

Unlucky Dip

The damaging
impacts of online
gambling



Acknowledgements

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About CLASS

The Centre for Labour and Social Studies (CLASS) is a leading left think tank working to ensure policy is on the side of everyday people. Originating in the trade union movement, CLASS has an authentic connection to working people and a unique insight into the challenges society faces. We combine grassroots voices with intellectually compelling analysis to show an alternative way forward. CLASS works with a coalition of academics, activists and politicians to inspire the left and cement a broad alliance of social forces to support reform, and equip our supporters with the tools to popularise a new agenda.

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Forewords

Clean Up Gambling asked the Centre for Labour and Social Studies to explore in depth some of the motivations and consequences for those whose engagement with online gambling had subsequently led to harm and addiction.

Given the vast majority of this sector's profits come from this section of its customer base, the government's commitment to making the 2005 Gambling Act "fit for the digital age" must take into account such experiences if harms are to be addressed.

What is striking from both the qualitative and quantitative analyses carried out by CLASS is the gender differences between routes into addiction, but also the consistencies in how certain operator practices induce or exacerbate gambling harm. This contrasts with the prevailing gambling industry narrative that seeks to portray these harms as a consequence of an individual's failure to "gamble responsibly" rather than any commercial determinants that could, and should, be the subject of regulatory reform.

The insights contained in this report, and the subsequent recommendations, seek to provide a platform for a lived

experience perspective that it is hoped will contribute to the evidence base that informs the outcome of the ongoing Gambling Act Review. I would like to thank my colleagues at Gamban for their assistance with data and case studies, as well as Derek Webb for his ongoing philanthropic support for Clean Up Gambling, which has enabled projects like this to be commissioned. Thank you also to all of the participants in the study for sharing their experiences so candidly and for their extremely valuable insights into their own addiction, including its causes, impacts and recovery. This has helped formulate recommendations which, if enacted by the government, would significantly reduce the harms that were detailed.

Matt Zarb-Cousin
Director of Clean
Up Gambling



Examining the issue of online gambling has been a shocking experience for us at CLASS. The sheer prevalence of gambling as an activity in people's lives, combined with the determination of the industry to use manipulative tactics to keep people betting, has convinced us that major reform is vital and long overdue.

There is a gambling and money-lending infrastructure in Britain, which exists with the sole purpose of transferring income from members of the public to a small handful of wealthy individuals. Consider our interview participants, who each lost tens of thousands of pounds (one lost a quarter of a million) through their interactions with gambling operators and payday lenders. Meanwhile, Denise Coates, the CEO of Bet365, earned £469million in the year 2020-21 alone.

The gambling industry is well aware of the struggles of its customers, and problematic gambling makes up the majority of the industry's revenue. There is therefore little incentive for gambling operators to discourage vulnerable customers to continue betting. Nevertheless operators do apply some checks and balances to intervene in customers' activity when it becomes problematic, but these are

undermined by the attention lavished on regular gamblers in the form of free gifts, special offers, or even just a bombardment of text messages. The ubiquity of gambling advertisements, which portray gambling as an exhilarating thrill (for men) or a fun and social activity (for women) also contradict any meagre cautionary messaging gambling operators may include as part of their communications.

The terrible effects of gambling on families and communities can no longer be ignored as a public health issue. This industry built to line the pockets of a few must face real change.

Ellie Mae O'Hagan
Director of CLASS





Introduction

For its most dependent users, gambling often leads to financial ruin, exacerbates mental health issues and inhibits the quality of life for addicted gamblers, their families and wider communities. Despite this, gambling has only recently begun to be viewed as a public health issue.

Prior to the 1990s, any discussion of gambling in medical literature focused on a pathological minority, contrasted against the majority of safe gamblers, whose playing patterns helped to build the impression of gambling as a harmless and, above all, enjoyable pastime¹. From the 50 million annual attendees at greyhound racing tracks during the 1940s peak², to the 15 million regular players of football pools throughout the 1970s³, gambling as an integral component of sport and leisure consumption for many British people is indisputable. Whilst many of these gamblers past and present will not fall victim to dependency, as little as 10% of customers are responsible for 79% of the gross gambling yield (GGY)⁴. The contemporary gambling industry is heavily dependent on the exploitation of its most vulnerable customers in order to retain its vast profits. Despite this, bookmakers

1. van Schalkwyk, M.C., Petticrew, M., Cassidy, R., Adams, P., McKee, M., Reynolds, J. and Orford, J., 2021. A public health approach to gambling regulation: countering powerful influences. *The Lancet Public Health*.

2. <http://news.bbc.co.uk/1/hi/uk/7560329.stm>

3. <https://www.theguardian.com/business/2016/sep/13/prize-draw-littlewoods-football-pools-buyer-jackpot-littlewoods-sportech>

4. The Behavioural Insights Team (2021) 'Gambling behaviour: What can bank transaction data tell us? A feasibility study. Part 2: Analysis of HSBC UK customer data.

More than ever before, gambling has become a normalised activity, woven into the fabric of British culture.

continue to be one of the largest donors of gifts to MPs⁵. The issue of gambling has suffered from long-term political inaction where, in opposition to the public interest, politicians have distanced themselves from “interfering with people’s leisure activities” ostensibly for libertarian reasons⁶.

The past 15 years have seen an unprecedented expansion and diversification of gambling markets in Britain⁷. Following the liberalisation of the market occurring off the back of the 2005 Gambling Act, advertisements for brands, their products and enticing sign up offers frequent TV and online advertisements at an unprecedented scale. Following this trend, the prevalence of gambling products on radio ads has increased exponentially, with the industry spend exceeded only by government communications such as Covid-19 messages, and motor supplies. Also increasingly ubiquitous among sponsorship across all aspects of elite sport, companies which market gambling products make up 45% of the shirt sponsors of member clubs in the Premier League; the most broadcasted and financially lucrative football league in the world. More than ever before, gambling has become a normalised activity, woven into the fabric of British culture.

From the street, this unfettered growth may be difficult to comprehend, as many of the nation’s largest bookmakers including William Hill, Betfred and Ladbrokes Coral have plans to permanently close up to 2000 high street shops⁸. In truth, the story of in-shop betting’s demise is one component of a wider societal trend of consumer migration to online spaces, accelerated by the closure of non-essential businesses as a result of the Covid-19 pandemic. In fact, to say that the changing patterns of play that have occurred as a result of this have been seismic for the gambling industry would be a gross understatement. From October 2018 – September 2019, online gam-

5. <https://www.independent.co.uk/news/uk/politics/betting-companies-ladbrokes-corals-fixed-odds-betting-terminals-philip-davies-top-list-of-donations-a7925461.html>

6. <https://www.theguardian.com/commentisfree/2021/nov/16/mps-online-gambling-companies-health-at-risk-problem-gamblers>

7. McGee, D., 2020. On the normalisation of online sports gambling among young adult men in the UK: a public health perspective. *Public health*, 184, pp.89-94.

8. <https://www.mirror.co.uk/news/uk-news/death-high-street-betting-shops-22783893>

bling comprised 39% of the GGY from across the industry⁹. When compared with the most recent statistics from April 2020 – March 2021, the £6.9bn GGY spent online equates to 49% of the overall market, a significant rise of 25% increase in GGY in only 2 years¹⁰.

The online market has eradicated the spatial and temporal boundaries of bookmakers and casinos. In short, this means anybody above the age of 18 can bet on an ever-increasing pool of games, at any time of the day, without ever having to handle any cash and all from the comfort of their homes. This report will highlight some of the unique and pressing issues that have transpired from the digitisation of the market. Through doing so, it will show how the failure to implement changes to the current legislation, in order to make it fit for the digital age, has led to an exacerbation of pre-existing social issues. Furthermore, it will show how continued inaction to address industry practices, and the lending infrastructure that enables addictions to deteriorate, disproportionately affects the most vulnerable and economically precarious in society. The report will then include some recommendations that can make key material interventions to actively reduce the prevalence of online gambling addiction in Britain.

9. <https://www.gamblingcommission.gov.uk/statistics-and-research/publication/industry-statistics-april-2020>

10. <https://www.gamblingcommission.gov.uk/statistics-and-research/publication/industry-statistics-november-2021>



Issues with procuring data

The process of procuring primary data to analyse for this project was fraught and has major implications for the future of research on gambling behaviours and addictions in Britain. Data from gambling operators is provided to GambleAware, a charity funded by the gambling industry, which then commissions research carried out by organisations such as NatCen.

