



Harmful Gambling The Other Side of the Coin

2018 Annual Report of the
Director of Public Health

Foreword

I am pleased to present this year's public health annual report which reflects public concern about the impact of gambling in our population. The report calls for action to minimise the harm that results from addiction and particularly has an impact on people who are already in financial difficulty. The work has been led by Julie Webster, Acting Director for Health and Wellbeing in the borough, and she sets out below why we need to collectively act to reduce harm.



Fiona Johnstone
Statutory Director of Public Health, Wirral

Introduction

Gambling has been a part of society for thousands of years. For the majority of people it is a harmless and sociable activity, commonly practiced and accepted as part of everyday life. However this leads us to normalise gambling behaviours to an extent that we don't recognise when it has become a problem.

Harmful gambling can lead to a wide variety of health and social issues including indebtedness, poor mental health, domestic violence, criminal activity, job loss, homelessness and drug and alcohol abuse. Due to this complex mix of personal and societal issues, harmful gambling cannot be tackled in isolation; action is needed across a variety of organisations and services.

There has been increasing interest in the national media with regard to harmful gambling, making this Public Health Annual Report very timely. My report aims to describe what harmful gambling is and illustrate the impact it has on local residents. I hope it helps in both furthering our local understanding of the issue and reinforcing the growing narrative that harmful gambling is a wide spread threat to public health. As with most issues which are public health concerns, harmful gambling affects the poorest members of our community the most as I explore in my report with regard to the clustering of fixed odds betting terminal locations.

We need to do more to prevent harmful gambling from happening and also to provide support to those who already have a problem. This offer should also be extended to the friends and families of those affected. I look forward to reflecting on this report in years to come and see what changes we have achieved locally and how we have influenced wider conversations on this topic.

As we went to press, the Government announced the introduction of a maximum stake of £2.00 for fixed odds betting terminals down from £100.00 – this is great news. However, as we outline in this report the impact of gambling on residents, their families and friends is significant. Whilst the policy change with regard to fixed odds betting terminals has grabbed our attention, there is still much to do to understand the radical shift to online gambling.



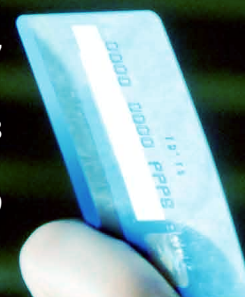
Julie Webster
Acting Director for Health and Wellbeing, Wirral Council



“...Harmful gambling can lead to a wide variety of **health and social issues**”

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What is Harmful Gambling?

Gambling in the UK is regulated by the Gambling Commission on behalf of the Department for Digital, Culture, Media and Sport under the 2005 Gambling Act. However, unlike other public health concerns such as alcohol consumption, there are no specific policy targets relating to harm minimisation from gambling. The 2005 Gambling Act has three main licensing objectives:

- Prevent gambling from being a source of crime or disorder, being associated with crime or disorder or being used to support crime
- Ensure that gambling is conducted in a fair and open way
- Protect children and other vulnerable persons from being harmed or exploited by gambling

Gambling is a legal activity for anyone over the age of 18 in the UK. It can be an enjoyable and sociable activity when practiced in moderation and continues to be very popular in the UK, mostly with people taking part in lotteries, playing bingo, placing bets online or at a bookmakers or playing on gaming machines. Recent estimates suggest that almost one in every two people have participated in some form of gambling in the past month and that this is an increasing trend (The Gambling Commission, 2018).

For some people gambling can become addictive and they are unable to stop, giving rise to harmful gambling. This is becoming an increasingly important public health concern. Harmful gambling has been defined as “gambling to a degree that compromises, disrupts or damages family, personal or recreational pursuits” (Lesieur & Rosenthal, 1991).

The most recent national estimates are that approximately 1 in every 100 people are harmful gamblers, while 4 in every 100 people are at risk of becoming a harmful gambler if they continue their gambling activities.

“Recent estimates suggest that almost **one in every two people** have participated in some form of gambling in the past month and that this is an increasing trend”





