

Problem Gambling

A toolkit for trade unionists
Wales TUC Cymru

Problem gambling toolkit for union reps

About this toolkit

The aim of this toolkit is to raise awareness and provide information to help union officers and reps in Wales to represent and support members who are, or may be, affected by gambling harms.

Gambling harms can affect anyone. This guide will highlight the 'hidden harms' of problem gambling and its far reaching effect on families, friends, colleagues and the community. This toolkit will enable you to give appropriate information and guidance and to signpost individuals for referral to external support agencies for more specialist interventions.

About the Wales TUC

The Wales TUC exists to make the working world a better place for everyone. We want Wales to become a fair work nation. With 49 member unions and over 400,000 members in Wales, The Wales TUC has a key role in raising issues that affect workers in Wales.

We support unions to grow and thrive, and we stand up for everyone who works for a living. Join us.

Bet You Can Help?

Harmful gambling training for union representatives.

A one-day certificated training session for union reps around the issue of harmful gambling. The course is delivered through four modules, giving delegates the information, knowledge and resources to offer support to people affected by harmful gambling. It will also cover how to approach the subject with employers and colleagues.

The course is for all union reps and aims to:

- Provide background and context of why harmful gambling is such a big problem now
- Explain why it is a workplace issue
- Consider the role of trade unions and employers supporting staff with gambling related harms
- Reveal the role of the harmful gambling workplace charter

Due to covid 19, these courses are delivered through Zoom. There are also plans to develop an online accredited level 2 qualification in 2021.

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Problem gambling in Wales

There are an estimated 30,000 'problem gamblers' in Wales, with many more at risk of developing gambling harms, which extend beyond the gambler to affected others such as families, friends, and colleagues. Problems with gambling are often described as a 'hidden addiction' as it can be easier to hide from loved ones. Many of those affected also feel a great deal of stigma and shame, which can make it hard to ask for help. As union reps, we can play a role in reducing that stigma and shame for our colleagues or loved ones and be an informed ear when they need it most.

While only a minority of gamblers develop issues with gambling, including addiction, the financial, health and social harms associated with gambling can be significant.

The workplace statistics are worth noting. A Reed in Partnership report found that¹:

- 28% of working adults who gamble in the UK – over 4 million people – would prefer to keep the extent of their gambling hidden from their colleagues. This rises to more than one in three (34%) people who work in finance, accountancy, or legal services.
- People aged 25-34 are the most likely age group to gamble while at work, usually online or via an application on their phone.
- More than four in five (82%) of British adults think that gambling and debt can be a distraction for people in work.

Trade unions, working with enlightened employers, can play an important part in tackling problem gambling in the workplace and community.

What is problem gambling*?

Gambling can be described as:

'To stake or risk money, or anything of value, on the outcome of something involving chance'

Gambling has many forms. The most popular are generally lotteries and scratch cards but gambling also includes the likes of poker and other card games, betting on sports events, bingo and gambling machines. We are also seeing a rise in gambling opportunities in e-sports and computer gaming.

- 'Problem gambling' is an urge to gamble continuously despite harmful consequences or a desire to stop.
- 'Problem gambling' is behaviour related to gambling which causes harm to the gambler and those around them.

→ 'Problem gambling' can affect anyone. It can happen at any age, any gender and to people from any ethnic background.

'Problem gambling' can have huge consequences on an individual's mental health and their relationships with their families and friends. No one knows for sure how many deaths are related to gambling each year; but research indicates that there are between 250 and 650 gambling related suicides every year in the UK².

*Some people might prefer the term harmful gambling as opposed to problem gambling. For consistency we will use problem gambling for the rest of this toolkit.

² <https://www.gamblingwithlives.org/>

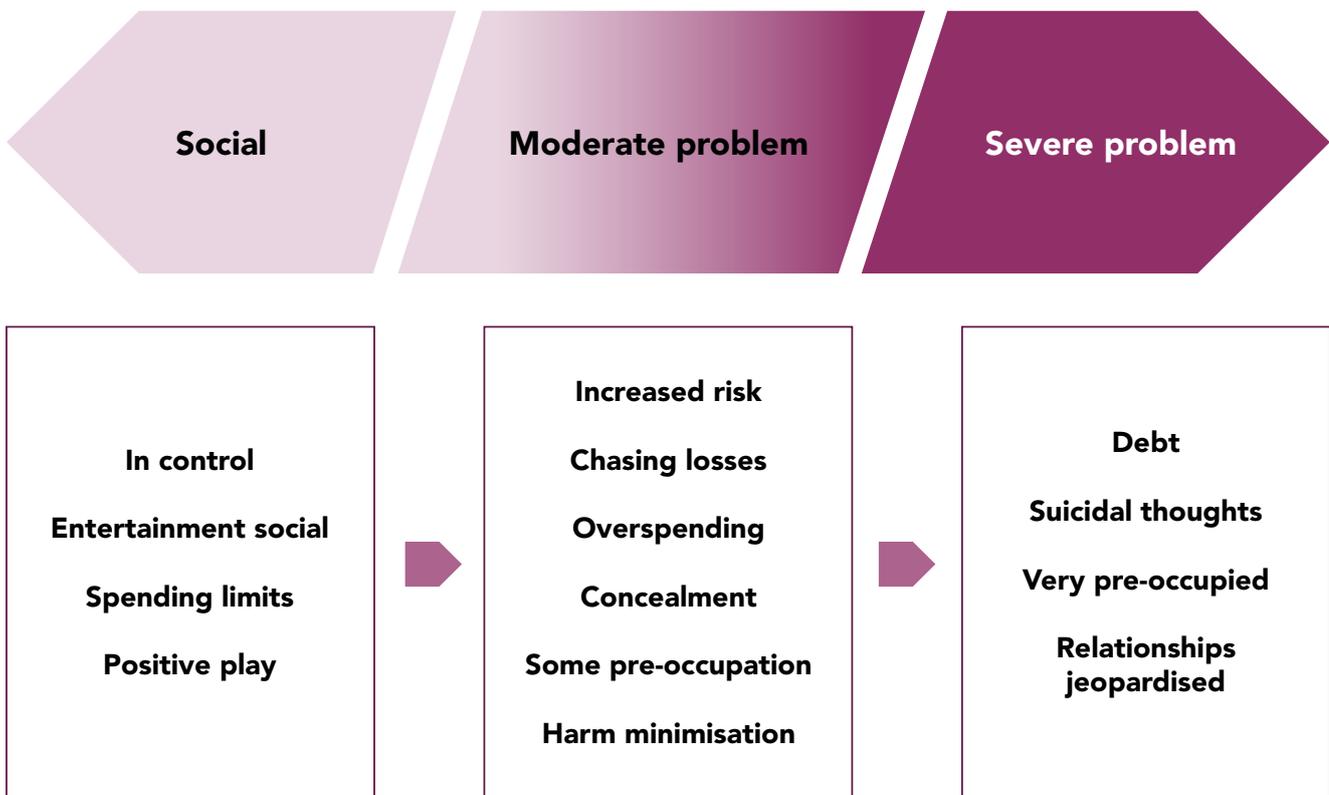


The gambling continuum

To understand the range of gambling behaviour it's helpful to think of a 'continuum'.

At one end of the continuum there are people who don't gamble at all, then come people who gamble a bit and not that often; perhaps occasionally on the lottery or once a year at the Grand National. As you move down the continuum you will see people who gamble, and lose, more and more until you reach the other end where there are people with serious problems with gambling.

The gambling continuum illustrates how as a person spends more time and money gambling, the risk of gambling harm increases. This could manifest itself in trying to win back losses, or playing to make money, rather than viewing it as a form of leisure or entertainment.



