of VIP schemes
- An NHS-led and commissioned treatment system to treat gambling addiction.

Thank you
Questions if time permits

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Citizens Advice South West Gambling Support Service