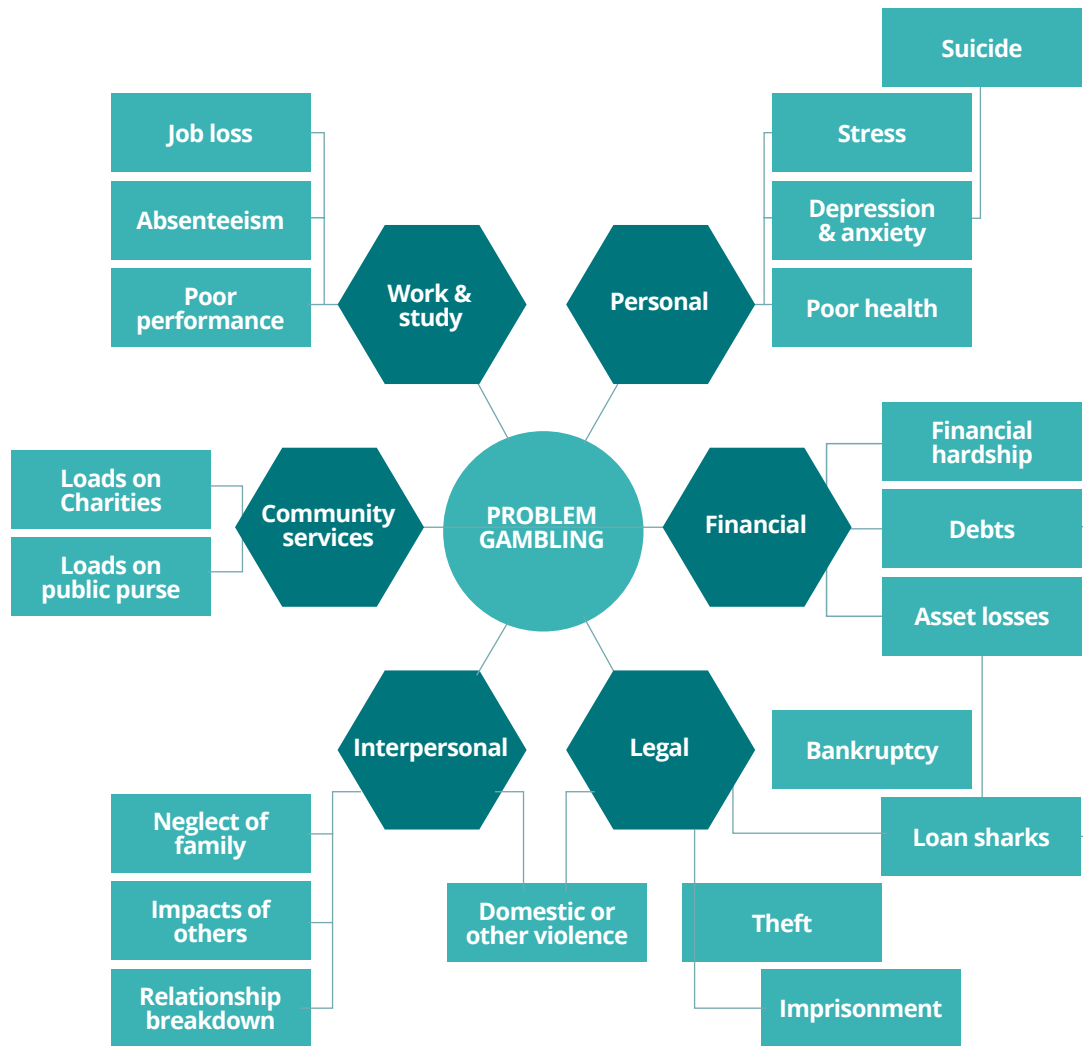
“...Gambling-related harm
affects far more people than
just the harmful gambler”

Harmful Gambling is a Public Health Concern

At the beginning of 2018, the Chief Medical Officer for Wales formally acknowledged harmful gambling as a growing public health issue (The Welsh Government, 2018). A recent position paper by the Responsible Gambling Strategy Board highlighted that harmful gambling should be considered as a public health priority

similar to obesity and drug and alcohol addiction (The Responsible Gambling Strategy Board, 2016). Much like these issues, harmful gambling can have an impact on multiple aspects of health and across multiple levels of society, affecting the individual and their friends, families and communities (Figure 1).

Figure 1: The impacts of harmful gambling on those who are gambling and their wider social networks and society Source: Thorley et al, 2016

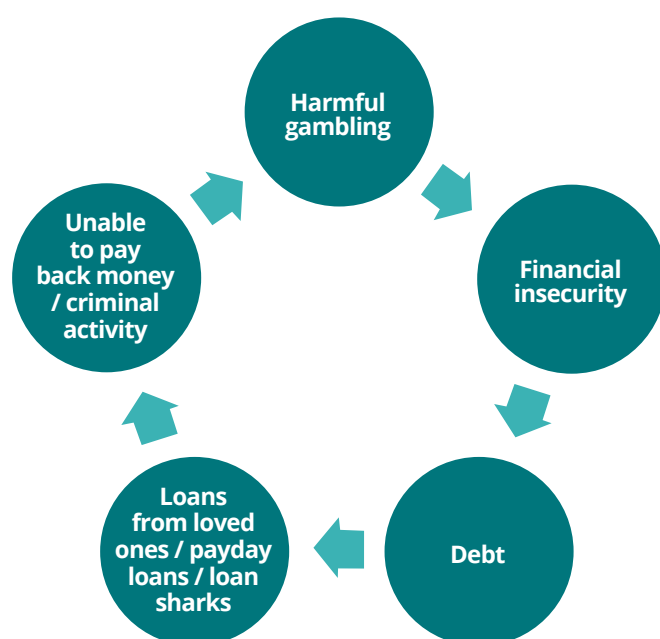


Gambling-related harm affects far more people than just the harmful gambler. National estimates from the Citizens Advice Bureau suggest that for every harmful gambler, between 6 and 10 additional people (such as friends, family or co-workers) are directly affected. This means that between 2.5 to 4.3 million people in Great Britain may be affected by gambling-related harm (Nash et al, 2018). This research also suggests that:

- In families with children where one or more parent had issues with gambling, over a third couldn't afford essential costs such as food, rent and household bills
- Two-thirds of gamblers have mental distress as an impact of their gambling
- More than a third of households where one or more parent who had issues with gambling experienced family breakdown

When someone is addicted to gambling, it can be an endless and unsustainable cycle to maintain the habit (Figure 2).

Figure 2: Common cycle of harmful gambling



Those affected will turn to loved ones for financial help, placing strain on their relationship and financial security before seeking alternative sources of money which can often end in criminal activity. A recent report by the Institute for Public Policy Research states that harmful gamblers are over 4 times more likely to be in prison than the average member of the population, costing between £40m to £190m per year to rehabilitate (Thorley et al, 2016).

Society normalises gambling behaviours via aggressive advertising which is not regulated in the same way advertising on tobacco and alcohol products are. Gambling companies use celebrities as ambassadors and sponsor sporting teams, events and stadiums. Alcohol branding was one of the most prominent sponsorships on player's shirts and stadiums in the football premier league (Bunn et al, 2018). The past ten years however has seen gambling sponsorship replacing alcohol sponsorship.