Whilst some may develop problems quickly others may not develop problems at all, and some will develop problems over a long period of time. There are several factors that can influence this³, such as but not limited to:

- Adverse childhood experiences (ACEs),
- Stresses or traumatic experiences
- Links to other addictions
- Poor mental health
- Parental gambling
- Starting gambling at a young age
- Isolation
- Peer problem gambling
- Recent loss- bereavement, job loss, divorce, relationship
- Low self esteem.

As the person's gambling reaches a severe level, they may feel out of control and unable to stop. They may also, wrongly, believe that it's all their fault. There are many voices calling on gambling reform and increased legislation⁴ to protect the exploitation of people who are most vulnerable to gambling harms.

“Gambling has the potential to cause harm, to both individuals and to wider society, and it is an issue that cannot be tackled by interventions solely aimed at individuals.”

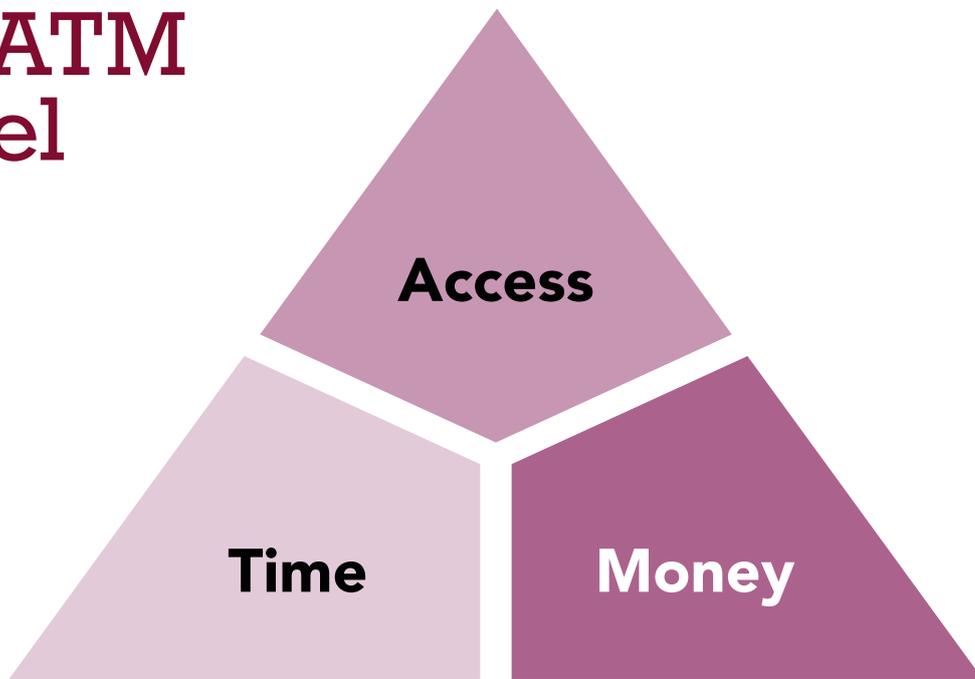
Dr Frank Atherton, Chief Medical Officer for Wales



³ <https://www.bangor.ac.uk/psychology/research/gambling/docs/Gambling-as-Public-Health-Issue-Wales.pdf>

⁴ <http://www.grh-appg.com/>

The ATM model



The gambler needs three things in order to gamble.

Access

This could be access to a betting shop or casino, or an app or website. The rise in online gambling has made gambling more accessible than ever before. With smartphones having the potential to become a casino in your pocket we can now gamble 24 hours a day, seven days a week.

The money spent by gambling firms on advertising is on the rise, with £234 million spent on TV advertising in 2017⁵ and five times this amount spent on online advertising. It is rare to watch a sports game without some sight of gambling sponsorship. Football's relationship with gambling is troubling, with 15 Premier League football clubs (75%) having a gambling sponsor or partner and 21 Sky Bet Championship football clubs (87.5%) having a gambling sponsor or partner⁶.

The normalisation of gambling, and the access to betting opportunities these online ads provide have let many to conclude that access to gambling is far too easy for too many.

Time

This is the time it takes or is made to gamble. The rise in online gambling has made it less time consuming to place bets. Placing a bet can be done at home, in the workplace or whilst out socialising.

Money

This could be from this month's pay, but problematically could also come from savings, selling personal possessions, theft, credit cards or the formation of other debts. These can include pay day loans, re-mortgaging or from illegal money lenders.

By reducing or removing any one of these components gambling will be reduced.

5 <https://about.gambleaware.org/media/1857/2018-11-24-gambling-marketing-online-five-times-tv-ad-spend.pdf>

6 https://www.change.org/p/end-gambling-advertising-and-sponsorship-in-football?utm_source=share_petition&utm_medium=custom_url&recruited_by_id=06ba3860-e142-11ea-88b0-cb337e33a602

Why do people gamble and what happens when they do?

Many people gamble as a fun, leisure or social past time. Gambling can take many forms, including games such as poker, gambling online, as well as betting on sports events, bingo, gambling machines and casinos. The most popular forms of gambling in Wales are lotteries and scratch cards, however, there is significant growth in online gambling.

There is an assumption that people simply gamble 'for the money' but this rarely the whole truth. When the 'problem gambler' wins, they will often spend their winnings on gambling more and keep going until they have nothing left. This can leave them feeling trapped, like there is no way out of the cycle so they continue to gamble to get their 'high', reflecting the habits and practice of similar addictions.

For many, the urge to gamble is completely out of their control and they are effectively addicted to gambling. Many people find themselves unable to explain why they continue to gamble despite the problems it causes. Some people's relationship with gambling can be much more complicated than described.

Involvement in gambling can often start due to problems elsewhere in someone's life. People can tend to gamble at certain times, or when there are problems at work, in their personal life or social life - they begin to feel a certain way and use gambling as a form of escape or a coping mechanism.

Dopamine, the neurotransmitter the brain releases during enjoyable activities such as eating, sex and drugs, is also released during situations where the reward is uncertain. In fact, dopamine release increases particularly during the anticipatory moments leading up to a potential reward. This 'anticipation effect' might explain why dopamine release can be influenced by repeatedly gambling large amounts and this is likely to play a role in reinforcing the risk-taking behaviour seen in gambling.

Studies have shown that the release of dopamine during gambling occurs in brain areas like those activated when individuals are addicted to alcohol or drugs⁷. The good news is that studies have shown that brain chemistry can be rebalanced, and with effective treatment, everyday life can start to feel good again.

When 'problem gamblers' try to stop, they go through withdrawal, with insomnia, agitation, irritability, and a feeling of being ill at ease. In a similar manner, this may extend to associated addictions such as drug and alcohol. All too often, these conditions are influenced or complicated by a persons' socio-economic background including such factors as poverty, debt, family/relationship issues or problems at work or in the community. Problem gambling is now recognised as a medical condition.

Who is affected?

Whilst anyone can be affected by gambling harms, certain population groups are more at risk than others. Levels of risk can be affected by individual factors such as age, gender, ethnicity, financial circumstances, mental health and engagement in other problem behaviours, as well as community level factors such as area deprivation. Below we will explore some of the key information about these groups.

Ethnicity

There is extremely limited research on gambling in BAME communities, but from what information there is it appears that there is a 'harm paradox', where those that are BAME are less likely to gamble, yet more likely to experience gambling harms. This vulnerability to gambling harms is often attributed to cultural beliefs or practices that either inhibit or facilitate gambling. In many religions for example, gambling is forbidden. This means those who do develop problems around gambling will find it harder to turn to loved ones or family due to the added stigma that would come with it.

