## GAMBLING RELATED HARMS

Report of the Director of Public Health

### 1. INTRODUCTION AND PURPOSE OF REPORT

- 1.1 Over half of the UK population has participated in some form of gambling in the past year. While for some this can be an enjoyable activity, it is a source of harm for many. Research has shown that harms associated with gambling are wide-ranging. These include not only harms to the individual gambler but their families, close associates and wider society.
- 1.2 This report has been prepared at the request of the Adults and Health Scrutiny Committee. It outlines the legal context, the issue of gambling related harm and the national, regional and local perspective, before summarising the actions we are taking in Stockport to address this issue.

### 2. LEGAL CONTEXT

- 2.1 The Gambling Act 2005 sets out how gambling in Great Britain is regulated. It covers arcades, betting, bingo, casinos, gaming machines, society lotteries, and remote gambling (including online gambling).
- 2.2 In recent years, concern about the harms associated with gambling has been increasing in the UK and in March 2018, the Public Health England (PHE) remit letter confirming PHE's priorities for 2018 to 2019 included the request for PHE to 'inform and support action on gambling-related harm'
- 2.3 This has led to the UK making a review of The Gambling Act 2005, Nigel Huddleston, UK's Parliamentary Undersecretary for Digital, Culture, Media, and Sport, stated that the white paper is almost finished during a Westminster Hall debate on gambling-related harm, which was led by Carolyn Harris, the chair of the All-Party Parliamentary Group on Gambling-Related Harm. This is expected to commence in May 2022.
- 2.4 There have been a number of changes in recent years. In April 2019 tougher rules were introduced for gambling operators. Previously operators could take up to 72 hours to carry out age verification checks. Unverified users may have gambled during this time but could not withdraw any winnings until after their age was verified. The new rules ensured that operators must verify the age of the player before allowing access to their site.
- 2.5 In April 2020, The Gambling Commission announced a ban on gambling businesses allowing consumers in Great Britain to use credit cards to gamble. However, in the Gambling Commissions review it states 'Consumers may find ways to bypass this restriction (such as loading e-wallets from credit cards), but operators should neither draw consumers' attention to this possibility, nor encourage them to take advantage of it. It would also be valuable for the Commission to continue existing dialogue with e-wallet providers to explore whether restrictions can be placed on their use when linked to credit cards.'

2.6 In April 2022, The Committee for Advertising Practice (CAP) introduced new rules for gambling advertisements. The new rules state that gambling and lottery ads must not: "be likely to be of strong appeal to children or young persons, especially by reflecting or being associated with youth culture." This means that people like Jack Wilshire (footballer) and Chris Hughes (ex-Love Island contestant) will no longer be able to promote gambling online, on television or in print media.

### 3. HARMS ASSOCIATED WITH GAMBLING

3.1 The types of harms associated with gambling are varied and include:

financial – not paying bills, getting in debt, and borrowing money. The cost of living crisis means that people in deprived areas may gamble to make money and see gambling as a way out of stresses which could cause more harm and more debt
relationship disruption, conflict or breakdown – can include loss of trust, neglect of responsibilities, and domestic abuse

• mental and physical health - poor wellbeing and dependence on substances such as alcohol, drugs and tobacco as well as experiencing fear, stress, anxiety, feeling low, sleep problems, lack of self-care, suicide and social isolation

• cultural – it can be a taboo and against religious beliefs making it harder to seek help

• employment and education (also referred to as reduced performance at work or study) – could reduce productivity and increase absence and could lead to potential theft and fraud from businesses

• criminal activity – crimes associated with gambling include theft, damage to property in licensed premises, threats of violence, domestic abuse and fraud

- 3.2 Harms can accrue very quickly, but we know that recovery can take a long time. Recognising the warning signs can help people to realise it's time to seek help for themselves or others. There are a number of signs to look out for, these include:
  - · Feeling anxious, worried, guilty, depressed or irritable
  - Spending more money and time on gambling than the person can afford
  - Finding it hard to manage or stop your gambling
  - Having arguments with family or friends about money and gambling
  - Losing interest in usual activities or hobbies and neglecting work, family and personal needs/responsibilities
  - Always thinking or talking about gambling
  - Lying about your gambling or hiding it from other people
  - Chasing losses or gambling to get out of financial trouble
  - · Gambling until all of your money is gone
  - Borrowing money, selling possessions or not paying bills in order to pay for gambling
  - Needing to gamble with more money or for a longer period of time to get the same feeling of excitement
- 3.3 A quote from an expert by lived experience demonstrates the impact of gambling related harm "Gambling took so much more from me than money. It took my happiness, my motivation, my self-worth, my decency, my self-respect and it took my freedom."