This provides a passive and unconscious bias that society accepts gambling behaviour as both desirable and a part of everyday life. This in turn means when someone has a problem with gambling, they can struggle to accept they have an issue with it, as well as struggle to have their addiction taken seriously by friends and family, unlike addiction to drugs and/or alcohol. Due to this lack of understanding, harmful gamblers may feel shame as a result and try to hide their addiction. Looking forward, the normalisation of gambling behaviours has already affected our youngest generations and we predict will influence an increase in harmful gambling in the future.

Young People and Future Trends

Gambling habits can start in early life as shown in a recent survey by the Gambling Commission who found 12% of 11-15 year olds had spent their own money on a gambling activity in the previous week, making gambling arguably a more common risky behaviour than smoking or drinking (The Gambling Commission, 2017a). Since it is illegal for children to gamble, online gambling on games and apps has fewer restrictions, giving children a route to become involved in gambling at an early age.

This trend coincides with an increase in gambling on smartphones while on the go, as well as playing games with gambling elements (The Gambling Commission, 2017). Young people are also being primed to gamble passively via the advertising industry, with gambling adverts appearing on the television at all times of the day, reaching younger audiences than appropriate (BBC News, 2018).

Legislative Barriers

The gambling industry is complex and organised via a range of umbrella organisations such as the Association of British Bookmakers. These umbrella organisations collaborate together to represent the shared interests of both their staff and shareholders.

All councils under the 2005 Gambling Act have to prepare a statement of the principles they propose to apply in exercising their functions under this Act every three years. The Gambling Commission issues statutory guidance to councils to aid with this. While councils have the right to ask for changes to their local area to improve local sustainability via this process, all attempts have failed so far, indicating that the 2005 Gambling Act provides limited flexibility for councils.

Public Health teams in the Liverpool City Region have called for change at a national level following a Liverpool Public Health Observatory Report on fixed odds betting terminals (Lewis et al, 2014). Recommendations from this report included making the information relating to the effects of harmful gambling visible to those gambling as well as making the act of self-exclusion (the voluntary act of banning oneself from a betting location) work more efficiently (i.e. working together so someone who self-excluded themselves from one betting shop could not use another betting shop in the meantime).



What is the Picture of Harmful Gambling in Wirral?

The most commonly used source of information to highlight the issue of harmful gambling is the use of fixed odds betting terminals classified as 'B2 machines'. They were unregulated until the 2005 Gambling Act when it was decided that betting shops were not allowed more than four of these machines per shop (Association of British Bookmakers, 2013). Fixed odds betting terminals have a maximum bet value of £100.00, therefore it is very easy to lose a large amount of money very quickly. In May 2018 the Government announced that they were to introduce a maximum stake of £2.00 for FOBTs, down from the current £100.00 stake. The data presented in this section of the report relates to the position prior to this policy change and illustrates why Governmental action was necessary to regulate their use.

Industry statistics recently collated by the Gambling Commission found that there were a total of 33,420

fixed odds betting terminal machines in the UK, each returning an average profit of £53,887 per machine. This means that the amount of profit made by fixed odds betting terminal machines (minus paying out any winnings) was £1.8bn in 2016/17. This is from a total of £13.8bn that was spent on all forms of legal gambling in the UK in 2016/17 (The Gambling Commission, 2017).

Table 1 details the total number of fixed odds betting terminal machines installed in betting shops in the UK over the last 5 years, how much profit (on average) each machine made and how much profit was made in total per year. This is presented with Wirral data to show the local trend. Wirral now has 239 fixed odds betting terminal machines; we estimate that in 2016/17, operators of fixed odds betting terminals in Wirral received almost £13m in profits from these machines.

Table 1: Trend from 2012/13 to 2016/17 in number of fixed odds betting terminal machines, average and national profits from these and the total estimated profit made by these machines in Wirral:

Measure	2012/13	2013/14	2014/15	2015/16	2016/17	Total 5 Years
Average number of fixed odds betting terminals in the UK	33,356	34,374	34,780	34,458	33,420	170,388
Average profit per fixed odds betting terminal in the UK	£46,232	£45,608	£48,354	£50,591	£53,887	£244,672
National profit from fixed odds betting terminals in £billions	£1.5bn	£1.6bn	£1.7bn	£1.7bn	£1.8bn	£8.3bn
Estimated profit generated in Wirral from fixed odds betting terminals in £millions	£11.0m	£10.9m	£11.6m	£12.1m	£12.9m	£58.5m

Over the course of five years (holding the 239 fixed odds betting terminal machines as a constant, although the total number may have been less in previous years), we calculated that the profit on fixed odds betting machines locally was £58.5m. The use of fixed odds betting terminals is not uniform across the borough.

During the course of an audit carried out by the Public Health team, it was determined that the East of the borough has a much greater density of betting premises than the West. There are 100 fixed odds betting terminals in Birkenhead, 70 in Wallasey, 35 in West Wirral and 34 in Wirral South (Figure 3).