It could also be cross overs between other factors such as BAME workers being more likely to earn less⁸ and live in areas of relative deprivation⁹. It has also been noted that betting shops in England and Wales are in postcode districts where the population is on average disproportionately composed of individuals from BAME ethnicity groups¹⁰.

Young people

According to the Gambling Commission, around 55,000 young people aged 11-16 across the UK could already be classified as problem gamblers, with a further 70,000 deemed to be at risk. Recent research from the Commission has shown that 14% of young people have spent their own money on gambling in the past week compared to 13% on alcohol, 4% on cigarettes and 2% on illegal drugs. The gambling done in that age group often manifests itself in bets between friends, coin games and sometimes the illegal purchases of scratch cards. The first experience of gambling for most young people is playing on fruit/slot machines¹¹.

There are also concerns regarding the links between gambling and gaming, such as on consoles, PCs and apps. The main concerns in this area for young people relate to so called loot boxes¹² – packs of "in-game" objects, such as new weapons, that players pay to open without knowing what's inside. These are considered to be in essence a gamble, as you are paying for a game of chance to win a prize. These games could be seen as normalising gambling for young people¹³.

Another risk factor is what's known as "simulated gambling", where young people can play a game for coins or chips, which have no monetary value in real life, but mimic the way gambling works. Simulated gambling games imitate many of the core characteristics of gambling-such as the look, sound and

8 <https://www.tuc.org.uk/news/bme-workers-far-more-likely-be-trapped-insecure-work-tuc-analysis-reveals>

9 <https://www.bangor.ac.uk/psychology/research/gambling/docs/Gambling-as-Public-Health-Issue-Wales.pdf>

10 https://drive.google.com/file/d/1_O3Ms4C3cP-wnKOFuXtG0gyhxbaXZFT9/view

11 <https://www.gamblingcommission.gov.uk/PDF/Young-People-Gambling-Report-2019.pdf>

12 <https://www.theguardian.com/games/2018/may/29/gamers-politicians-regulation-video-game-loot-boxes>

13 <https://www.theguardian.com/society/2019/sep/03/young-gamers-primed-gambling-warns-former-addict>

National Gambling
Helpline

0808 8020 133

www.gamcare.org.uk

actions-but do not provide an opportunity to bet, win or lose real money. Research has shown young people who take part in these game are more likely to place a bet commercially¹⁴.

Many organisations offer support for parent who might have concerns about their child's gambling, but the YGAM's (Young Gamers and Gamblers Education Trust) parents hub is a good place to start and to learn more.

<http://www.parents.ygam.org/>

There is also specific course available to those who work with children in an educational or safeguarding setting. Contact the Wales TUC for more information on these.

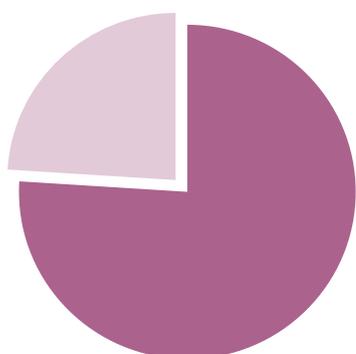
YGAM also offers support for students. Its Student Hub (www.students.ygam.org) gives students an introduction to gaming aimed at a 18-21 audience, informs them the stats and knowledge held specifically around students and gaming, gives a special focus to Esports and competitive gaming, and highlights the risks of problem gaming.

¹⁴ <https://aifs.gov.au/agrc/publications/is-it-gambling-or-game>

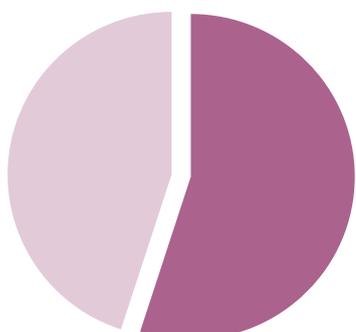


Affected others

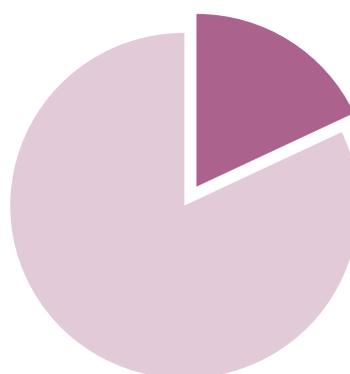
Gambling-related harms extend beyond individual gamblers, affecting families, friends, colleagues and communities. These harms can affect their finances, health and emotional state. A 2018 gambleaware study¹⁵ into the impacts of problem gambling on families found that 82% of surveyed families reported that their loved one's problem gambling had impacted on their work/education, with 37% identifying that the impact was significant. The impacts on work/education included:



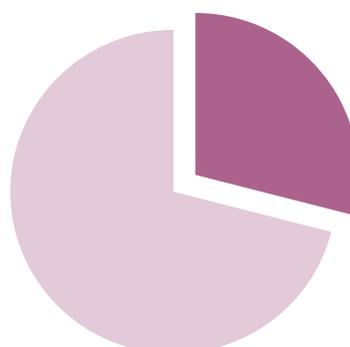
76%
of respondents said their performance was reduced due to tiredness or distraction



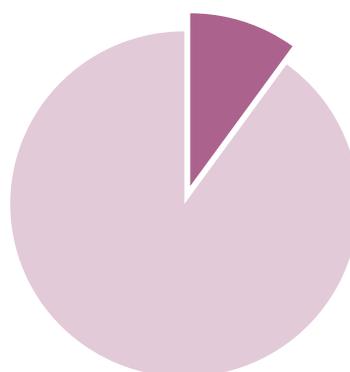
55%
reported being late and 50% being absent due to problems with their loved ones



18%
reported coming into conflict with colleagues



29%
said they experienced lack of progression due to the impacts of their loved one's problem gambling



10%
reported they lost their job because of their loved one's problem gambling

It is estimated that for every problem gambler, there are another 6-10 people affected by their gambling¹⁶.

¹⁵ <https://about.gambleaware.org/media/1845/families-living-with-problem-gambling.pdf>

¹⁶ <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Consumer%20publications/Out%20of%20Luck.pdf>

Case study – Joanna's story

Joanna, 33 from North Devon, contacted the National Gambling Helpline when she discovered that her husband's gambling had spiralled out of control and that he was awaiting a police investigation for stealing £17,000 from his employer.

Joanna says: "I found out three weeks after giving birth to my youngest son that my husband had been gambling for the last four years. Along with the money he had stolen, he also had debts of another £12,000.

I contacted GamCare in desperation to get help for my husband and support for our family. It was the middle of the night; I was exhausted and needed the rest but I was so anxious I couldn't sleep – I had so many questions. I hadn't spoken to anyone about what was happening, not even my own friends and family.

I used GamCare's web chat service and the person on the other end was so reassuring, they answered my questions the best they could and they signposted me to so much useful information as well as connecting me to StepChange to help manage our debts, and to help me feel like I could get my life back on track.

I can honestly say that GamCare had the most positive influence for us. My husband also contacted the Helpline, and a few hours later he had a support worker who was arranging counselling for him. This support worker called him regularly throughout the coming weeks to check on his mental health and see how he was coping.

They had the utmost empathy for our situation, my husband never felt judged or embarrassed. And personally, I thought it was incredible that there was someone checking on his mental health regularly. At a time when suicide is the most common cause of death for young men, I'm so glad he was able to get the help he needed – his counselling sessions, and all the support GamCare gave our family, has changed our lives."