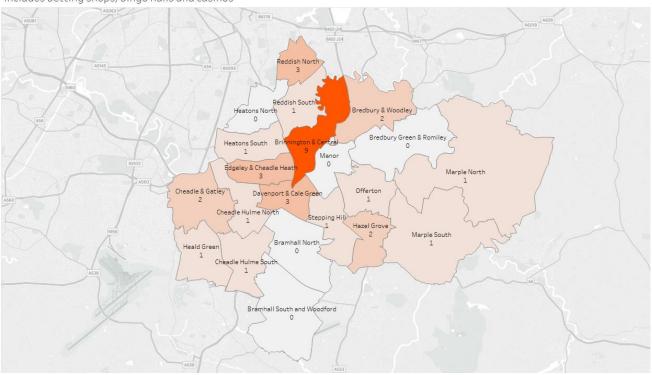
### 4. EXTENT AND IMPACT OF GAMBLING RELATED HARM

- 4.1 The estimated number of people experiencing gambling harms (1.4 million in Great Britain) was produced by YouGov, who estimated that 2.8% of adults in Great Britain were classified as PGSI 8+ (PGSI score of 8+ refers to problem gambling or "gambling with negative consequences and a possible loss of control"). If this rate were applied to the whole adult population of Great Britain (51,435,642 according to ONS population estimates), then it would be equivalent to 1,440,000 adults. The Annual GB Treatment & Support Survey 2021 is a nationally representative survey of 18,038 adults (aged 18+) in Great Britain, with fieldwork carried out between 18 November and 14 December 2021. The survey was carried out and analysed independently by YouGov.
- 4.2 The GMCA (Greater Manchester Combined Authority) have recently created a Gambling Harms in Greater Manchester Strategic Needs Assessment. This brings together the best available local and national evidence to describe the extent and impact of gambling related harms in Greater Manchester with the aim to support leaders, decision-makers and front-line teams across health, community, voluntary and public services to better understand the needs of Greater Manchester residents.
- 4.3 Please see some headline findings from this GM work.
  - There are 18,100 adults experiencing problem gambling living in Greater Manchester. This is 1.5 times higher than the national average.
  - One in 15 Greater Manchester residents are experiencing the harmful impacts of gambling, when harms experienced by friends, family and communities are considered.
  - Over half (55%) of the population of Greater Manchester have participated in some form of gambling in the past year. Although this is lower than the national average, people who do gamble in Greater Manchester are at higher risk of experiencing harms.
  - An estimated £2.1bn is spent on gambling each year in Greater Manchester. Revenues from online gambling have grown by 62% in the past five years, suggesting that this is a growing concern.
  - Gambling can have serious consequences for finances, relationships and health, as well as feelings of guilt, shame and helplessness. Gambling may be the sole cause of harms or make existing inequalities and disadvantages worse.
  - Greater Manchester Police respond to at least one incident each week where serious concern has been raised of a risk of suicide directly associated with gambling.
  - A quarter of residents who gamble report going without food because of a lack money.
  - The estimated economic burden of gambling across Greater Manchester is at least £79 million in 2022. This is likely to be an underestimate as it does not take account of the full range of harms experienced or the costs of gambling treatment provision.
  - Greater Manchester survey data suggests that people living in the most deprived communities are nearly twice as likely to participate in gambling compared with those living in the least deprived communities (BMG Research on behalf of GMCA, 2020). People living in the most deprived areas are more likely to gamble using scratch cards, bingo, machines in bookmakers and online games. As an example, looking at the Stockport

# borough, there are nine gambling premises in Brinnington and Central, there are no gambling premises in Bramhall.

### (see below map image)

Number of gambling licenced premises by ward (May 2022) Includes betting shops, bingo halls and casinos