Figure 3: Total estimated profit made by fixed odd betting terminals for the last five years by Wirral Constituency

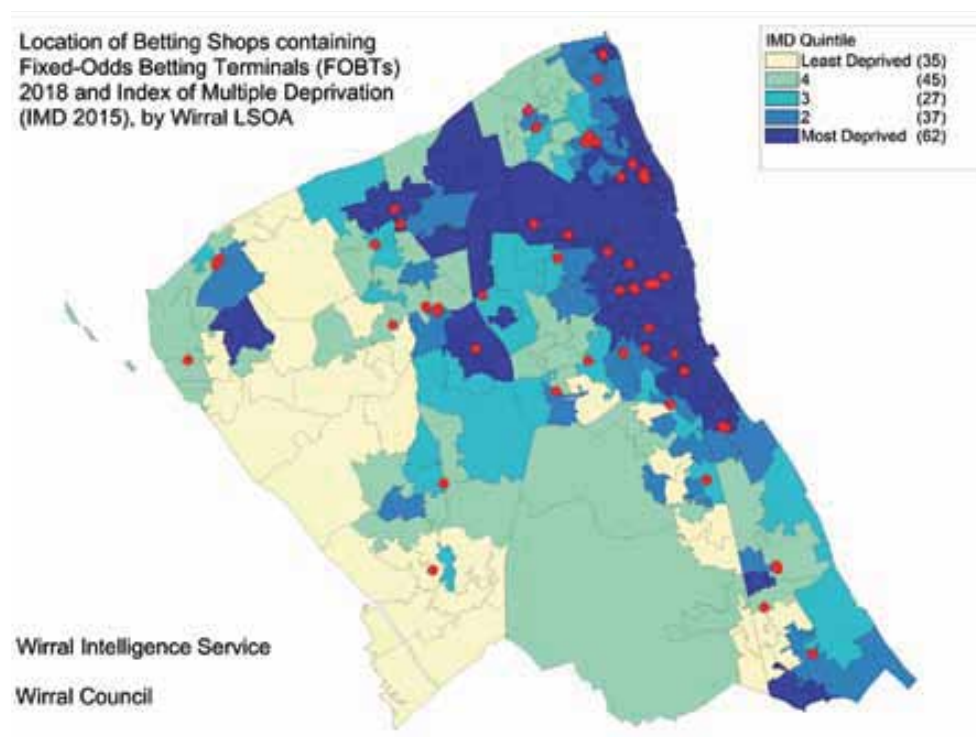
Aggregate 5 Year Profit from Fixed Odds Betting Terminals by Wirral Constituency



As can be seen from Figure 4, betting premises appear to cluster in the most challenged areas of Wirral. Each betting shop is permitted to have up to 4 machines, and our audit found that all but 3 shops in Wirral had the maximum of 4 machines. Birkenhead has the largest number of fixed odds betting terminals in Wirral, followed by Wallasey. Birkenhead and Wallasey contain some of the most socio-economically deprived areas in England, yet we estimate fixed odds betting terminals make 3 times as much profit in Birkenhead than they do in the more affluent Wirral South (£24m over 5 years in Birkenhead versus £8m in Wirral South) based on national data.

A report by The Responsible Gambling Trust in 2016 showed that the risk of harmful gambling was significantly higher in areas where betting shops clustered in high densities (Wardle et al, 2017). With this in mind, harmful gambling is disproportionately contributing to making the poorest parts of Wirral even poorer.

Figure 4: Map showing betting shop location in Wirral by deprivation level



This can be problematic in times of austerity; people may see fixed odds betting terminals as a form of a quick fix to get money easily. When money is then lost it can cause additional strain on finances and then the cycle continues

to try and win more money to cover previous losses, helping to widen the gap between the most and least deprived areas of Wirral. Table 3 shows how this issue has become more significant in the past 5 years in Wirral.

Table 3: Trend from 2012/13 to 2016/17 in fixed odds betting terminal profits by Wirral Constituency

Year	2012/13	2013/14	2014/15	2015/16	2016/17
Average profit per machine	£46,232	£45,608	£48,354	£50,591	£53,887
Birkenhead constituency	£4,623,192	£4,560,790	£4,835,400	£5,059,134	£5,388,659
Wallasey constituency	£3,236,234	£3,192,553	£3,384,780	£3,541,394	£3,772,061
West Wirral constituency	£1,618,117	£1,596,277	£1,692,390	£1,770,697	£1,886,031
Wirral South constituency	£1,571,885	£1,550,669	£1,644,036	£1,720,106	£1,832,144
Wirral	£11,049,429	£10,900,289	£11,556,607	£12,091,331	£12,878,894

Profits from fixed odds betting terminals show a broadly upward trajectory for all Constituencies and Wirral overall between 2012 and 2017, increasing from £1m in 2012/13 to £12.8m in 2016/17. If these figures are divided out by the Wirral population (aged 18+), these

figures mean that £50 per person was lost on fixed odds betting terminals in Wirral in 2016/17. Adjusting for the differential number of fixed odds betting terminals in each Constituency, £78 was lost per person in Birkenhead, compared to £31 per person in Wirral South.