However, given the Gambling Commission gives gambling operators the power to withhold or transfer funding to entities other than GambleAware, the industry has influence over what projects are supported and conditions attached to the data it provides. This raises questions regarding the true extent of accountability and transparency in gambling research and, in turn, if the best interests of the public are taking precedence. Data from gambling operators is therefore tightly gate-kept, meaning that other methods of data procurement must be arranged.

In the case of this project, this has meant going to banks such as Monzo, in an attempt to gather data that is collected on its clientele. It has also meant using indirect methods of analysing the gambling base, such as investigating where gambling operators advertise on social media and which audiences they target. The process of collecting quantitative data has been extremely lengthy. It took until the fourth month of a five month project before we could begin to obtain any empirical data. The primary quantitative data were collected through a 2020 survey of users of Gamban, a software which blocks online access to gambling sites and applications. Of 12,000 surveys sent out,



we received 280 responses¹¹. The difficulties we faced in collecting quantitative data presents major limitations for the future of research in this area, and is highly unusual. From speaking with other researchers in the field, they have revealed such projects being given impossible deadlines to analyse copious amounts of data. In summary, this project has been affected since its inception by a lack of data, and lack of transparency for researchers, to better understand gambling behaviours and addiction in Britain.

11. Further detail in [Appendices](#)

Introduction, staying in, and leaving gambling

The motivations behind research participants' decisions to start gambling varied greatly depending on gender, age and socio-economic status. A number of trends can be construed from the qualitative data.

For the demographic of men who developed a habit for sports betting, a common theme occurred with regard to their early introductions to gambling. Prior to reaching legal age, family members who largely gambled infrequently, and without experiencing harm, had encouraged them to bet on significant sporting events. Some of this group suggested that they showed early signs of developing a strong affinity with gambling from such events, as explained by Gary from London.

“ When I was around 10 or 11, I remember picking a horse out of the newspaper if the Grand National was on. That was probably what started my love for Horse Racing and betting.

—Gary

Adam, a gambler in his late 20s from Glasgow, used to place a bet via his grandad every time he went to a Rangers game. Looking back in retrospect, he felt that the attention of following his bets started to take precedence over watching the football.



“ Even in them early days I remember the buzz that I got from my coupon coming in meant so much more to me than a result on the pitch.
—Adam

For the women interviewed for this project, two key themes were observed. For some, their affinity with gambling had started with visits to bingo halls accompanied by friends or family. This in turn became a frequent activity, acting as a gateway to online bingo websites that enticed them to experiment with online slots by giving them free spins. For this group, like Sue, a mother in her 30s from Hull, the social and financial consequences of their gambling activity spiralled out of control off the back of these sign up incentives (see [chapter 5](#)).

Another demographic of women, namely lone parents, shared in common the fact that they had started playing online slots during the Covid-19 pandemic, due to a cocktail of isolation and excess disposable income during lockdown. For this group, the timeframe from first spin to addiction was particularly alarming, with Jess, a lone parent from Slough, suggesting she was hooked on such games in under a fortnight.

“ It started out with little bits of money and only playing when I was bored, then all of a sudden and without me even realising, it stopped being little amounts... I was a grand down and completely out of money in less than three weeks.
—Jess

There were a variety of factors that participants in this project felt kept them locked in the cycle of addiction. David had developed an addiction to online blackjack whilst living alone in London. Although ultimately, he placed the blame of using such avenues as an escape from isolation on himself, he was critical of the timings of his wins.

“ The worst, and in my experience, most likely thing to happen when you set up an account [with a new provider], is to win early doors. From their perspective, it makes perfect sense to structure the games that way. That’s their hook, they put the bait on and new gamblers bite... Once you have a taste for that dopamine hit, they reel you in and you end up with thousands of pounds of debt.
—David

Whilst speculation about an increased probability of winning with a new account was shared amongst other participants, the secretive nature of the gambling industry, delineated in [chapter 2](#), along with a lack of regulatory oversight of these practices, ensures that such claims remain unsubstantiated.

As a gambling addiction intensifies, the need to experience the dopamine fix spoken of by David becomes so all-consuming that, in many cases, it takes the enjoyment out of other things in an individual's life. Samantha, a mother from Glasgow, developed an addiction to online slots that left her with a quarter of a million pounds of debt in less than two years. Within that time, her compulsion to gamble saw her lose lifelong friendships, as socialising became, in her words, nothing but a barrier inhibiting the amount of hours in the day in which she could gamble.

“ I would always cancel nights out because I wanted to stay in gambling. Then on nights out I couldn't get out of, I would sit in the toilet and gamble on my phone whenever I could.

—Samantha

Similarly, Sue spoke of rushing to get rid of her friends who would come and visit on a weekly basis.

“ I would always be about to get a bath, or have a headache. They were all just excuses because I wanted to play my game. It made me less bothered about all the important things in my life, playing that game is all I wanted to do.

—Sue

This intensification can cause fissures within immediate families, as the grips of addiction alter an individual's priorities. Kailum, a recovering gambler in his 20s from Glasgow, carries with him the burden of missing his grandmother's funeral. At the time, he was trapped in a cycle in which he internalised his family's concerns for his gambling activities as disapproval, cutting ties with them all to focus solely on betting. For Jess, the frustration of losing would cause a drop in her mood, which would be reflected in her parenting.

“ I try not to play around my kids because when I do I get really snappy with them. It's awful and I really do hate myself for it.

—Jess

Across the range of interviews conducted for this project, participants consistently spoke of the digitisation of the gambling market distorting the value of money, which in turn, increased the amount of debt they incurred. Central to this issue was the instant deposit feature, which lets consumers deposit money from their bank into their gaming account with one touch of a button.

“ With the instant deposits, it doesn't feel real. Because you're not dealing with tangible cash like in a bookies or a casino, it feels like monopoly money. The penny only drops when you look into your bank account and see the money you have lost.

—David



Participants consistently spoke of the digitisation of the gambling market distorting the value of money, which in turn, increased the amount of debt they incurred.

Even when instant deposits were not the point of concern mentioned by participants, they still played a key role in accelerating the speed in which they lost money. A recurring issue raised amongst women who played online slots was that the audio-visual format would lull them into a trance-like state. April, a lone parent from Liverpool, spoke of hours passing by in what felt like minutes when she gamed at night.

“ There was a night where I won the jackpot of a grand, and I just kept going and going. I didn't stop until my alarm went off and I realised it was 7am, by that point the money was basically all gone... I couldn't believe that I had played it all night, I remember looking at myself in the mirror and crying, I felt sick.

—April

For Kelly from Leicester, the gamification processes of slots, such as the inclusion of side missions which when completed, brought her further into the storyline and unlocked new games; worked to conceal the exploitative nature of her relationship with gambling operators, whilst ensuring she continued to play for extensive time periods.

“ With some of the games, you would get side missions in your slot. In completing these missions, you would unlock more fun games and get better bonuses. It sounds so ridiculous because whether you won or not was down to luck, but in my irrational mind I would think it was me completing them. I would play for hours to do as many of them as I could.

—Kelly

Both women spoke of regularly ending gaming sessions with crippling anxiety and growing debt, issues that the instant deposit feature was central in enabling.

Time and again, participants spoke of chasing losses as a frequent contributor to their continued gambling. Once gambling debts began to increase, they saw no other viable solution to breaking even than continuing to gamble in hope of a lucky flutter. Josh lost four years of his life to a roulette addiction. For much of this time, he repressed the stress of his debts by believing a big win would solve his problems.

“ Gambling makes you a big dreamer. Now that I have managed to knock it all on the head, I realise how unlikely it was that I would win back all my debts on a lucky spin, but at the time the fact it wasn't impossible was enough for me to keep trying. It was easier to keep dreaming than face the consequences.

—Josh

As the quantity and frequency of wagers increase, chasing losses magnifies the problems that gamblers intend them to solve.

“ Once I had worked out the extent of my debts, I upped my stakes. In my head I thought it would be foolish not to. It would be like training for a marathon but only running a mile a day. You know that would never be enough to achieve your goal.

—David

GambleAware have placed significant resources into raising awareness of loss chasing, including running an advertisement campaign encouraging gamblers to take time to think before placing a bet¹². In the case of this research project, such advice paled in insignificance for gamblers when features like instant depositing promote contrary behaviours. Across the board, participants consistently spoke of the voluntary measures encouraged by GambleAware as being completely ineffective in reducing their gambling

12. <https://www.begambleaware.org/betregret>

activity. In truth, such advice acted as more of a source of frustration, with participants left feeling as though the extent of their dependency was disparaged by operators, as explained by Kelly from Leicester.