- a. Stockport Council licenses the bricks and mortar of the actual premises, the Gambling Commission is responsible for the activity inside the premises. Stockport Council Licensing Team responds to complaints from residents and works closely with the Gambling Commission to respond appropriately and resolve any complaints. Locally, we have no control over online gambling, people can use multiple accounts which they can access 24 hours a day, this can lead to isolation and all other gambling harms mentioned above and highlights the need for support within our communities to raise awareness, break the stigma and train our front line staff on where to signpost residents for support.
- 4.5 The table below from the needs assessments shows the estimated number of Greater Manchester residents experiencing problem gambling or harmed by gambling. This shows out of Stockport's total adult population 236,800, an estimated 18,700 residents in Stockport are experiencing gambling related harms (this includes those affected by someone else's gambling). This is the third highest across all 10 boroughs in Greater Manchester. Data from Beacon Counselling Trust shows they received only 44 referrals for Stockport residents over a five-year period, between April 2016 and March 2021. This indicates a significant gap in those experiencing or harmed by problem gambling and those receiving support.

	Harm pr	evention	Harm reduction		
Locality	Total adult population	No. of people who gamble classified "at low or moderate risk" (4.3%)	No. of people experiencing problem gambling (0.8%)	No. of people experiencing gambling related harms, including affected others (1.7% + 5%)	
Bolton	226,200	12,400	1,800	18,300	
Bury	152,000	8,200	1,200	12,100	
Manchester	443,200	23,900	3,500	35,300	
Oldham	184,400	10,200	1,500	15,000	
Rochdale	175,100	9,600	1,400	14,200	
Salford	209,500	11,300	1,700	16,700	
Stockport	<u>236,800</u>	<u>12,700</u>	<u>1,900</u>	<u>18,700</u>	
Tameside	181,100	9,800	1,400	14,400	
Trafford	186,900	10,200	1,500	15,100	
Wigan	268,700	14,200	2,200	21,100	
Greater Manchester	2,261,000	122,500	18,100	180,900	

(Office for National Statistics, 2021; Wardle, Tipping and Deverill, 2022) \*figures presented are rounded up to nearest 00's, but all calculations are based on the raw data. Adult population = 16yrs or older to match methodology of HSE survey population.

4.6 Bespoke analysis undertaken by the GMCA Research Team estimated the current economic and social costs of harms associated with gambling in Greater Manchester.

The analysis closely follows the approach to estimating costs that was included in Public Health England's evidence review on gambling related harms, published in November 2021.

Please see below for Stockport.

Domain	Sub-domain	Cohort	Fiscal Costs	Wider (economic / social) costs	Total
Financial	Statutory homelessness	Adults	£380,000		£380,000
Health	Deaths from suicide	Adults		£3,160,000	£3,160,000
Health	Depression	Adults	£2,740,000		£2,740,000
Health	Alcohol dependence	Adults	£30,000		£30,000
Health	Illicit drug use	17-24 years	£10,000		10,000
Employment and education	Unemployment benefits	Adults	£400,000		£400,000
Criminal activity	Imprisonment	Adults	£1,200,000		£1,200,000
All modelled excess costs			£4,760,000	£3,160,000	£7,920,000

# Stockport

- a. In mirroring the PHE methodology, the approach to costing uses the best-available evidence on prevalence, harms and costs. Bespoke feature of the local modelling include: (i) use of a robust and bespoke local estimate of at risk and problem gambling in GM, generated from results in the Heath Survey for England; (ii) an approximation of GM 'shares' of national cost estimates that reflects both the size of the GM population and local levels of need/harm where available; and (iii) use of cost estimates that are uprated to current prices (all either PHE estimates, or Treasury-endorsed unit cost assumptions within the GMCA Unit Cost Database).
- b. References:

IPPR (2016) Cards on the table: The cost to government associated with people who are problem gamblers in Britain, IPPR. Available at: <u>https://www.ippr.org/research/publications/cards-on-the-table</u> Public Health England (2021) Gambling-related harms: evidence review; *The economic and social cost of harms*, GOV.UK. Available at: <u>https://www.gov.uk/government/publications/gambling-related-harms-evidence-review</u> Wardle, H. et al. (2018) 'Measuring gambling-related harms: A framework for action'. Available at: <u>https://www.gamblingcommission.gov.uk/manual/national-strategy-to-</u> <u>reduce-gambling-harms/research-to-inform-action-defining-measuring-and-monitoringgambling-related</u>