As well as speaking to his GP, Joanna's husband also connected with others experiencing gambling harms online through GamCare, and this network of peer support has helped him to maintain his recovery, helping to manage anxieties as well as sharing successes. He has also accessed blocking software to limit access to online gambling, and has registered with self-exclusion schemes so he isn't able to enter local betting shops.

When Joanna contacted StepChange, they helped her to create a full, comprehensive budget as well as explaining all the options available to pay back their debts. Joanna has also made use of the resources available on GamCare's website for both gamblers and their loved ones.

She says: "Without GamCare I do not know where my family would be. They provided invaluable support and made us all feel like we weren't alone and that we weren't the only ones going through this. We've been given the tools and support we need to tackle this and come through it as a family."

Women

The majority of people who experience problem gambling are men, however around 30% of calls to the national gambling helpline are from women¹⁷. The number of women reporting a gambling problem has risen at double the rate of men over the past five years. This rise can be seen as directly attributable to the ease with which women can now gamble online using their phones with 70% of female gamblers using apps and websites¹⁸. Online gambling is generally more appealing to women than more 'traditional' forms of gambling, like going to a betting shop. Women often have multiple roles and responsibilities, but the internet offers 24/7 access to gambling activities which makes online gambling more accessible. Online gambling is also usually quite solitary, and that makes it easier to hide if a problem develops.

For many women, the compulsion to gamble could be related to a difficult emotional experience from the past, and gambling can give a temporarily escape from these difficult feelings or emotions. That means some of the most vulnerable women in our society, those who have experienced domestic or child abuse, sexual violence or trafficking are particularly susceptible to developing issues with gambling¹⁹.

Women are also more likely to be an 'affected other', i.e. their partner has issues with problem gambling, with risks to finances, safeguarding issues and impacts on mental health being the main concerns.

Support is available for anyone that is affected by someone else's gambling. The National Gambling Helpline can be contacted 24/7 on

0808 8020 133

via live chat www.GamCare.org.uk

17 <https://www.gamcare.org.uk/our-work/womens-programme/>

18 <https://www.theguardian.com/lifeandstyle/2020/jan/22/i-was-living-a-secret-life-the-agonising-rise-of-women-gamblers>

19 <https://www.gamcare.org.uk/news-and-blog/blog/why-were-focusing-on-women-and-problem-gambling/>



Case study – N's personal story

My name is N, my last bet was 7th December 2016. Today I am 1,342 days gamble free thanks to support I received from my partner, family, the Addiction Recovery Agency (ARA) and Gamblers Anonymous (GA). I am sharing my experiences in the hope that they could help others currently struggling with problem gambling.

***Please be aware this case study contains references to suicidal ideation and thoughts ***

I have gambled since I turned 18. I spent roughly six years being able to control it, gambling with friends and then by myself. I first noticed the problem after I went to my horse racing track in April 2016. From there, the problem developed through me playing the roulette machines in betting shops. I started to play these more and more and with more money. I had also just had my first daughter, so I used this as an excuse to get some 'me' time; away from the house and forgetting all the stresses of work and home.

I went from betting with friends, to going alone to different betting shops and then taking massive amounts of money from the bank account each time to gamble with. I started going to the betting shop multiple times a day, often in my 30-minute lunch break at work. I was emptying my bank account, using my partner's bank card and our daughter's savings account. I would hide from the postman knowing I had stopped paying my bills and had taken out various loans, credit cards and overdrafts. One of

the hardest things to do was all the lying to different people and keeping up with these lies. In the end this got the better of me. I became suicidal as I could not take the pain in my head, the amount of debt I'd built up, stealing my partner's money and all the lies. So I started planning a way out but wanted to make it to my daughter's first Christmas. I wanted that one last happy memory. I planned to do it on 27th December 2016.

I realised nearly every day that I had a problem, then the problem also became "how do I stop?" By the time I got away from the shop feeling sorry for myself, I was already thinking of how I could go back home and what excuse can I make up? After about nine months of being addicted to gambling, I was caught out by my partner's friend. He told her where I was and what I was doing. The day my partner found out, I was working, and she rang me around 4pm asking where I was. I told her I was at work. She confronted me telling me she knew what I had been doing and that she wanted me to take her bank card home as soon as possible. I was at work until 6pm and spent the last 2 hours back and forward from the toilet, trying to find yet another loan company to lend me money so that I could pay her money back so she would not know I had stolen everything. However, I just could not get access to one. 6pm arrived and I was debating 'do I go home, go to my nans, or do I just end it right now?'... but that was not how I had planned it...

I went home, got through the door and broke down in tears. I confessed everything to my

partner. She knew everything except that I planned to end my life. I was expecting my partner to go crazy and I stayed in the kitchen crying my eyes out while she sat on the sofa calmly talking to me. She told me I needed help and that I'd had my last gamble. Strangely I felt relieved; 'Someone wants to help me', I thought. We found our local GA group and the first meeting was a week later. I went to the meeting thinking 'I'm doing this for my partner and daughter', but I still planned and wanted to end my life a few weeks later.

We had our daughter's first Christmas with lots of family around on Christmas Day and Boxing Day. I spent the whole time thinking it's nearly the end. My family have had a good couple of days and they are happy and they have seen me putting on a smile. Then a bombshell hit: my partner told me she was pregnant again. I was more stressed than ever. I could not sleep. The next morning, 27th December finally came, and I could not do it. I must stay here for my family. I must give recovery a try.

We found ARA online as a local organisation which specialises in problem gambling support. I managed to get some counselling with ARA in between the GA meetings.

My life has changed dramatically. I'm still in debt and I do find it hard when I get frustrated. I have had another daughter, we have moved house, but somehow I have coped with everything by simply talking to my partner, letting her know I'm stressed and

can't cope and then we discuss it and get through it. Most of all, I still have my family, and I've watched my children grow up.

My tips for people who are currently struggling and thinking of seeking help? Do it. Get help as soon as you can. The best thing for me was my partner finding out as I couldn't bring myself to tell her. If it wasn't for her finding out, I wouldn't be where I am today, and I may not even be here at all. I was so annoyed at the moment she found out but looking back, it was the start of my road to recovery. Finally opening up to my partner that day was a real insight to the rest of my life. I never in a million years thought that my life would be like it is today, but here I am living life with my family.





Signs to look out for

It's not always easy to see if someone is experiencing difficulties with gambling and is often known as a 'hidden addiction' because unlike drugs or alcohol it's hard to see the physical effects. Remember, the person gambling might have gone to great lengths to hide their gambling from you.

The following signs may give you an indication that someone is having difficulties with their gambling:

- Unexplained absences from home
- Continual lying about day to day movements
- Constant shortage of money
- General increase in secretiveness
- Neglect of family, friends, health and appearance
- Agitation (if unable to gamble)
- Mood swings
- Having arguments with colleagues, family or friends about gambling or money
- Losing interest in the things they used to love, such as hobbies or going out with friends
- Always talking about gambling
- Chasing losses or seeing gambling as a way to get out of financial trouble
- Gambling until they have nothing left
- Borrowing money, selling possessions, or not paying bills to facilitate their gambling
- Gambling with larger amounts of money or for longer to get the same thrill.



In a workplace setting the below points might be an indicator that someone is having difficulties with gambling and needs your support.