“ I feel let down by the industry. It's one thing to say 'when the fun stops, stop', but what if you're a vulnerable person and you're physically unable to? They have the capability to flag up people like me, who are putting on more and more, not just in frequency, but also amount... They need to acknowledge us first hand, have an actual human contact us to speak about our gambling, not just a time warning pop-up that goes away with a click of a button.

—Kelly

Infrastructure that props up gambling

Across the UK, the past twelve years have been plagued with a decline in the services and amenities available to people in their local communities. Originating in austerity measures and further exacerbated by the financial impact of the ongoing Covid-19 pandemic¹³, these repercussions continue to disproportionately affect poorer areas¹⁴.

Rachel, a mother recovering from an addiction to online slots from Harlesden in London, spoke of the consequences of the area's decline.

“ There’s nothing positive for younger people to do here anymore, the community centres have closed down and the few green spaces that we have are dangerous places to be.
—Rachel

For Rachel, the wealth disparities that exist in West London were central to her continued gambling.

13. <https://www.highstreettaskforce.org.uk/faqs/the-changing-high-street/>

14. Reay, Diane. 2013. 'We never get a fair chance: Working-Class Experience of Education in the Twenty-First Century' In *Class inequality in austerity Britain* (pp. 33-50). London: Palgrave Macmillan.



Photo by Dan Burton on Unsplash

“ The high street here has changed for the worse. We used to have so much on our doorstep but now all that remains is shops targeting the poor, bookies, pawn shops, takeaways... Yet five minutes down the road you have thriving wealthy neighbourhoods. When you see how they live, you want it for you and your kids, but without a good education you have no prospects of getting a high earning job... The only option people see to make good money is either crime, or gambling.
—Rachel

Betting shops are ten times more likely to be found in the UK's poorest areas¹⁵. For the majority of participants in this project, visits to in-person betting establishments preceded online gambling activities. This indicates that a higher prevalence of such businesses in impoverished areas acts as a gateway to online gambling for larger quantities of people without the means to pay back debts; as exemplified by Sue from Hull.

“ I work in a factory and I would never have believed how many people gambled. You see people on breaks, spinning slots on their phone. I've overheard someone speaking about how they are losing their house because of gambling... I only found out months after starting the job that one of my best friends there was in loads of debt from playing the same game as I do. I thought it was just me, but it seems like everyone has a gambling site they go to, it's just like a normal thing for people now.
—Sue

The problem of online gambling in certain workplace arenas is worsened by the lack of restrictions on deposit limits and game speeds, which

15. <https://news.sky.com/story/betting-shops-10-times-more-likely-to-be-found-in-uks-poorest-areas-12388781>

in-person operators have to adhere to by law¹⁶. This was reflected amongst interviewees, with many stating their addiction spiralled out of control after shifting their gambling activity primarily to online spaces.

“ I was already gambling compulsively before I set up any kind of online account, but it definitely made it easier for my addiction to get out of control. I could gamble whenever, wherever with nobody looking over my shoulder to see what I was doing.
— Kailum

With more avenues to lose money quickly than in physical betting establishments, it should come as no surprise that more than 80% of interviewees involved in this project eventually relied on high interest lending infrastructure to fund their gambling activity. Gambling addiction clouds rational thought in relation to financial decisions, it is on such a point that many participants looked back in frustration at their justifications for ever using borrowed money to gamble with.

“ I was probably only 21 the first time I got out a credit card. I remember thinking that I'd been a bit stupid with my bets the previous weekend and I would use it just the once to get back up again... Really it just gave me the mind-set that it wasn't my money, it became easier to spend. I ended up maxing out the five grand limit in under a week.
— Kailum

The use of credit cards induces a vicious cycle of borrowing, where loans that produce higher interest are relied upon to pay back credit card debts. In most cases, participants ended up destroying their credit rating, ultimately relying upon payday loans with strict terms and extremely high interest rates to fund their gambling activity. As a result, people with lower income and job

16. <https://www.theguardian.com/commentisfree/2020/aug/05/britain-rewrite-gambling-law-smartphones>

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security end up with unmanageable quantities of debt, a fact reflected in the quantitative data collected for this project.

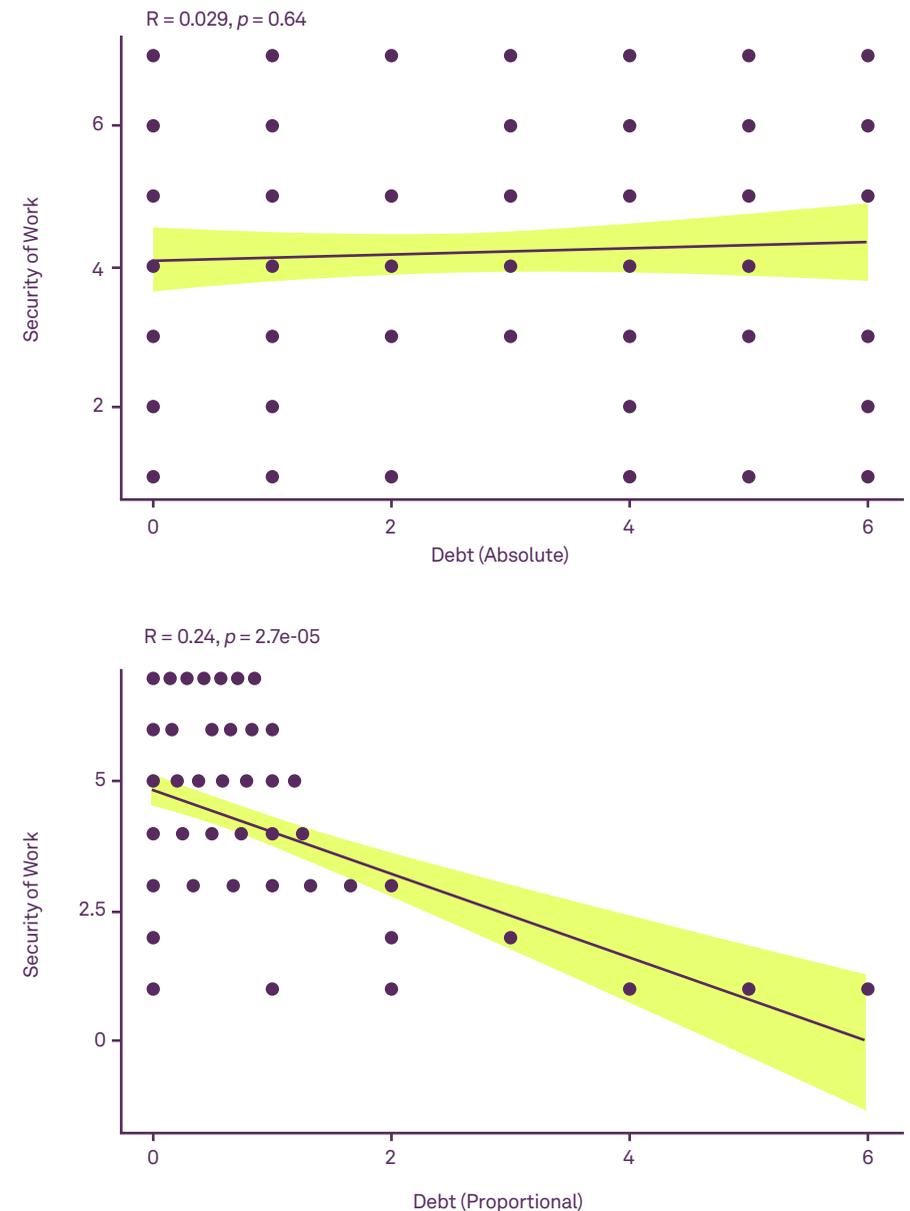
In line with other work from researchers Drs. David Forrest and Ian McHale, we found that the highest paid and least precarious workers tend to have the same levels of absolute debt as the lowest paid and most precarious workers. (Figure 1). But once we link debt to people's social class (which we measured by security of profession, see Figure 2), we found that lower paid, precarious workers tend to have a significantly higher level of relative debt. In other words, the less secure a person's job is, the more debt they as a proportion of their income¹⁷. While middle class and working class people can both develop gambling addictions, it is working class people who struggle with debt the most.

And yet, the story told by interviewees who relied on high-interest lending methods is one of lackadaisical background checks on their spending at best, and companies jumping through hoops to secure custom at worst. Harvey, a recovering roulette addict from Newport, was only 23 when he applied for a pay-day loan of £1000. When asked to provide a month's bank statement to the company in question, it was revealed that he had made a payment to William Hill three weeks prior.