## 5. SUPPORT AVAILABLE AND IDENTIFICATION OF ISSUES

- 5.1 Local authorities are not responsible for commissioning gambling support services (this is done at a national level). However, gambling is an issue for our residents, and we have a responsibility to inform and support action on gambling-related harm. Part of this relates to ensuring residents are aware of the services available. We have included details of gambling services on the Healthy Stockport website <a href="https://www.healthystockport.co.uk/topic/gambling">https://www.healthystockport.co.uk/topic/gambling</a> and these are also listed below.
- 5.2 GamCare: Has a 7 day a week, 24 hours a day support line for anyone who is being harmed by gambling, 0808 8020 133. There is also the opportunity to join a live 1:1 or group chat online. GamCare also run a dedicated young people's support service for people aged 11-18. This can be accessed via the same number or 0808 8020 133, by joining their live chat or to a dedicated phone number (202 3092 6964) in business hours. Emails are also accepted to YoungPeopleService@gamcare.org.uk.
- 5.3 Beacon Counselling Trust: Information, advice and support for people aged 16 years or over who have an existing gambling problem, have been affected by the gambling of a family member or significant other or are at risk of developing a gambling problem. Telephone support plus Stockport residents can access clinics in Salford, Wigan and Tameside. Call 0151 226 0696, email gamcare@beaconcounsellingtrust.co.uk, or self-refer via the Beacon Counselling Trust website https://beaconcounsellingtrust.co.uk.
- 5.4 NHS Northern Gambling Service: For people aged 18 and over who have an existing gambling problem and other complex issues such as mental health difficulties, alcohol or drug misuse, frequent involvement with the criminal justice system, learning disabilities and serious physical health difficulties. Telephone

support is available and there are clinics in Salford, which Stockport residents can access. Call 0300 300 1490, email <u>referral.ngs@nhs.net</u>, or self-refer via the Beacon Counselling Trust website <u>https://beaconcounsellingtrust.co.uk</u>.

- 5.5 Gambling with Lives: therapeutic mental health and bereavement support for anyone affected by a gambling related suicide, including peer support, counselling and support with legal proceedings. For more information, visit the Gambling With Lives website <a href="https://www.gamblingwithlives.org">https://www.gamblingwithlives.org</a> or email <a href="support@gamblingwithlives.org">support@gamblingwithlives.org</a> or email
- 5.6 GamFam: For people worried about a family member or close friend's gambling. It offers guidance on how families can help themselves, which in turn will help the family member, as well as practical suggestions for coping day-by-day and moving towards a more positive future.
- 5.7 Gamblers Anonymous and GamAnon: mutual aid groups, bringing together people with similar experiences to helping each other to overcome their issues. Regular meetings take place in Stockport and across GM.

### 6. STOCKPORT DEVELOPMENTS

- 6.1 We are working with the Greater Manchester Combined Authority and all 10 localities in Greater Manchester as part of the GM public service reform and population health agenda to prevent and reduce gambling related harms in our communities. The priorities include
  - Developing our understanding of gambling related harms
  - Improving access to high quality treatment and support
  - Supporting interventions to prevent gambling from becoming a harmful activity
  - Engaging with people and communities to co-design our work

The GMCA's work is supported by the Gambling Commission as part of the National Strategy to Reduce Gambling Harms and funded by a regulatory settlement with an industry operator.

- 6.2 We have received a grant through GMCA's Communities Addressing Gambling Harms (CAGH) fund for £10,000. This is to embed gambling awareness in health promotion activities. We are training front line staff, so they are able to identify and support people experiencing gambling harms, as well as raising awareness among parents and foster parents.
- 6.3 Activities under the CAGH fund include:
  - Providing bespoke training packages to front-line substance abuse teams to better understand gambling harms within their work area (the pilot will start with school staff and substance misuse staff)
  - Developing communications materials and resources to raise awareness of gambling harms
  - Delivery of a series of workshops at local schools for both parents and pupils

### 7. CONCLUSIONS AND RECOMMENDATIONS

7.1 That the Scrutiny Committees consider the report.

### **BACKGROUND PAPERS**

#### There are none

Anyone wishing to inspect the above background papers or requiring further information should contact Jennifer Connolly on telephone number or alternatively email jennifer.connolly@stockport.gov.uk