Time

- Arriving late to work/leaving work early or taking long lunch breaks
- Unexplained disappearances or increased absenteeism
- Unusual or unpredictable sick leave pattern
- Frequently absent from work around pay dates
- Gambling on company time (work computer, mobile, telephone)

Productivity

- Irritability, poor concentration, moodiness
- Inattentive
- Changes in productivity/work not completed
- Misuse/excessive use of work telephone, mobile phone or internet

Financial

- Borrowing money from colleagues
- Employer constantly approached for salary advances

→ Repeated credit loans/owes money to loan providers/called at work by companies chasing payment

→ Constantly volunteering for overtime/ additional shifts to cover debts/pay for living expenses/gamble

Criminal

- Stealing money/goods from work colleagues
- Fraudulent expense claims or embezzlement

Other

- Rarely takes holidays so backfill to cover their job is not required (for fear that illegal financial activity might be uncovered)
- Taking leave around large sporting events
- Form guides/sporting newspapers on work desk or constantly on betting websites
- Following sport closely (talking about odds) rather than the sport itself



Case study

Before I came to ARA (counselling service) I was at rock bottom. I felt very lonely and felt like my world was coming to an end. I could see no way out. My gambling was a dark secret which was slowly draining me of any life and sparkle that I had. My gambling was out of control. There was no amount I wouldn't stake and money had no value whatsoever. I wouldn't go a day without placing a bet.

My relationships have suffered hugely because of my gambling. My father would resent me and my mother would always bail me out. My ex-girlfriend of six years walked out on me and I kept gambling a secret from the majority of my friends. I would lie to them and manipulate situations so that they wouldn't find out what I was doing.

The feelings of being ashamed, guilty, resentful, angry and sorry for myself have all played a part in my life as a gambler. They are each part of the circle of feelings I became accustomed to.

I received 1 to 1 counselling sessions with ARA. At first I was very apprehensive about opening up about being a gambler, about owning up about the devastation I had caused not only to my loved ones but most importantly myself.

On starting my sessions with my counsellor I suddenly felt at ease. I felt that I could completely open up about every aspect. My counsellor was so supportive and offered a lot of advice and guidance on how to cope and manage my life without gambling. The

regular meetings were also a great help, keeping me focused week on week to abstain from gambling and look within myself for the reasons why I chose to gamble.

I have learnt to value myself. I have learnt that there is more to life than placing a bet and chasing my losses. My counsellor taught me how to analyse situations and recognise the triggers that may cause my gambling. I know that I am only one bet away from getting back onto the wrong path, but I now value the time I have away from gambling.

I have learned not be ashamed and to open up to my loved ones. I believe that support is very close if you are ready to face things for yourself. I own the choices that I make. If I decide to be secretive, lie and gamble, it is my choice. I no longer sit on the fence with 'maybe'. I am more assertive and back my own decisions.

Today I am feeling a lot more positive. I believe recovery is a long process and one day should be taken at a time. My honesty with my family has improved and I am slowly earning their trust again. I have learned to value myself and consider myself worth something. The struggles with gambling are still at the forefront of my mind, however I feel I am in a whole different place after my counselling sessions with ARA.

Why is problem gambling a trade union issue?

As trade union reps we safeguard members interests, be it supporting member mental health, keeping them safe from harm in the workplace or working with employers to implement workplace policies.

Unions have a key role in supporting members through their mental health journey and signposting them to appropriate support, whilst also creating a workplace culture that's supportive and understanding.

Union reps may also need to represent members in disciplinarys related to gambling. Having a better understanding of the individual's circumstances will enable you to fully represent their experiences and understand their extenuating circumstances.

What can union reps do?

All types of union representatives have a role in raising awareness of the issue and to make support for problem gambling part of the union offer. All union representatives are expected to deal with members' concerns with sensitivity and in confidence.

Below are some examples of how union representatives can engage around the subject and offer support to members. Learning is key, and as a rep if this topic is something that you feel will resonate with your membership, we highly recommend you participating in one of the free courses highlighted in this toolkit.

Shop stewards

Shop stewards or union reps are normally the first point of contact if members find themselves in trouble as a result of their gambling behaviour. The shop stewards deal with discipline and grievance situations and therefore having a good understanding of the issues around problem gambling in the workplace can be very useful in helping to support members effectively.

Shop stewards are also key to negotiating policies. In consultation with members, unions can negotiate with employers to introduce workplace policies that support members with problem gambling. The Bet You Can Help course and the workplace charter (see page 27) are a great start to taking this forward.

Health and Safety Representatives

The health and safety representative is arguably the most relevant role associated with the impact of problem gambling. There has been significant progress integrating problem gambling policies into the health and wellbeing offer. They also ensure employers uphold their duty of care.

Union Learning Representatives

The learning agenda is a great way to raise the impact of problem gambling in the workplace. In addition to supporting members in accessing vocational and non-vocational courses, ULRs have a key role to play in offering advice and information to members. Signposting staff to support is what ULRs do



in the workplace. Training is fundamental to the workplace charter (page 27), and ULRs will often be the first point of contact around new workplace initiatives. They are also instrumental in raising awareness with employers around the importance of health and wellbeing in the workplace. ULRs have been at the forefront of supporting members' mental health in Wales for several years. The impact that problem gambling and its related harms can have on the gambler as well as their loved ones can be severe. ULRs can support members and their loved ones in a sympathetic and understanding way.

Equality Representatives

As we've established, problem gambling does not discriminate, but it does affect different groups of people in different ways. Page 10 has highlighted some of the issues that Equality Reps should be mindful of. Creating an environment where everyone feels comfortable and supported is key to breaking down the stigma around problem gambling.

Start a workplace campaign

Unions can use their reach to kick-start awareness campaigns in the workplace. Activities could include lunchtime awareness sessions, workshops or posters. Posters are available to download from the Wales TUC website or on GamCare's website by searching 'support leaflets'. The Wales TUC can help you run lunchtime sessions and provide speakers for your workshops to ensure you have the right expertise in the room for potentially difficult conversations. They can also help provide articles for union newsletters or websites. Campaigns should focus on raising awareness and reducing stigma.

The importance of learning: Bet You Can Help training programme

The training and development of union representatives and managers around the subject is essential to delivering support around problem gambling. The Wales TUC and union offer consists of a range of courses and has a clear development path. The union-led training includes:

Harmful Gambling in the Workplace - A one-hour continuous professional development (CPD) session for union representatives. An introduction to the issue which looks at:

- Background and context of why harmful gambling is such a big problem now
- Some data and evidence outlining how big the problem is
- Why it is a workplace issue
- The role of trade unions and employers supporting staff with gambling related harms
- The role of the harmful gambling workplace charter
- The importance of working together
- Next steps and other resources.

Look out for our online reps' conferences as often these topics are included as workshops.

Bet You Can Help? Harmful gambling training for union representatives.

A one-day certificated training session for union reps around the issue of harmful gambling. The course is delivered through four modules, giving delegates the information, knowledge and resources they need to offer support to people affected by harmful gambling. It will also cover how to approach the subject with employers and colleagues. Due to covid19, these courses are delivered through Zoom.

There are also plans to develop an online accredited level 2 qualification in 2021.





The Harmful Gambling Workplace Charter

The workplace charter provides a framework for action to help employers and trade unions build good practice around gambling related harms. It provides a seven-step strategy and offers practical, evidence-based ways in which employers and trade unions can commit to promoting the health and wellbeing of their workers experiencing gambling related harms. It endeavours to help reduce sickness and absence, and to support those who want or need to change their relationship with gambling.

“As a large employer we have a duty of care to support our staff. We recognised we were offering support around mental health, alcohol, domestic violence, and other things, but had a huge gap when it came to gambling.

We’re really proud to be leading this work with our trade unions and supporting our staff and residents in this way.”

Councillor Keith Cuncliffe, Wigan Council

A copy of the charter can be viewed on the Wales TUC website. If your union is looking to take the charter forward the document can be branded in your union colours and logo. Please contact ghathway@tuc.org.uk for more information.