“ In that moment, the right thing for them to do would have been to ask for a six month statement, where they would have found many more gambling transactions. His advice instead was to apply again in 10 days once the payment to William Hill was wiped from that month.
—Harvey

17. Due to the limitations of the quantitative data provided and the reliability of self-declared debt, the analysis necessitated a ranking of professions based on perceived security and stability. The datasets (security of work, absolute and proportional levels of debt) were all not normally distributed and required a non-parametric Kendall correlation for the preceding analysis. R version 1.3.1093 and Microsoft Excel version 16.53 were used in this analysis.

Figures 1 and 2: Absolute and Proportional Debt to Security of Work Correlation



Pay-day loans secure the funds necessary that those in the grips of a gambling addiction desire. Likewise, gambling can, in theory, provide the funds necessary to pay off pay-day loans. In reality, combining the two is more likely to exacerbate an already dire situation for problem gamblers, but both pieces of infrastructure have a symbiotic quality - feeding off one another to the detriment of people struggling with gambling addictions. For Rachel, the growing debts from pay-day loans had caused that much of a deterioration in her mental health that the only solution she could envision was to ignore the problem.

“ I was so numb and overwhelmed by the debts that I just stopped opening my mail. I gave up on the rent, loans, the lot. Once I had fed myself and my kids, any money would go on gambling in the hope that a big win would clear all my debts... Gambling caused the chaos, but then it was the only way to escape it at the same time.

— Rachel

For Rachel, it took eviction from her family home before she was offered sufficient support for her addiction. An addiction enabled and profited upon by inadequate background checks from pay-day loan companies; that could have been curbed much sooner, were it not for the ineffective policies and procedures enacted by online gambling operators.

Advertisement analysis

The 2005 Gambling Act was intended to benefit Britain financially. Key players in the gambling industry would either keep or bring their operations back onshore and pay UK tax, but as part of this trade off the industry would experience a relaxing of regulations¹⁸.

In reality, this deal has been a catastrophic failure, as while regulations have been relaxed, around 75% of UK betting activity takes place from Gibraltar alone¹⁹, with other overseas territories such as the Isle of Man, Malta and Jersey acting as a base for a significant number of gambling operations. By setting up offshore, companies eschew both corporation and value added tax, whilst paying as little as 0.15% of their Gross Gambling Yield²⁰. And until 2014, online gambling companies did not require a license to access the British market, and so also avoided paying any remote gaming duty. Moreover, much of the profits that gambling companies obtain from British consumers is invested in gambling advertising, a sector which has grown exponentially as a result of the 2005 reforms. In short, the money that is intended for the Treasury is instead creating more and more pathways into addiction, and subsequent financial ruin.

18. <https://www.theguardian.com/commentisfree/2021/nov/16/mps-online-gambling-companies-health-at-risk-problem-gamblers>

19. <https://www.newbettingsites.co/articles/why-are-there-so-many-gambling-companies-in-gibraltar/>

20. <https://www.gov.im/categories/business-and-industries/gambling-and-e-gaming/>

Advertising for gambling poses a great risk for people in the midst of gambling addiction, and continues to burden them and their families during recovery. Many recovering gambling addicts have had to make drastic changes to their daily routines, such as abstaining from watching television, out of a very real expectation that they have to endure gambling adverts, and in turn, impede their recovery through the guilt and anger that such exposure brings to the fore. Liam had battled with a gambling addiction for 8 years, a battle that eventually took a toll on his wife's mental health. For him, the prevalence of gambling adverts on television act as a daily reminder of the turmoil that his addiction caused to his family.

“ Every time me and my wife are watching T.V. and a gambling advert comes on, it makes me wince. I become distant and reserved because they bring me back to that time and I remember the pain that I put my wife through... It's like an elephant in the room that you physically can't escape because adverts are everywhere.
—Liam

To illustrate Liam's point, CLASS conducted an advertisement count on a daytime talk show and a night time football highlights show on ITV 1 and Quest respectively. With the latter, a total of 7 adverts marketing gambling products were observed, equating to 1.4 adverts each commercial break. For the day time talk show, the average was 0.6, jumping to 2.6 once factoring in the operator that sponsors the show. Under current rules, adverts for bingo and lotteries are the only exemptions of gambling products that can be advertised on T.V. before the watershed. Yet, in the case of the bingo adverts observed during the daytime talk show, the companies in question have a plethora of other products available on their website landing pages, including sports betting, slots, live casino games and poker. The current exemptions ensure that, for many, bingo advertisements act as a gateway to gambling products that, in the case of this research, were more addictive and harmful to consumers. This was the case for Samantha.

“ I used to go to Bingo every single Sunday. It was an important part of the week for me, if my friends ever cancelled I would get really fed up and short tempered. One week, I remember they had cancelled on consecutive Sundays. I had seen plenty of adverts for online bingo so rather than feeling sorry for myself, I thought I would give that a go. After a few games, I was £10 up and, instead of withdrawing it, I put it into one of the slots and won back £150... From that I was hooked. I look back on that as the most expensive win of my life.
—Samantha

In truth, avoiding live T.V. restricts only one of several pathways in which recovering addicts are subjected to gambling marketing. Kelly spoke of being prevented from building bridges with friends that she lost in the height of her addiction to online slots, out of an awareness that she cannot log in to social media without being inundated with adverts for gambling products. For people like Kelly, for whom gambling addiction exacerbated pre-existing mental health conditions, a choice has to be made between complete isolation and exposure to gambling triggers, both of which form serious barriers to recovery.

Under the 2005 Gambling Act, there are codes of practice that must be adhered to in order for advertising to be compliant. However, the ability of such codes to be effective is obfuscated by the vague nature of the requirements, which operators easily bypass. To give an example, operators must comply with the notion that adverts must not exploit the susceptibilities, aspirations, credulity, inexperience or lack of knowledge of vulnerable persons²¹. For many participants in this project, gambling addiction had left them in a state of complete psychological and economic vulnerability, distorting the value of money and probability in its path of destruction. During bouts of insomnia, Kelly was exposed to an advert for an online slot game that offered free spins for new customers. At a time where her mental health

21. <https://commonslibrary.parliament.uk/research-briefings/cbp-7428/>

prevented her from working, she believed such games could be a way for her to contribute to her household income.

“ I had such an irrational sense of the world at that time. I was trying to make it a world that I wanted to live in and thought that if I could gain a large amount of money, my depression would be gone. I was vulnerable, and every time I turned on the telly I would see adverts that told me I could win the money I felt I needed to be happy, by playing these games. Very quickly, they became something that I did for 6 hours straight at night. They would offer a momentary break from my depression and anxiety. Essentially, I thought of them as a service that I paid for, that kept my brain switched off from all the other issues I was facing.

— Kelly

After months of playing online slots every night, Kelly found herself in a state of dependency that intensified her anxiety and depression to a breaking point.



“ By six months in, I was so all-consumed by the financial loss that I would start to play them in the daytime with higher wagers, to try and get a big win. It turned into something I felt I had to do, that ultimately made my mental health much worse. I was digging a deeper hole for myself, and in the end, taking my own life seemed like the only way out of the mess I had created.

— Kelly

Like Kelly, April, a lone parent in her early 20's, had started playing online slots with the ambition of generating income at a time in which she was physically unable to work, due to childcare responsibilities. April had started playing at the start of the Covid-19 pandemic. With a terminally ill father shielding at her family home, and her two year old son suffering from a severe form of asthma, playing online slots had started as a release from the daily burden of isolation. Like Samantha, her gambling had spiralled out of control off the back of her winning a lucrative jackpot, leading to a belief in the possibility of such games being a viable income source during turbulent times. In just weeks, April found herself in considerable debt, and spoke of containing the urge to try and re-experience the elation of winning big as an hourly, anxiety-inducing battle that would ultimately falter with exposure to adverts.

“ I would wake up after playing the night before with such guilt. I'd delete the apps on my phone and promise myself that I'm not gonna do it anymore. Then I would turn on the T.V., see an advert where someone gets a big win and straight from that I could convince myself that one spin won't hurt. You can't escape the adverts and when you're addicted, you see it and you instantly want that feeling.

— April

For people like April, restricting access to live T.V. would offer little in the way of respite from exposure to gambling products, with providers expanding their means of contact to prey on their most vulnerable consumers through a growing number of avenues.

“ I would get emails from them every day and if they wouldn't get my attention that way, they would send me text messages. They would tell me that the jackpot is high that day, and I have a higher chance of winning than tomorrow or yesterday. When you get those messages you can easily convince yourself that you're missing out if you don't log on. It's impossible to escape it all.