Projections for Wirral

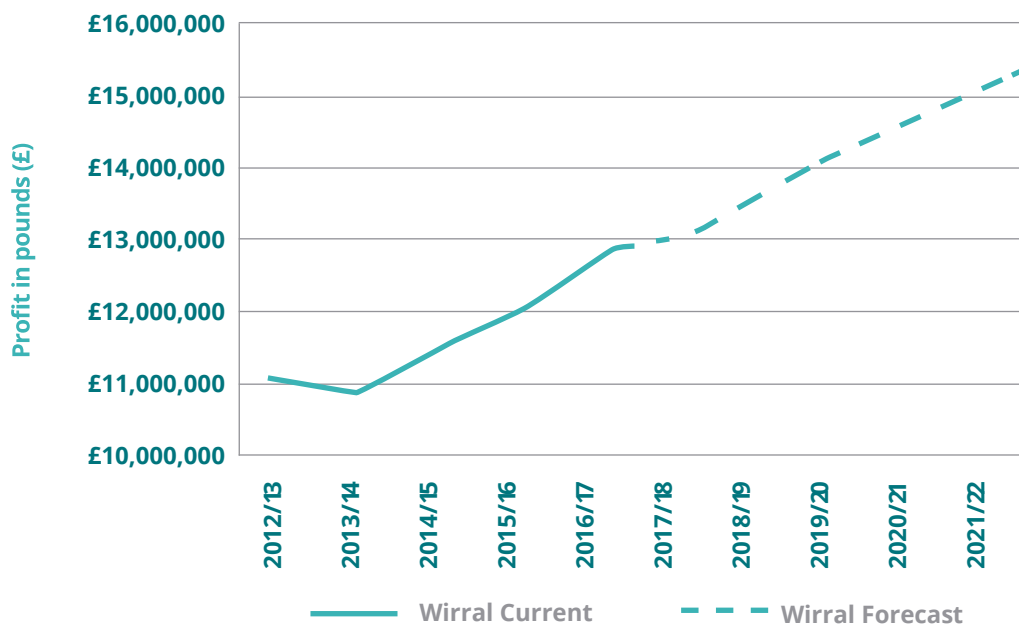
We used these figures to project future total profit based on the current legislation. Figure 5 shows how much profit could have been generated by fixed odds betting terminals in Wirral to 2021/22 if current trends had continued.

As this shows, if current trends had continued, the profit made by fixed odds betting terminals in Wirral could have increased from the current figure of £12.8m per year, to £15.4m per year by 2021/22. This would have been an extraordinary amount of money leaving the local economy from just one form of gambling (almost all local betting shops are national chains, so the profit they generate is unlikely to benefit Wirral, except by creating a small number of low paid jobs in each shop).

However, this is only the tip of the iceberg. Online gambling is the largest gambling sector in the UK, accounting for 34% of all gambling activity and is rapidly growing, with the Gambling Commission predicting it will account for almost half of all gambling in the UK in the near future (The Gambling Commission, 2017). More information is needed at a local level regarding the use of online gambling to explore and further understand how this issue is affecting Wirral.

Figure 5: Projected profit from fixed odds betting terminals in Wirral to 2021/22

Forecast of Total Fixed Odds Betting Terminal Profit in Wirral until 2021/22



Local Stories*

To illustrate how some of the issues outlined in this report have affected people locally, we spoke to some local residents to discuss their experiences of harmful gambling first-hand and through the actions of loved ones.

Since online gambling from home has increased in prevalence it has become increasingly easier to do and more accessible. Jill's story sheds some light on how online gambling has had an impact on her now adult son.

JILL'S STORY: My son isn't allowed to live with me at home any more because of his online gambling with poker. He got into a lot of debt over it which I have had to help with. Our house has been destroyed where he has thrown things when he has lost money online.

He was never really physically aggressive before. He smashed that many iphones, like 7 in 3 months, top of the range phones. I pads top of the range, brand new, £700-800 - smashed. He just really overreacts to a big loss. He will deliberately sit up all night and go on then because other people online will have had a drink and he sees it as easy money.

He stays up all night and then goes to bed during the day. It was horrible having that going on in your house, hearing him all night chatting and moving around and then be asleep all day. You would hear him at 3 in the morning; living in that weird way made him very snappy and tired all the time.

* Pseudonyms used to protect individual's identities

Online gambling can come with its own problems when the person gambling doesn't appreciate the severity of the issue until they are already in debt from losing too much money, as Brittany describes:

BRITTANY'S STORY: I set up an online account and used to do a couple of quid every now and again and then it just progressively got worse. I would bet on virtual horses and then on to the online slot machines. When I'm gambling online no one is watching me and I'm on my own.

I'm not thinking rationally when I'm drinking and it's so easy online because I can't think of it as me spending lots of money. It's just digital money. It's just so easy. It becomes a part of your everyday life. I'm probably more likely to spend more money when I'm on my own like I am when online. I once had £1900 in my account once and poofed it all away online in half an hour.

Gambling is the only reason I have so much debt. Sometimes I self-exclude from sites they give you all these bonus offers and you can't actually get your money out of it, they'll give you a £10 free spin or £10 free bet - whatever you win off that you have to then bet 300 times that amount to get your money out so it annoys me when they do stuff like that. You have to really look for that information as well, like really small print information about that.

With home becoming a place where gambling can be more easily done in privacy, it can mean children and vulnerable adults are exposed to gambling when they are not competent to make decisions (and miss the

small print) which can have impacts on both them and their families. Janet describes how her son who is a vulnerable adult has been caught up in problematic gambling:

JANET'S STORY: My son is a vulnerable adult with autism, ADHD and dyslexia. He only recently started getting heavily involved with gambling. He is so simplistic, he doesn't realise the full impact of his gambling on us.


He wouldn't realise it's having a major impact on our finances. I have seen emails where he has signed up to online sites where they give you a free £20 to play and that is another big worry now. I have to fill in forms for him and run his emails because his intelligence wouldn't take him far enough to do that.

And lately he has these emails popping up about a loan with a payday lender. He doesn't actually work so that will fall to me to pay that. He is crying about the loans now. He hasn't got a full understanding of it all. When he gets letters off debt companies he is coming and asking me "am I in debt?" and he just hasn't and can't fully comprehend.

I was tempted to contact the payday loan people and ask do they realise they've given this to somebody who isn't fully competent, but I felt as if I was being disloyal then. Gambling for kids, it's dangling a carrot to them but there's nothing for them at the end of it. There is nothing for them to do locally and they spend their time in betting shops.