WORKING TOGETHER TO TACKLE GAMBLING RELATED HARMS IN THE WORKPLACE & COMMUNITY



**GAMBLING
COMMISSION**



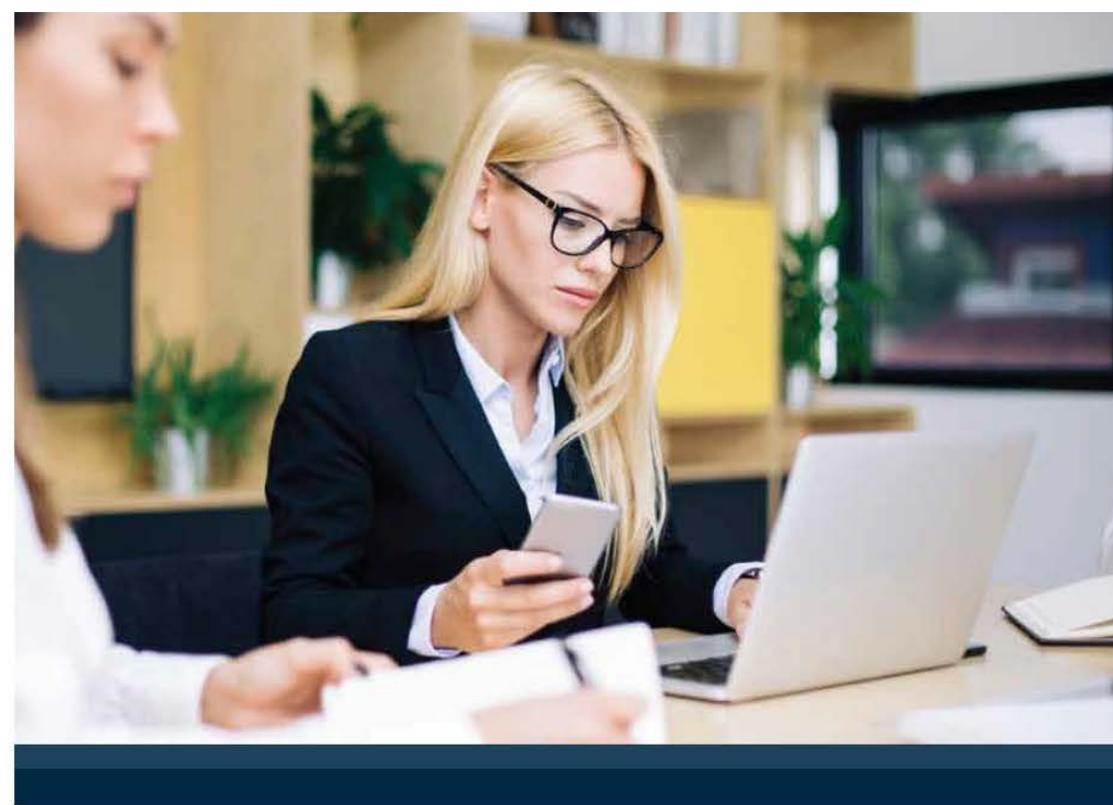
GamCare

Am...new beginnings

unionlearn
from the TUC

BeGambleAware[®]

NHS
Lancashire Care
NHS Foundation Trust



A CHARTER TO REDUCE GAMBLING RELATED HARMS IN THE WORKPLACE

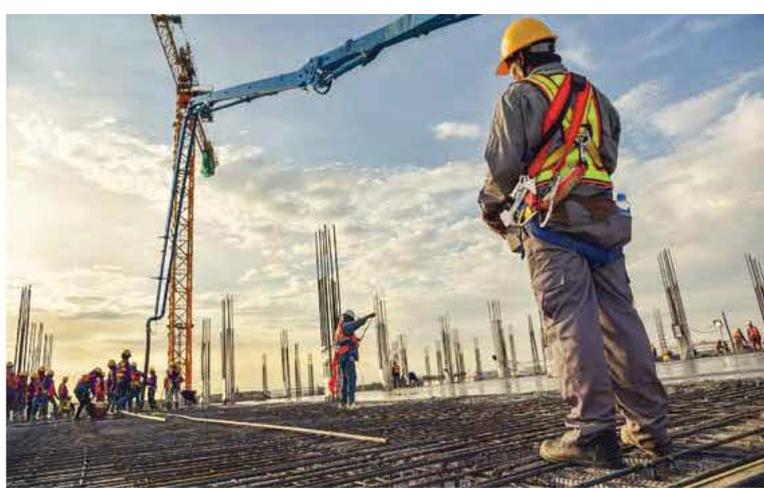
“Gambling Related Harms” goes wider than the impact on the individual and covers the adverse impacts from gambling on the Health and Wellbeing of individuals, families, communities and society.

We would encourage employers and trade unions to support this charter and work collaboratively to help address gambling related harms at workplace level.”

Jim Mowatt

Director of Education (Unite the Union)





CHARTER AGREEMENT

Step 1: We will make a commitment

- We confirm that there will be a clear commitment from senior management that policies on gambling are central to the organisation's approach to health and wellbeing. This commitment is stated in a form that is visible and understandable to all employees.

Step 2: We will build our approach

- We confirm that the senior management team will understand and act on all its duty of care and legal obligations concerning gambling related harms and risk management in the workplace.
- The senior management team will communicate, consult and include trade union representatives/employees at all levels in building that approach.

Step 3: We will promote a positive culture

- We will ensure there will be effective management standards in place in order that employees feel supported and valued whilst suffering from or at risk of suffering from gambling-related harms.

Step 4: We will support and train

We confirm that the leadership of the organisation will ensure that information is freely shared, that we will consult with trade unions and that every employee knows how to access support and who to discuss their needs with, in relation to gambling related harms.

- Line managers and trade union representatives will receive training that helps them understand and signpost individuals to sources of support in regard to gambling related harms, with key members trained in the "BET YOU CAN HELP PROGRAMME".

Step 5: We will provide the right support

- We confirm that managers and trade union representatives will be trained and confident in recognising gambling related harms and how to hold sensitive, confidential conversations and represent members.

Step 6: We will help people to recover

- We confirm that employees who experience gambling-related harms and have to take time off work are given appropriate support to help them return when ready and adjustments will be made for their successful return to work through regular contact with their manager in consultation with trade union representatives.

Step 7: We will seek parity and handle issues with sensitivity

- Ensure problematic gambling issues are given equal parity to policies regarding drugs and alcohol.
- Workers are treated with sensitivity and are handled appropriately when concerns are raised either informally or formally through grievance and disciplinary procedures.

This **Workplace Charter** provides a framework for action to help employers and trade unions build good practice in health and work in their organisation. The charter supports all types of employers, large and small, from public, private and voluntary sectors.

Harmful gambling can be the causes of, and contributors to, short and long term ill health for a considerable proportion of people of working age. For example, it is estimated that there are in the region of 400,000 problem gamblers in the UK and with many times that number experiencing gambling-related harms.

This charter offers practical, evidence based ways in which employers and trade unions can commit to promoting the health and wellbeing of their workers experiencing gambling related harms. It endeavours to help reduce sickness and absence and support those who want or need to change their relationship with gambling.

Employees are the lifeblood of any organisation. Their health and wellbeing are central to its sustainability. An organisation that supports its employees to make healthier choices and overcome problems with their gambling behaviour is more likely to prosper, through higher productivity, improved staff retention and improved performance.