—April

Despite the legal codes of conduct set by the Advertisement Standards Agency (ASA), interview participants felt that the marketing of the gambling industry triggered their vulnerability to addiction. They would regularly point to sign-up offers as a particularly harmful and inescapable component of gambling marketing. Sign-up offers vary between different providers and products. In the context of online slots, new customers are often given a number of free spins to play with. Sue developed an addiction to online slots that left her with over £30,000 of debt. Her gambling started when a family member informed her of such offers.

“ When I was first made aware of them, I thought of it as free money. I used to sign up with a website, use the free spins that they would give you and then move on to another one. I had been playing slots for weeks before I ran out of free spins, and by that point it was already something I was hooked on doing, so naturally I started depositing my own money. That's when it all spiralled out of control.

—Sue

With such a large pool of websites to choose from, gambling operators go to extreme lengths to drive consumer traffic in their direction, resulting in the growth of the gambling affiliate industry. Gambling affiliates are marketing companies which promote the myriad of sign up offers that operators give to new customers. Through doing so, they receive a cut of the revenue for each new customer either as flat rate, or in a dynamic partnership

whereby a percentage of a customer's spend is given back to the affiliate. For addicted consumers, these websites are used as a reserve to fall back on during moments where they run out of money, whilst ensuring that both the affiliate and operator profit from this addiction once they have the funds to deposit. Jess, a lone parent from Slough, described scouring such websites as a regular, time consuming activity.

“ When I've lost all my money, I'll spend hours and hours scouring the web for 'no deposit free spins'. The more of them you have set up accounts with, the harder they are to find, but with new websites popping up as often as they do you can normally find one with enough digging.

—Jess

This process brings about further consequences

“ It's such a vicious cycle because once you find a new company and create an account, you're adding another to the list who will pester you with emails. It's like you're digging a deeper hole for yourself but you can't help it because you need that fix.

—Jess

Outside of sign-up offers, participants felt as though gambling ads rely heavily on visual stimuli that keep them hooked in the cycle of addiction. Women who played slots games, such as Jess and Sue, described themselves as particularly susceptible to adverts that overtly show jackpots being won.

“ It really annoys me the way they only ever show you people winning on the adverts, it makes you want it and forget all about the probability.

—Jess

Take for example, these two adverts from 32Red and Paddy Power respectively.



32Red

https://www.youtube.com/watch?v=_5DxXdxJoA



PaddyPower

<https://www.youtube.com/watch?v=L2kX-qAD06hQ>

Tongue-in-cheek in nature, both adverts feature famous faces, namely Keith Lemon, a character portrayed by comedian Leigh Francis, and ex-Premier League manager Jose Mourinho. Lemon can be seen performing stunts backstage on a production set consisting of characters from famous slot games, such as Cleopatra. Meanwhile Paddy Power's offering plays heavily on an infamous comment made by Mourinho in a 2003 interview, where he referred to himself as 'the special one'. Both adverts show their celebrities clowning around, with Mourinho giving the audience tips on how they can be special in their own lives, and Lemon standing atop a stage cladded with large slot games on either side. In both ads, the viewers' attention is drawn to the sight and sound of the jackpot being won. Furthermore, likelihood of winning is inflated, with Lemon emphasising that over £2,000,000 can be won in a single spin on particular slots, and Paddy Power's advert culminating in the message that winning the jackpot is normalised activity, with the closing line 'if you win, don't think you're special.'

For participants who regularly visited online casinos, adverts that focused on the high intensity element of particular games would be most likely to encourage them to gamble. Roulette was by far the most popular casino game amongst participants in this project. James, a recovering gambler in his late 20s, explained why it was so appealing to him.

“ Roulette is high-risk, high-reward. It takes minimal planning, minimal skill and the buzz you get when you win is special. Once I discovered roulette I had no interest in sports betting because I could get that feeling of winning every other minute rather than every two hours.
—James

This advert for 888Casino features many of the appealing aspects of roulette spoken of by James.



888Casino,

https://www.youtube.com/watch?v=GWqfNm_1TQM

The viewer is taken to a large metal cladded room. Two tables are placed aside each other, stacked high with roulette chips. Towering above the tokens on both tables is a stick of dynamite; one red, one black. As the cord fuse on the dynamite burns away, the tension builds through an intensification of the background music and the erratic camera switches between the two tables. The element of risk is accentuated with repeat shots of a hand clutching onto a pile of roulette chips. Throughout the advert, the only moments of respite from the surging intensity are those that focus on the roulette wheel. Contrary to every other shot, time slows down as the ball playfully bounces between the hypnotic red and black pockets on the wheel. Moments before the climax of the ignition, and the realisation of the balls

final resting place, the screen cuts black and the viewer is left with a message from a voiceover, 'suspense, in every moment'. This advert hooks in the viewer with a focus on the risk and intensity that form an essential part of roulette's popularity. Moreover, by cutting the advert off before the climactic moment that gamblers like James crave, they are left seeking the rush of exhilaration that comes with winning, an urge that is difficult to control when in the grips of a gambling addiction.

“ Some days they [adverts] don't bother me, but if I've had a stressful day at work, and I see one for roulette it makes me want to do it all over again... It's a big factor in why I did relapse three times.
—James

Outside of advertising, participants whose gambling activity revolved around online slots spoke of further marketing methods as key in keeping them hooked in the cycle of addiction. With such fierce competition resulting from the saturated online market, many operators set up loyalty schemes that reward repeat custom through incentives, such as free spins and higher in-game bonuses. As previously noted, it is high-concern gamblers who generate the majority of the industry's GGY, in that same vein, it is the same demographic who are the most susceptible to such incentives, as explained by Rachel.

“ With the loyalty schemes, you need to hit a threshold of stakes during a month to maintain your level. If you don't, you might go from gold to silver, and with that drop you start to lose out on certain perks. It makes it so difficult to take a break because you can easily convince yourself that you're going to be at a disadvantage by doing so.
—Rachel

Our interviews found that loyalty schemes create a multitude of factors that make it more difficult to address a gambling addiction, encouraging users to

log into their accounts at times where their economic situation prevented them from being able to gamble.

“ There's times where I haven't had money, and I've still logged in to my account every day to check if they have given me something to play with. It's hard to get away. You can't distance yourself because in the back of your mind you're always aware that there's a possibility of them giving you a free gift.
—Rachel

As well as granting access to certain perks, loyalty schemes give consumers a sense of prestige that helps to obscure the destructive nature of the relationship they hold with their preferred gambling operators.

“ They're always calling you a VIP and they make you feel like you're something special to them, like your part of this exclusive community.
—Rachel

Occasionally, a customer's sense of prestige is solidified with tangible gifts. Samantha opened accounts with a plethora of operators, however she would always return to one particular website that, in turn, would reward her custom with lucrative gifts.

“ I must have been one of their best customers... They would send me a massive gift hamper at Christmas and on my birthday, cashback when I deposited after a loss. They even sent me a £500 Radley voucher. They would do everything to draw me in, they were taking thousands of pounds of me every month and they wanted to keep it that way. The gifts were just bribes.
—Samantha

Gender Differences

Table 1

Age of gambling behaviour by gender

| | Gender | | | p-value |
|--------------------------------------|-------------|-------------|--------------|------------------------------|
| | All (n=230) | Men (n=145) | Women (n=85) | |
| Age at first gambling experience | 21.5 | 18.5 | 26.6 | $2.073 \times 10^{-8}^{***}$ |
| Age at regular gambling | 28.5 | 25.4 | 33.6 | $1.661 \times 10^{-8}^{***}$ |
| Age at emergence of gambling problem | 32.7 | 29.8 | 37.7 | $4.586 \times 10^{-7}^{***}$ |
| Age of Gamban installation | 41.3 | 39.9 | 43.7 | 0.014* |

Notes: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.005$.

Our quantitative analysis showed there are statistically significant differences in how men and women experience gambling addiction and recovery. Women in our sample were between 3.8-8.2 years older than men. Women tend to be older than men when they begin gambling, but seek help after a shorter amount of time. On average, it took women 17.1 years from the time they first began gambling to the time they began using Gamban, device-based software that blocks access to gambling websites and apps. For men, this period was 19.8 years²².

22. These findings employ a bias skewed towards those who are older, as many who have begun gambling and exhibiting problematic behaviour recently will likely not seek treatment (or in this case, become a Gamban user) for another 15-20 years on average.