While we know more about fixed odds betting terminal use locally, that is not to say their use doesn't remain as hidden sometimes as online gambling. As previously described, harmful gambling can be an "invisible illness", with those affected hiding their issues from

their loved ones and failing to seek help before they find themselves in a downward spiral of debt and addiction. Chris' story highlights how keeping harmful gambling a secret can make things worse:



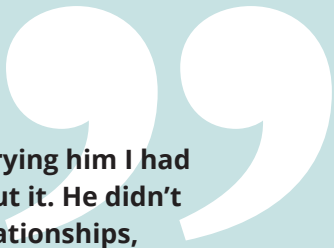
CHRIS' STORY: My stepson had to leave our home 10 years ago because he was stealing from us and using money for a hidden gambling habit going to betting shops. There were associated problems, several attempted suicides, cries for help because he would get very depressed and guilty about his stealing.

So I ended up on several occasions in the hospital with him because of tablets he had taken and sometimes because he was cutting his arms, wrists and so on. He would recover, his confidence would grow back again over a few weeks or months and then the cycle would start again. We didn't know it was about gambling at the time. He didn't reveal that.

He would ask to borrow money from us on the pretence there was some sort of problem, he has lost money, or someone had stolen money from him. I didn't really discover the extent he had immersed himself in harmful gambling until his problem had grown so severe that he had sold all his possessions. He was walking the streets with a carrier bag of clothes and some photographs. He literally had nothing else.

Refusing to accept harmful gambling as an issue and avoiding seeking help can mean the individual lashes out. Coming to terms with losses while gambling, (sometimes with other people's money) can come at a

price, with domestic violence becoming a destructive coping mechanism in those who are harmful gamblers, as shown in Rebecca's story:



REBECCA'S STORY: It was my ex-husband. Prior to marrying him I had never been introduced to gambling. I didn't know anything about it. He didn't just gamble with money he gambled with everything. It was relationships, our marriage. He would lose and then he would come home and would want more money.

It extended to abuse, violence to get that money. Even if it was just £1. You would know when he won because he would come home with a box of chocolates. You knew if he lost simply by his demeanour. He lunged at me with a knife once and tried to knife me. I ducked to the side, got out of the flat, ran down the stairs. I just thought no. I have to go. Which I did do. I left him and took our son with me.

However there is hope and people can be helped out of the downward spiral of harmful gambling. Barry is a recovering harmful gambler. His story illustrates how harmful gambling can be linked to alcohol and drug

addiction, family breakdown and homelessness. He has since started volunteering in the local community after seeking help locally:

BARRY'S STORY: I started gambling from the age of thirteen. You would go there and you would wait outside the bookies and get an old fella to put the bets on for you. You sort of felt part of something. All these old fellas putting bets on for you and if you won you would give them some of your money. You were accepted.

As I got older I lost jobs through gambling. I used to get paid on the Thursday and go to the bookies and lose it the same day and then I would make lies up to my parents about why I didn't have the money anymore. It's weird. It just snowballed really into something I couldn't control anymore. This went on for years. My dad passed away two years ago and I had his gold chain. At the time I pawned that to go and put on some bets. It was unreal really. It leaves me in a dark place. It left me sitting in Birkenhead Park contemplating whether I should go and use drugs. It left me that low. But nothing matters when you are in that mind-set to gamble. You need to get what you want and you will do anything you can to get more money. The gambling went hand in hand with whatever else I was doing. A concoction of all sorts, drugs and alcohol. Drugs and alcohol changed the way I felt about who I was. But so did gambling. By going to the bookies no one else is in there with you, you don't have to listen to anyone. It's just me and I feel like king of Birkenhead sort of. It doesn't matter if it's £1 or £1000, it's the feeling in your gut. It's just like using drugs. Once I start gambling, I can't stop until everything is gone. Then I'll go and lie and cheat and manipulate to get more money to keep going.

Gambling left me homeless. 19 months ago I was walking around Birkenhead begging, tapping people on the shoulder, picking stuff up off the street. My little boy was taken 2 years ago and I just wanted to die. So it was either carry on and die or stand up and be counted and try to get him back. I'm in the process of doing that now. I have only just recently started voluntary work a few weeks ago to give something back. They got me into a detox 19 months ago and it feels so good to be able to do what I am doing now. I got over my gambling addiction through narcotics anonymous. They have a 12 step programme. I started working on my gambling there and I haven't had a bet in 5 years. It is good. It's an addiction. I would justify the gambling more than crack and smack. Gambling in my mind wasn't going to kill me if I did it again, not like drugs. But believe me it leaves you with the same pain inside but it is seen as more socially acceptable.



Examples of Local Service Providers Who Can Help with Harmful Gambling and Debt

THE BEACON COUNSELLING TRUST

The Beacon Counselling Trust is a charity that works comprehensively in the area of mild to moderate mental health issues. We operate from a central hub in Liverpool but also have satellite sites across the North West.

The three main objectives of the charity are:

- To work with people from all backgrounds and ages to deal with their individual mental health problems
- To offer support through face to face counselling and therapeutic interventions
- To offer an individually tailored approach to dealing with individual mental health issues

We are the biggest provider of National Institute for Health and Clinical Excellence (NICE) approved therapeutic interventions from a non NHS organisation in the North West. We work in close collaboration with the NHS statutory organisations and a number of third sector organisations delivering one to one interventions, group and training programmes.