The business case for supporting employees to make healthier choices relative to harmful gambling is compelling. A healthier workforce has a positive impact on the productivity and sustainability of organisations. It also benefits society as a whole, by reducing health and social care costs, and the human costs of ill-health. Problematic gambling makes a considerable contribution to workplace absence. This has a significant cost to business and the economy. The economic burden of problem gambling is substantial, with estimates placing the annual cost in the UK to be over £1.2 billion.

Problem gamblers are:

- **2.69 times** more likely to have visited their GP in the last 12 months with a mental health issue
- **8.54 times** more likely to be accessing mental health services
- **5.53 times** more likely to have been a hospital inpatient within the last 3 months
- **4.4 times** more likely to be in prison **than the general population** (IPPR 2016).

Tackling harmful gambling is an issue that employers and trade unions can work on collaboratively and such combined efforts underpin the approach adopted by this agreement.

Signed Position (on behalf of the employer)

Signed Position (on behalf of the trade union)

Tools, techniques and signposting

The key role of the union representative is to offer guidance and information, and to signpost people to appropriate treatment and support. Reps are not mental health professionals and cannot “treat” the problem gambler. If in doubt the best course of action is to refer the person to the National Gambling Helpline. That said, there are tools that can be used to approach the conversation with the individual. If the person is a social gambler there are steps they can take to minimise the risk to themselves and others, for all other types of gambling the first step should always be professional referral.

This section provides some tools and techniques people can use to help support staff and members when coming across problem gambling issues in their workplace. It includes advice on facilitating a conversation and what you need to ensure members get the right support they need.



Planning the conversation

If a friend or colleague became ill, you would not hesitate to offer your help and support. We should treat the conversations about problem gambling in the same way. When deciding whether to speak with a colleague, friend or loved one about 'problem gambling', it's normal to feel apprehensive. These are not easy conversations to initiate, but they can be lifesaving.

The key skills in any conversation are listening and the ability to empathise.

Straight talking

Be direct, but tactful, in a way that enables the listener to truly "hear" what you are saying. Do not worry about the risk of speaking up; worry about the risk of not speaking up. Ask questions about the situation and ask what they would like to see happen.

Non-verbal communication

Non-verbal signals are wordless communication, body position, facial expression, hand movements, gestures, eye contact, attitude and tone of your voice, muscle tension and the way you breathe. If your colleague is saying he is 'fine', but his body language or facial expressions suggest otherwise, mention it.

Stress management

Try to remain calm, stress can affect communication and clarity of opinion. Potentially you are in a position where you can truly make a difference to someone's life.

Emotion control

The person who gambles may be experiencing shame, guilt and remorse, this can be compounded by the awareness on how their behaviour has affected others. These emotions can be overwhelming which may make communication difficult. Remain non-judgemental and supportive. Putting together a plan to address the problem gambling can help manage these feelings.

The information below highlights ineffective versus effective listening skills.

Ineffective		Effective
Listener looks bored, uninterested, or judgemental; avoids eye contact; displays distracting mannerisms (doodles, plays with a paper clip, etc.)	Non-verbal behaviour	Listener maintains positive posture; avoids distracting mannerisms; keeps attention focused on speaker; maintains eye contact; nods and smiles when appropriate.
Listener shifts focus of attention to himself: "When something like that happened to me, I..."	Focus of attention	Listener keeps focus of her comments on the speaker: "When that happened what did you do?"
Listener fails to accept speaker's ideas and feelings: "I think it would have been better to..."	Acceptance	Listener accepts ideas and feelings: "That's an interesting idea; can you say more about it?"
Listener fails to empathise: "I don't see why you felt that..."	Empathy	Listener empathises: "So when that happened, you felt angry."
Listener fails to probe into an area, to follow up on an idea or feeling.	Probing	Listener probes in a helpful way (but does not cross examine): "Could you tell me more about that? Why did you feel that way? Listener follows up: "A few minutes ago you said that..."
Listener fails to check the accuracy of communication by restating in his own words important statements made by the speaker.	Paraphrasing	Listener paraphrases to guarantee that she has understood correctly and to assure speaker that this is so.
Listener fails to summarise	Summarising	Listener summarises the progress of the conversation from time to time
Listener narrows the range of alternative by suggesting on "correct" course of action	Advice	Listener broaden the range of idea by suggesting (or asking the speaker for) a number of alternatives.

Starting the conversation

After planning what you want to say it is time to have the conversation it is time to have the conversation with the person you think may have an issue with problem gambling.

The best way to find out if someone has problems with gambling is to ask. Make sure you choose a time when you can talk in private and are both calm. Speak in a nonjudgmental way, remember you are there to help. If the person becomes withdrawn, argumentative or resistant take this as a sign to back up. You can always speak to them at another time if appropriate.

Before you talk to the person, be prepared for the full range of responses you may encounter, from relief through to anger. The person may deny, minimise, rationalise, or lie about their gambling behavior or they may blame others.

Be aware, individuals may feel ashamed or embarrassed and may not want to talk.

What do I need to do	Resource
Observe	Write down your observations so they are clear in your mind. Include any facts any facts e.g. "you mentioned you've had a big loss...are you OK" or "You've mentioned odds quite a lot today, do you mind if we talk about your gambling?"
Seven-point plan	Practice in your mind the seven point conversation (below)
Numbers	Write down key advice so you can hand it to the member there and then, e.g. a local treatment provider. Have some options at hand, e.g. the National Helpline number.
Record your intervention	Use your union's procedure for recording your intervention
Remind yourself	You are doing the right thing