The average age for women in the UK to have their first child in 2016 was 30.4 years of age, which means women with children in our sample are likely already mothers by the time they begin regularly gambling. This differs from men in the UK, whose average age of fatherhood in 2016 was 33.3 years and means that they are more likely to be negatively impacted by gambling behaviours before having children.

Table 2
Gambling activities by gender

| | Gender | | | p-value |
|-------------------------------|-------------|-------------|--------------|----------------------------|
| | All (n=230) | Men (n=145) | Women (n=85) | |
| Online slots | 77.4 | 72.4 | 85.9 | 0.028* |
| Online casino games | 52.2 | 58.6 | 41.2 | 0.016* |
| Online sports betting | 27.8 | 37.2 | 11.8 | 6.094×10^{-5} *** |
| Online in-play sports betting | 17.0 | 26.2 | 1.2 | 2.591×10^{-6} *** |
| E-sports | 2.6 | 4.1 | 0.0 | 0.083 |
| Video games | 4.3 | 3.4 | 5.9 | 0.59 |
| Online lottery | 10.0 | 8.3 | 12.9 | 0.362 |
| Online bingo | 13.9 | 9.0 | 22.4 | 0.008** |
| Online poker | 12.2 | 16.6 | 4.7 | 0.015* |
| Spread betting | 2.2 | 3.4 | 0.0 | 0.207 |
| Offline gambling | 15.2 | 15.9 | 14.1 | 0.869 |

Notes: * p < 0.05; ** p < 0.01; *** p < 0.005.²³

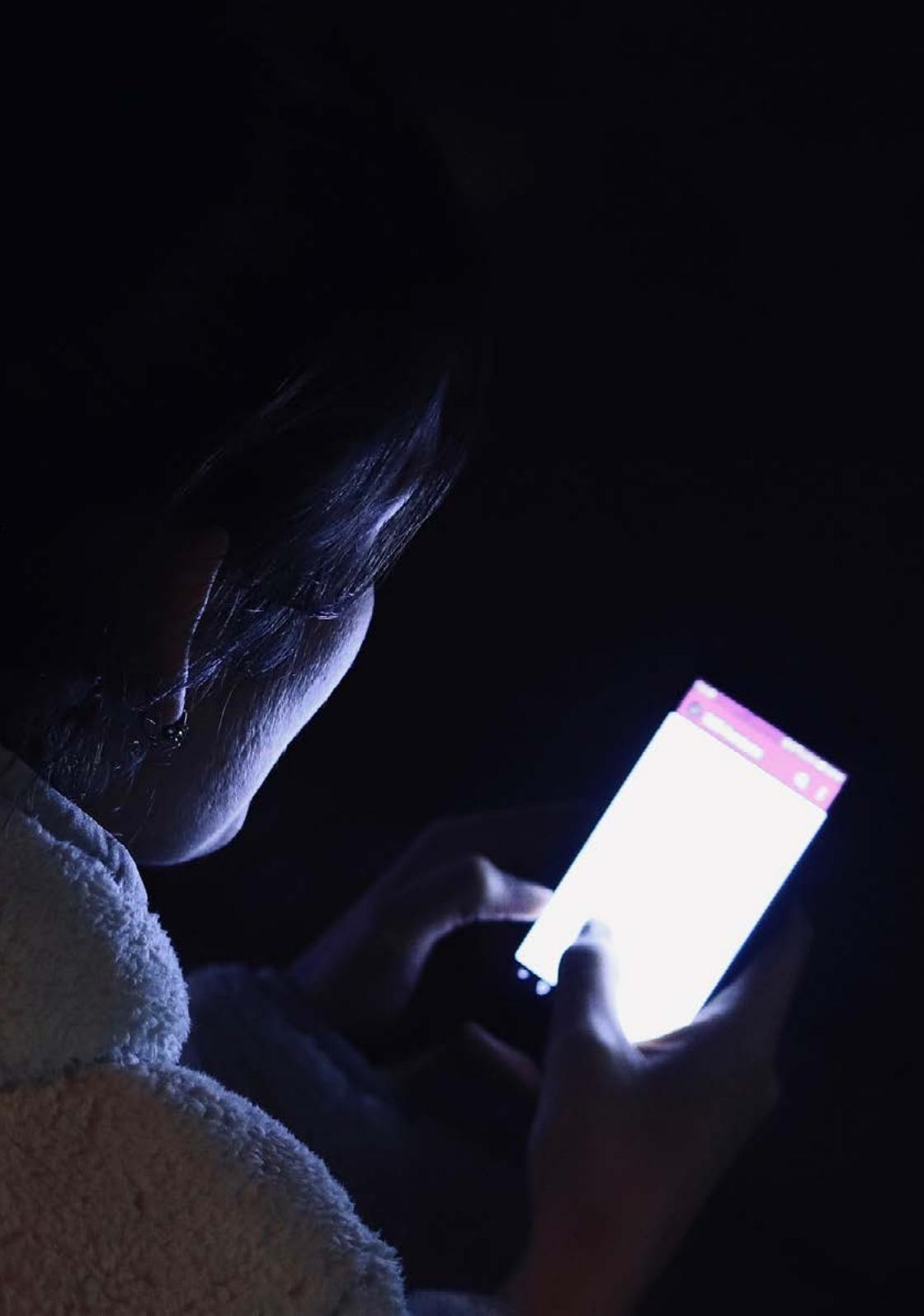
23. A two-proportion z-test was used in Table 2 to better understand the differences in proportion of gambling activity engagement by gender among participants in our sample.

We saw differences in the types of gambling men and women engaged in. Men preferred to gamble on online slot games (72.4%), online casino games (58.6%) and online sports betting (37.2%). Women also preferred online slot games (85.9%) and online casino games (41.2%), they were more likely to gamble using online bingo games (22.4%) than men. The largest gender difference in gambling was online sports betting (both in-play and otherwise), where men were significantly more likely to participate; and online bingo, where women were significantly more likely to participate. Men are also statistically more likely to play online casino games and online poker than women; and women are statistically more likely to play online slots than men. E-sports, video games and spread betting were largely unpopular among men and women, where less than 5% gambled this way.

The proliferation of the online market has removed a number of barriers, such as time and stigmatisation issues, that previously inhibited many people from frequent gambling. As a result of this, more women are gambling and, in turn, developing addictions than ever before. According to a recent YouGov survey carried out for GamCare, women are now as likely to gamble online as men, a fact reflected in the 132% yearly increase on women reaching out for help with gambling charity Gordon Moody²⁴. Consequently, a growing number of existing and unknown operators are cashing in on the female-oriented online gambling market.

“ I’ve noticed that if I turn on the T.V. between taking the kids to school and picking them up, most of the adverts for gambling will be like, pink colours, all the girls together laughing and smiling. It’s frustrating because it feels like they are sugar coating it, making it seem social and nicey-nicey.
—Jess

24. <https://www.mirror.co.uk/news/uk-news/i-lost-50k-six-days-25832447>



From the data, there are clear signs of both experience preferences and susceptibilities to addiction split across gender lines. For most women, an element of escapism was an integral factor of their gambling experience, with soft game designs that embrace a myriad of bright colours and palatable visuals of particular popularity.

“ My favourite game was one where you used to have to pop bubbles that were all different colours and if you managed to pop 10 of the same colour you would get a win... I found it really satisfying and I could easily spend hours on it.
—April

“ The only game I've ever played is a game called starburst... Once I start I physically can't stop playing until I run out of money. It's all the lights and colours that entice you in, like, I've literally played it for so long that when I try to sleep I can still see the stars rolling in my eyes.
—Jess

Both April and Jess began playing slots during the first Covid-19 lockdown, a trend witnessed across the country, with some addiction counsellors reporting a 300% rise in women reaching out for support since the pandemic began. For many, the pandemic proved to be the breaking-point between just about managing and not quite managing²⁵. This was the case for Jess, who gave birth to her fourth child just months before the introduction of lockdown measures in Britain. Within that time, she had gone through a break-up with the baby's father and the death of a close family member. To begin with, online slots appeared to be a lifeline, alleviating the aforementioned stresses by offering an escape. In reality, such short term elation was a ball and chain that has kept her locked in a cycle that, ultimately, has intensified the stresses she was trying to break free from.

25. Bettington, Paddy 2021. 'Work in 2021 – A tale of two economies' *CLASS Think Tank*.

“ Gambling has ruined my life in basically just over a year. Sometimes it baffles me how I have become this person.
—Jess

For male gamblers, the audio and visual experience of game formats were relatively inconsequential in keeping them hooked. However, whilst both genders were equally as prone to loss chasing, and increasing stakes in amount and frequency when financially able to do so, differences were observed between relationships with money lost in-game. Contrary to most women, who spoke of losing money as frustrating at best, and anxiety inducing at worst; a number of men described it as a key component of the thrill.