Our major programme currently is supporting individuals and families affected by problematic gambling. We use a recovery based model and do follow ups at 3 and 6 months. It is an open access service; we take referrals from the healthcare sector, from the police and also take direct referrals from the National Gambling helpline. We are the local service provider for harmful gambling, so we have an open door policy for people to get in touch with us directly also. This is an issue that affects everyone in society, men, women, rich, poor, at every level and every juncture - harmful gambling is present. It is across the life course of an individual and needs to be considered in the same way as drugs and alcohol as a threat to health.

Neil Platt

Clinical Director, Beacon Counselling Trust

CITIZENS ADVICE

Citizens Advice Wirral provides information and advice across Wirral on a range of issues. Some of our clients have current or previous gambling problems and the harm it causes is both varied and wide-reaching. Financial losses, debt, housing problems, relationship breakdown and decreased mental wellbeing are consistently reported by gamblers and their family, friends and co-workers.

A range of interlinked factors contribute to harmful gambling: ease of access to and lack of restrictions on gambling, isolation, escapism, boredom, thrill-seeking, behavioural traits, mental health problems and exposure at a young age were all mentioned as causes for harmful gambling. The prevalence of advertising make it harder for those with a problem to stop. Tools to manage gambling addiction don't work for everyone. For tools to work, gamblers need to acknowledge they have a problem, which can be difficult. Existing tools need to be improved to make them more effective.

Gambling support services are not always suitable or easily accessible: There aren't enough local services specifically for gambling addiction and levels of funding are insufficient to meet the need.

Carol Johnson-Eyre

Chief Executive Officer, Citizens Advice Wirral

GAMBLERS ANONYMOUS

Gamblers Anonymous is a fellowship of men and women, who share experience, strength, and hope to solve their problem, and help others to do the same. This is a simple programme for people with complex issues. The only requirement for membership is a desire to stop gambling and help others to do the same. Anyone is free to join, all are welcome.

We can help anyone with a problem with gambling, whether with large debts or none. All we ask is that the new member is 100% honest with his or herself, whether they continue to gamble or not. We have found in the last 10 years our new members have changed. It used to be middle aged men, aged 35-50 mainly gambling on horse and greyhound racing. Today the majority of our new members are aged 18-30, with a history of gambling online, on computer or mobile phone, or on the fixed odds betting terminals.

There are no fees for membership; we are self-supporting through our own contributions. We are not allied to any sect, denomination, political organisation, or institution. Our primary purpose is to stop our gambling, and help others do the same. We use a 12 steps approach to our recovery programme. The group meets once per week. Share how you feel at meetings, and contact other members between meetings.

Ian W

Public Relations Officer for Gamblers Anonymous

WIRRAL CREDIT UNION

Established in 1992, Wirral Credit Union has provided over £45m in loans to its members. The aim of Wirral Credit Union and indeed all Credit Unions is to help our members help themselves by planning ahead via saving. We provide savings facilities and access to low cost loans to any individual living and/or working in the geographical limits of CH post code area.

With regards to financial difficulties we are here as a Credit Union to offer a way to improve financial well-being after difficulties are resolved.

By offering savings accounts to help with any further problems, also the added bonus of low cost loans capped by the Government. Once someone becomes a member of Wirral Credit Union and saving regularly then these services are available.

Wirral Credit Union is here to help all manage their finances well. Any members of Wirral Credit Union that are struggling with debt are always referred to the local CAB with whom we work in partnership.

Clara Kendrick

Community & Outreach Manager, Wirral Credit Union

WIRRAL DEBT ADVICE

Harmful gambling can lead to unmanageable debts and payday loan use by both the person gambling and also their friends and families who are helping to cope with increasing debts. Wirral Debt Advice launched in April 2017. We were set up as a response by local Wirral churches at the height of the crisis with payday loan companies charging exorbitant rates. A payday loan added to already existing debts wreck lives.

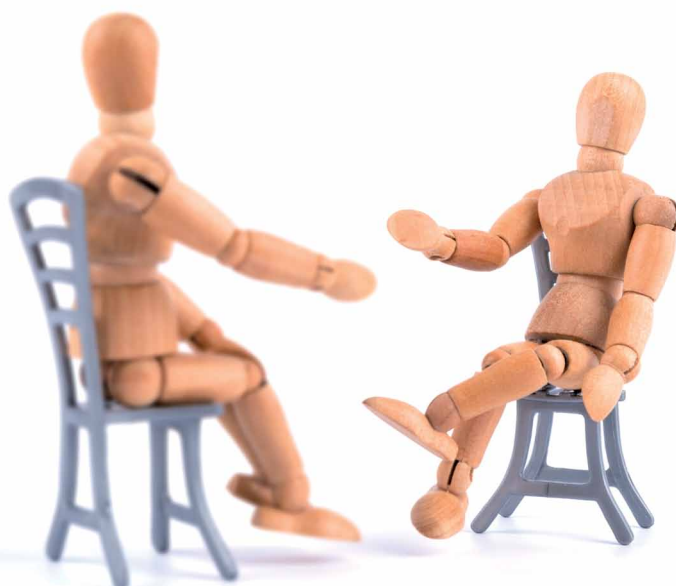
We have 11 debt advisors who have all been formally trained in advising on debt management. After an initial appointment we will help anyone using our service to communicate with the organisations they owe money to, tailored to their needs.

We are part of the Diocese of Chester and work in partnership with Wirral Foodbank; advisors are present at the Foodbank sessions at Christ Church Moreton Fridays from 14:00-15:30 and St Chad's Leasowe from 11:00-14:00 on Tuesday mornings with two debt advisors working alongside the foodbank volunteers. The service is entirely free and confidential to any who need it.