“ As bad as it sounds it wasn't even about the money for me. Say if I put £100 in my account, and I get back £500, that buzz there is what kept me going. I would be more happy if I got that buzz twice and came out with no profit than if I came out £50 up but without any big wins within that session.
—James

This was echoed by Liam.

“ By the end, there was basically no limit as to what I would put on. I wouldn't get any buzz if the bets weren't £20s, £50s or even £100... When I look back, it's disgusting how much I was winning and losing. I honestly feel like part of the thrill for me was seeing how much I can lose just so that I can try and win it back again.
—Liam

The end result of gambling addiction for both genders is the same story of financial precarity, relationship breakdown and deteriorating mental health.

However, the interviews conducted for this research suggest that the avenues taken to arrive at such a point are starkly different. Whilst for many women, great deals of money are lost late at night, where a combination of the entrancing audio-visual output and the sporadic little wins, bonuses and side missions culminate in long, semi-conscious gambling sessions; men's gambling sessions were characterised by alertness and high intensity, where pushing the boundaries of risk and reward would provide both the 'buzz' spoken of by Liam, and the extensive debts that often results in loss chasing. There are, of course, exceptions to these trends. Bethany, a sports bettor from Belfast, displayed gambling habits more aligned with the men involved in this research

“ I knew it was time to stop when I wasn't getting any enjoyment out of the £2 bets anymore. It's a slippery slope, thankfully I installed Gamban before I got myself in any serious money troubles.
—Bethany

Notwithstanding, the feminisation of marketing campaigns, as spoken of by Jess, suggests that gambling operators profit greatly from tapping into gender differences in their products.

Help

The motivations behind participant's decisions to seek help rarely came from a position of great choice. In almost every case, they had pursued gambling to a point where it was no longer either financially, socially or emotionally tenable to continue on that same path without facing irrecoverable consequences.

Kenny had moved over from England to Belfast in the hopes of breaking free from his gambling habit. Before too long, he ended up in the same cycle of gambling and borrowing.

“ I borrowed off a loan shark, which ended up landing me in a lot of trouble. There was times where I couldn't pay him back, so I'd go and steal stuff to give to him for free until I could get it... If I didn't break out of that cycle, I would have ended up dead.
— Kenny

In other cases, people had been forced to open up to family about their gambling and subsequent debt after the need to provide financial information or money had come to fruition. This was the case for Sue when she and her husband had tried to put down a deposit on their dream home.

“ When they told us they need to know about any loans we have, I panicked. I didn’t understand it would affect things like that... I had nowhere to hide so I just had to come straight out and tell my husband about how bad my gambling problem was. We ended up not being able to get the house because of it.
—Sue

Liam’s wife had realised his gambling problem a number of years ago, after noticing a number of gambling applications on his phone. This led to an argument, which culminated in him promising he would never gamble again. Without sufficient support networks, he ended up falling back into old habits weeks later.

“ We had been saving up for our honeymoon for a few months. I had kept saying to her that I had the money, then I would try to push the conversation in different direction. Then it came to a point where we had to pay and she had told me quite sternly that we need it right now. I had no other choice so I just came straight out and said look, I’m a gambling addict, I haven’t stopped since last time, and I don’t have the money. I knew in that moment that if I didn’t do something to control this addiction I would lose her, and I probably wouldn’t be here today to tell the story.
—Liam

As displayed by Liam, many gamblers spend considerable time either masking the extent of, or, completely denying their gambling activity to family. This emotional and financial burden, combined with inadequate support networks from gambling operators and the conditioning of compulsive behaviours that gambling nurtures, resulted in a significant proportion of interviewees in this project admitting to either considering, or attempting to take their own life. In the height of his addiction, this was a recurring feature in Liam’s life.

“ At its worst stage, suicide was on my mind a lot. Every other day I would be thinking about crashing my car into the motorway wall. I knew it was all going to come out eventually and it would break my wife when it did, disappearing feels like the best option when you start thinking like that.
—Liam

Samantha had always tried to hide the extent of her gambling addiction from her eldest son, for whom she worked in the same office with. Fearing the worst, he confronted their boss to express his concerns.

“ When my boss asked me after work on the Monday, I said that he was panicking about nothing, and that I only ever put on an occasional bet... As I drove home, I felt like my world was caving in on me. I thought that disappearing would be the only way out of the mess I had created, so I ended up driving to the River Clyde to commit suicide. When I couldn’t bring myself to do it, I knew the only other option was complete honesty. The next day I told my boss, son and husband everything.
—Samantha

People who show signs of gambling addiction are fifteen times more likely to take their own lives than non-gamblers of the same demographic²⁶. Therefore, for every story like Samantha’s, where such a moment proved to be the catalyst for her building a life outside of her addiction, there exists a devastating reality that many others in similar situations are not alive to tell their story of recovery.

For many, the emotional trauma caused to loved ones by the all-consuming nature of their gambling addiction has had a lasting impact on their mental

26. <https://www.theguardian.com/society/2019/mar/13/problem-gamblers-at-15-times-higher-risk-of-suicide-study-finds>

health. At 35 years of age, Ian has spent most of his adult life between cycles of gambling abstinence and obsessive loss-chasing. When dealing with the latter, his compulsion to gamble saw him emotionally blackmail his sister and girlfriend to get access to his funds.

“ When I’m not gambling I beg them to keep control of my money, but once I’m back at it that’s all out the window. It might start with reasonable excuses, I will say I need a couple hundred quid to fix the car... There’s been times where they have gave me it and I’ve gambled it away, and they feel guilty, and likewise, there’s times they haven’t and I’ve got really nasty with them. The way I have treated them is awful and it affects my mental health to this day.
— Ian

Likewise, the impact of years of lying to loved ones has had a residual impact on Josh’s mental health.

“ I suffer with anxiety, it’s not as bad as it used to be but I have a short fuse and I get wound up quite easily. I have found it quite difficult to accept because it’s not something I ever dealt with before the gambling.
— Josh

Across the board of interviews, there was a general consensus that gambling was not treated with the same severity as other addictions – a point solidified by the fact that the current review of the Gambling Act is led by the Department of Culture, Media and Sport²⁷ rather than the Department of Health and Social Care, who oversee reviews on tobacco and alcohol reduc-

27. Department for Digital, Culture, Media & Sport. Policy paper: review of the Gambling Act 2005 Terms of Reference and Call for Evidence. Dec 8, 2020. <https://www.gov.uk/government/publications/review-of-the-gambling-act-2005-terms-of-reference-and-call-for-evidence/review-of-the-gambling-act-2005-terms-of-reference-and-call-for-evidence>

The evidence that the availability and effectiveness of current support programs are a fraction of what they ought to be is clear to see

tion programs²⁸. With fewer than 3% of problem gamblers in Britain receiving help for their addiction²⁹, the evidence that the availability and effectiveness of current support programs are a fraction of what they ought to be is clear to see.

For certain people, Gamblers Anonymous (GA) has been transformative in helping them control their addiction. Kailum and Liam described GA as life changing, with both speaking of their meetings as the most important hour in their week.

“ When I started my job, I was honest about my history with Gambling. I told them I would do overtime, nights, anything they need of me, as long as I always have Tuesday nights for my GA. It saved my life, there is no doubt about it.
—Kailum

“ GA has saved my life because it took me down other avenues, like how to manage my money and my emotions... I know there's a group of people I could call up any hour of the day who would help me if I really needed it.
—Liam

This experience is, however, far from universal. Sharon, a recovering sports better from London, spoke of being the only female in attendance as a barrier for returning.

28. van Schalkwyk, M.C., Petticrew, M., Cassidy, R., Adams, P., McKee, M., Reynolds, J. and Orford, J., 2021. A public health approach to gambling regulation: countering powerful influences. *The Lancet Public Health*.

29. <https://gordonmoody.org.uk/blog/numbers-needing-help-for-gambling-addiction-grows-as-lock-down-continues/>

“ I tried GA for about a month but it didn't really help me. Most weeks I was the only woman there, and there was a guy there who made me feel quite uncomfortable... I have heard people say to try different meetings to find the one that works for you but having had such a bad experience, I never really considered doing that.
—Sharon

For James, the long term vision of recovery that GA nurtures offered little in the way of the support for the crisis point in which he arrived.