Steve Burrows

Chair of Trustees, Wirral Debt Advice

“...Harmful gambling can lead to **unmanageable debts** and payday loan use by both the person gambling and also their friends and families”





Summary

Harmful gambling is a serious public health concern. Gambling has been normalised in our society and as a result has made it difficult for those with a problem to admit it and also made it difficult for loved ones to detect it. It is estimated to continue to increase in its severity in coming years unless action is taken.

We have illustrated this using data relating to fixed odds betting terminals and how substantial amounts of money are being taken out of our most challenged areas, where premises housing these machines purposely cluster.

It is important to reiterate that this is only the tip of the iceberg with online gambling contributing to the majority of gambling behaviour in the UK as illustrated in some of our local stories. This is a preventable issue and one we can have an impact on through coordinated and targeted actions.

“...This is a preventable issue and one **we can have an impact on** through coordinated and targeted actions”



Recommendations

RAISING THE PROFILE OF HARMFUL GAMBLING

- Develop a communications campaign to highlight the impact of harmful gambling behaviour. This includes the risks of becoming a harmful gambler, spotting the signs of any individual or of a loved one who may be struggling with gambling addiction and help with quitting gambling.
- We know people begin gambling from a young age in Wirral. We must build knowledge in school aged children about harmful gambling by developing a school education package to be delivered locally.
- Train staff working in licensed gambling premises about how harmful gambling affects people locally and how to identify individuals that might benefit from support by signposting them to relevant services.

SUPPORTING PEOPLE AT RISK OF HARMFUL GAMBLING

- Explore opportunities to ensure that a specialised support service is available for those affected by harmful gambling in Wirral including friends and families who are also adversely affected as highlighted in this report.
- Information on both national and local services to support people affected by harmful gambling should be displayed in all local betting shops.
- All front line staff must be upskilled regarding how to ask questions relating to harmful gambling in order to identify those at risk. There is an existing validated set of screening questions which can assist with this opportunistic consultation and can lead to appropriate referrals and social prescribing into specialist support services.

UNDERSTANDING AND MEASURING HARMFUL GAMBLING IN WIRRAL

- Local gambling premises should provide information to Wirral Council about their local market demonstrating an understanding and awareness of their customers and the effect on the environment.
- Wirral Council will develop local area profiles to provide a more in depth examination of areas of vulnerability to gambling-related harm. These profiles will then inform future licensing decisions as well as acting as evidence to inform the council's planning policies regarding the clustering of retail which causes harm to local health

REGIONAL APPROACH

- It is clear that local authorities attempting to lobby for change on an individual basis is not an efficient approach. Wirral Council will feed into a wider discussion with colleagues across the Liverpool City Region and the Gambling Commission to ensure existing powers to minimise harm from gambling are enacted.

Some Sources of Further Help and Information

LOCAL

BEACON COUNSELLING TRUST

This service includes live chat rooms, individual and group counselling as well as advice on debt management and social support. These services are delivered from a central hub in Liverpool and locations across the North West.

<https://beaconcounsellingtrust.co.uk/free-gambling-counselling> | 0151 321 1099

GAMBLERS ANONYMOUS

Provides a safe space to share experiences, strength and hope with other people with gambling addiction to help each other overcome similar problems

www.gamblersanonymous.org.uk

NARCOTICS ANONYMOUS

Meetings are where you can find support from others who have already been where you are now. Come along, no appointment necessary, and you'll see others getting clean and staying clean.

<https://ukna.org/meeting/birkenhead-2>
0300 999 1212 | 23 Conway Street, Birkenhead

ALCOHOLICS ANONYMOUS

Multiple Wirral sites - AA is concerned solely with the personal recovery and continued sobriety of individual alcoholics who seek help via open and closed meetings and a 12 step programme.

www.alcoholics-anonymous.org.uk | 0800 9177 650

CITIZENS ADVICE WIRRAL

Online and face to face help with a range of subjects that include the management of debt, problems with housing and rent, relationship issues and consumer rights.

<https://citizensadvicewirral.org.uk> | 0300 33 00 111

WIRRAL DEBT ADVICE

Individual debt advice from trained volunteers locally to help manage financial insecurity and debt

WirralDebtAdvice@gmail.com | 07486648014 or 07486450631

NATIONAL

BE GAMBLE AWARE - NATIONAL GAMBLING HELPLINE

Provides information to help people make informed decisions about their gambling, what safer gambling means, to understand and recognise harmful gambling, and where to go for further information, help and support.

www.begambleaware.org | 0808 8020 133

GAMCARE

GamCare is the leading provider of information, advice, support and free counselling for the prevention and treatment of harmful gambling

www.gamcare.org.uk

SAMARITANS

Provides 24 hour support and advice

www.samaritans.org | 116 123

GORDON MOODY ASSOCIATION

Charity which offers an intense level of support consisting of individual and group therapy and a 12 week residential during which residents are helped to adopt new coping skills which help them to attain recovery and to integrate back into society, without the need to gamble.

www.gordonmoody.org.uk | 01384 241292

THE MONEY ADVICE SERVICE

Free and impartial money advice and guides to help improve your finances using tools to help keep track and plan ahead.

www.moneyadviceservice.org.uk/en | 0800 138 7777

NATIONAL HARMFUL GAMBLING CLINIC

The clinic employs psychiatrists, clinical psychologists and counselling psychologists who have received broad training to doctoral level in both NHS and academic settings. Services include individual and couples therapy, medication for harmful gambling and aftercare.

www.cnwl.nhs.uk/cnwl-national-problem-gambling-clinic | 020 7381 7722

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