“ I went GA meetings for about six weeks but it wasn't for me. As selfish as it sounds, I didn't want to hear about the problems and self-doubts of people who haven't gambled for 10 years... At that time, what I needed was one-on-one help, like counselling basically. GA was just making me more depressed.
—James

For many, gambling blocking software, like the Gamban app, has been a pivotal tool in reducing their gambling activity, as explained by Ian from London.

“ The best method I've found for stopping is a combination of handing my finances over to my wife, and using Gamban to block every website... For me, it's about creating the conditions that make it as difficult as possible for me to gamble.
—Ian

Whilst Gamban can be an indispensable tool in the process of inhibiting gambling activity, it cannot act as the standalone solution for controlling an addiction that, for many, dominated every aspect of their life for a number of years. Creating an environment in which people struggling with gambling addictions have access to the help that they require is a multifaceted issue.

Firstly, more needs to be done to raise awareness of the existing support tools. As addressed in [chapter 3](#), people who started gambling during the Covid-19 pandemic showed signs of going from first flutter to high concern gambling at an alarming pace. Consequently, an understanding of the help available to them was non-existent for much of the time in which they gambled.

“ I had nobody I could talk to and I was in a really bad way. I ended up breaking down on the phone to a suicide helpline and they asked me if I had tried talking to Gamban. I had seen their logo on the bottom of some sites but never really paid attention... It really annoys me that it took me being suicidal to find out that there's simple ways that I could help myself.

—April

Another factor preventing sufficient support is that the demand for clinics and services that cater directly to gambling-specific needs vastly outweigh the limited supply. As a consequence, a growing number of problem gamblers are referred to counsellors without such expertise. These referrals achieved mixed results amongst participants. For Harvey, the conversations he had with an NHS counsellor formed the foundations of his continued abstinence from gambling. On the contrary, Sharon found such sessions to be detrimental to her progress. With perennial supply shortages in the capital, she was referred to a relationships counsellor, on the basis that her gambling had culminated in her breaking-up with her boyfriend.

“ It was the first therapist counselling I'd ever had. She seemed to be quite annoyed with me that I had been sent to her because my issues were primarily with addiction. It actually put me off therapy for quite a while after.

—Sharon

For the small number of people who manage to get help from specialist gambling addiction clinicians, the support given to them proved to be an important factor in helping overcome what, in some cases, had been over a decade of gambling dominating their lives. This however, did not mean that such services were faultless. After being accepted on to a female only three week intensive retreat with gambling charity Gordon Moody, Sharon struggled greatly with the lack of aftercare, culminating in a relapse just weeks later. For Rachel, gambling had created a snowball effect of unpaid loans and rent arrears, leading to eviction from her home. As a result, she was referred to the National Problem Gambling Clinic, where she had a number of sessions with a cognitive behavioural therapist. Whilst beneficial, she felt as though current approaches only address one component of an issue which ultimately filters through into various aspects of an individual's life

“ I think there needs to be more of a holistic approach, which looks at gambling addiction from a number of angles. The mess that gambling causes creates so many problems in your life. There's lots of different things to address, trying to change your cognitive behaviour is just one of them.

—Rachel

Gambling addiction can affect an individual's mental health, their ability to form relationships and their financial independence, to name just a few residual issues addressed by research participants. Issues that together solidify the need to integrate current support networks with other forms of counselling. Between Sharon and Rachel, there was an understanding that the aforementioned criticisms of the help they received was more to do with insufficient funding restricting the extent of support clinicians were able to give them, than such clinicians being inadequate at their job. In truth, the best act of defence against overburdening already depleted support networks is to prevent as many people from reaching a stage of gambling where counselling is necessary, as well as identifying and inhibiting access to those displaying signs of high concern gambling before they encounter emotional and financial ruin. Below are some recommendations of how best to achieve this.

Recommendations

This report has independently led to similar findings, conclusions and recommendations as other organisations who have conducted research into the harm of online gambling^{30,31}, solidifying the fact that industry reform is long overdue.

If implemented, the recommendations listed below could form part of a policy response that reduces the number of people who will develop addictions to gambling products, as well as the harm caused to those who are already showing signs of high concern gambling.

1. Consumer data should no longer be gate kept by the gambling industry or its preferred funding recipients. Instead, open access to data should be a condition of licensing.
2. Operators must not be allowed to contact consumers via email or SMS to market their products.
3. There should be an outright ban on repeat custom perks. This should include:
 - a. VIP schemes
 - b. Higher bonuses as a condition of repeat custom
 - c. Free spins
 - d. Tangible gifts given to regular customers
 - e. In-app live broadcasting of sports events for members

30. van Schalkwyk, M.C., Petticrew, M., Cassidy, R., Adams, P., McKee, M., Reynolds, J. and Orford, J., 2021. A public health approach to gambling regulation: countering powerful influences. *The Lancet Public Health*.

31. <https://www.gold.ac.uk/gamblingineurope/report/>

4. Update identity checks to eliminate problem gamblers setting up accounts using other family members' identification details. When a new account is opened, customers should have to verify it is them via selfie video with an independent verifier, as is common practice with applications for platform sector work and online banks in the UK.
5. Gambling advertising should be further restricted to reduce exposure of such products to minors. This should be much the same as the model implemented by the Spanish government, where adverts can only be shown between the hours of 00:00 – 04:00.
6. The time lag between depositing and withdrawing money must be equalised.
7. Landing pages that provide consumers with access to all of their products should be eliminated, so as to reduce the numbers of consumers migrating between different forms of gambling.
8. Cross-selling different products that the consumer did not sign up to engage with should be banned.
9. Gambling affiliate websites should be banned, on the basis that they exacerbate problem gambling.
10. There should be a cap on the number of instant deposits that can be made within 15 minute, 1hour, 24 hour and 1 week time periods.
11. Reality checks need to be altered so as to make them more effective. The current system that is circumvented with a touch of a button has little effect on participants' gambling activity, this could be replaced with an un-skippable data driven information video that outlines the help options available.
12. Mandatory deposit and time limits should be implemented to reduce the prevalence of damaging gambling sessions. These should be informed by sector-wide affordability controls.

Methods

Quantitative analysis

The quantitative analysis was undertaken between September and November 2021. The primary quantitative data were collected through a 2020 survey of users of Gamban, a software which blocks online access to gambling sites and applications. The survey was sent to approximately 12,000 users of Gamban and received 280 responses. Of the 280 respondents, 14 were excluded for responses which indicated that they did not experience difficulties with gambling or were using Gamban for a reason other than 'problem gambling', leaving 266 respondents. By nature of the collection process enlisting a pool of users who have activated a gambling-blocking software, the quantitative data were skewed toward people who have suffered with gambling addiction and require an external-acting programme to prevent them from engaging in online gambling.

For the quantitative analysis, all respondents who didn't have a greater or same age at each consequential stage (age at first-time gambling, age at regular gambling, age at emergence of gambling problem and age at Gamban installation) were excluded, totalling 234 participants after removal. Four additional participants were excluded for not providing information related to their gender, leaving 230 participants in this section of the analysis. For the age at the first three stages of gambling behaviours (age at first-time gambling, age at regular gambling and age at emergence of gambling problem), the data for men and women were not normally distributed and required a non-parametric alternative test to the unpaired two-samples T-test com-

monly used to investigate difference in mean values of two distinct groups. Corresponding to an alpha level of 0.05 in the Shapiro-Wilk normality test, the Mann-Whitney U test was used for the first three stages of gambling behaviours. However, the distribution of age at Gamban installation passed the Shapiro-Wilk normality test, therefore an unpaired two-samples T-test was employed. Additional analyses were undertaken to investigate the role that race played in the average age at each stage of gambling behaviours, but no significant findings emerged between white and non-white survey participants.

Qualitative Research

A survey request was sent out to users of Gamban in October 2021, inviting them to participate in a qualitative interview in exchange for monetary compensation. The survey was closed after one week and elicited 1718 responses. The inclusion criteria to participate in the qualitative interviews was residency in the UK's most austerity-stricken cities across each of the four nations and were selected using the Centre for Cities 2019 analysis (except in the cases of Wales and Northern Ireland, where additional cities were added). Employment of this inclusion criteria shrunk the sample size to 288. Of these 288 responses, 18 participants were randomly selected, ensuring that women and men were represented in equal proportions and disproportionately selected were women who are also mothers, and men who work more precarious jobs. This was done to investigate the roles parenthood, class and austerity play in the experiences of gambling addiction. The goal of these qualitative data is not to be nationally representative or proportionally representative of gambling behaviour in Britain, but rather to illustrate the influence of the built environment and gambling.

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