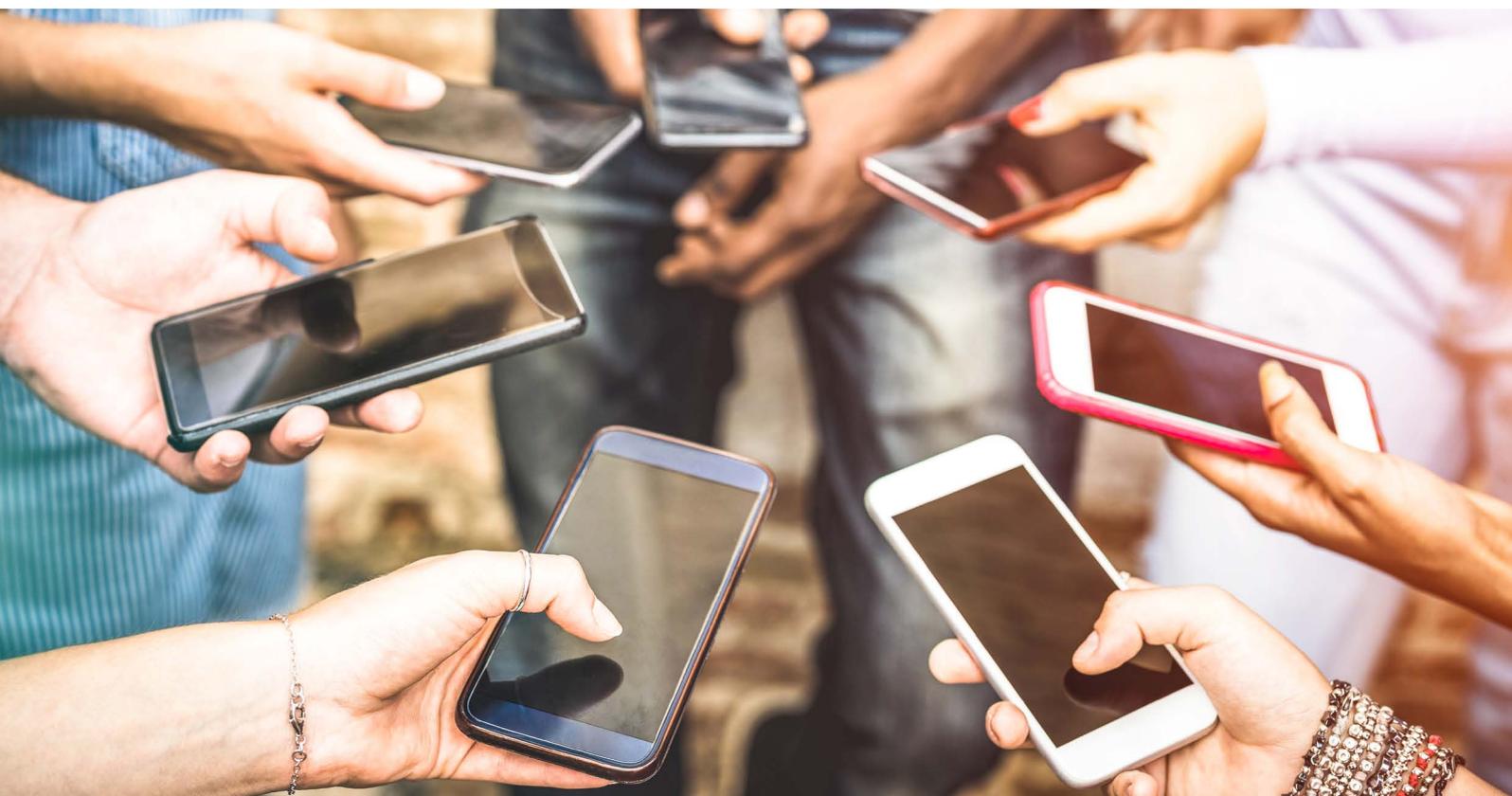
The Seven Point Conversation

- Have a plan
- Greet the person as normal and introduce yourself
- Speak from the first person
- Check that they acknowledge your concern
- Make an appropriate suggestion in a calm considered way
- Offer to help
- Record your discussion in your union log.

Assessing the risk

As part of having a conversation with the person who you suspect might have a problem, you might want to assess the risk a person is taking with their gambling habits. This makes it easier to signpost or direct the person to the relevant method of help appropriate to them. The tool below is useful if you have a good relationship with the individual and they are comfortable in sharing with you.

The member might feel more comfortable doing this alone and only share their score with you or do it alone and seek guidance alone. They should do what they are comfortable in doing, no one should be compelled to complete against their will. If in doubt, refer them to the national gambling helpline.



The Problem gambling severity index (PGSI)

Identifying at-risk and problem gambling - the Problem Gambling Severity Index

In the past 12 months how often have you...

1. Bet more than you could really afford to lose?
2. Needed to gamble with larger amounts of money to get the same excitement?
3. Gone back to try to win back the money you'd lost?
4. Borrowed money or sold anything to get money to gamble?
5. Felt you might have a problem with gambling?
6. Felt that gambling has caused you any health problems, including stress and anxiety?
7. (Have) people criticised your betting or told you that you have a gambling problem, whether or not you thought it is true?
8. Felt your gambling has caused financial problems for you or your household?
9. Felt guilty about the way you gamble or what happens when you gamble?

Response options (score):

Never	0
Sometimes	1
Most of the time	2
Almost always	3

Scores are summed and gambling risk categorised as:

Non-problem gambler	0
Low risk gambler	1-1
Moderate risk gambler	3-7
Problem gambler	8-27

What's the score?

Some people may readily accept that gambling is having a negative impact on their lives, and they may actively want to change this. Others may be resistant to change despite the negative consequences.

It is important to listen to the person you are supporting (whether they are the gambler or affected other) and provide information on all the options available for support, using the scores from the PGSI to provide the appropriate level of information, advice and guidance.

Identification PGSI

Social
1-2

Moderate
3-7

Sever
8-27

Tier one

Prevention Education,
Positive reinforcement

Tier two

Intervention, & Advice

Tier three

Referral - GamCare,
ARA, GP

Supporting Social Gamblers (Tier One)

If someone you are supporting is a social gambler it is important to give them information that may prevent an escalation to more harmful gambling.

Keeping gambling safe is all about setting limits. Many people are able to achieve this balance. However, others may need to find ways of holding themselves to a plan. Here are some tips to share below:

- Take a time out - Think twice and go bet-free for a period of time. Set a time-out period of hours, days or weeks
- Pause before you place it - pausing can help us make better decisions. Wait five seconds before pressing that 'Bet now' button. Count to ten or say the bet out loud and focus on how much you could lose, before you commit.
- Balance gambling with other activities - it's

important that gambling isn't your only pastime. Try to plan hobbies and activities to help fill free periods. When you're busy you're less likely to make a bet you know you shouldn't.

- Set a money limit in advance - Before you start betting set yourself a cash cap and think twice about how much you're willing to bet. You can set yourself daily or weekly limits. Many sites allow you to pre-set a maximum amount for deposits, stakes and losses over a given time period.
- Set a time limit - why not set yourself limits on the times you bet? Plan a distraction for those moments when you're not betting. Many betting and gambling providers allow you to set up notifications to help you manage your time. Or just set an alarm on your phone.

If the person you're supporting is finding any of the above difficult then it might be time to reach out for professional support.

Supporting Moderate Risk Gamblers (Tier Two)

- Much of the advice given to social gamblers still applies to moderate-risk gamblers. Many people falling within this group dismiss support campaigns about severe gambling harm as they don't identify with the people represented.
- Due to the stigma associated with problem gambling, they are likely to see their gambling habits as 'controlled' compared to the stereotype of 'problem' gambling.
- Listening to the concerns and challenging the perceived stigma will be key to helping the person you are supporting understand there is no shame in seeking help. Help them regain control of some of the higher risk activities they take part in when gambling. Highlight relevant agencies to seek self-help.
- Give the person the contact information and links to agencies that can provide further advice and guidance.
- Providing information on the ways to self-exclude may also be of benefit for these type of gamblers.
- The list of organisations that can provide further information, advice and guidance are listed after the information on self-exclusion.

Supporting Severe Risk Gamblers (Tier Three)

- Gamblers that score as a severe risk are affected by a gambling addiction.
- Gambling addiction—also known as pathological gambling, compulsive gambling, gambling disorder or harmful gambling—is an impulse-control disorder. If the person you are supporting is a compulsive gambler, they can't control the impulse to gamble, even when it has negative consequences for themselves or their loved ones. They will gamble whether they're up or down, broke or flush, and they'll keep gambling regardless of the consequences—even when they know that the odds are against them or they can't afford to lose.
- This is why it's crucial to get the person you are supporting referred to professionals that can provide the appropriate level of support for their needs. With their support, recovery is possible.

Self-exclusion and content blocking

There are various ways members can reduce or remove access to gambling online. Below are some of the resources and websites to visit that offer protection from online gambling. It also includes an explanation of self-exclusion and how you can use it.

Internet based Software

→ Netnanny & K9 Web Protection

www.netnanny.com - Netnanny is a general blocking software and has capability on Windows computers, iOS, and Android phones.

www1.k9webprotection.com - K9 blocks sites in over 70 categories and is compatible with Windows, Mac and iOS.

→ Gamblock, Betfilter and Gamban

These are examples of gambling-specific blocking software

www.gamblock.com (Windows computers and Android phones)

www.betfilter.com (Windows, Mac, Android and iOS)

www.gamban.com (Mac OS X, Windows, Android and iOS)

Self-Exclusion

Self-exclusion is a process where an individual can ask a gambling operator to exclude them from gambling for a set length of time – usually between six months and five years.

In practice, it means you will be refused service in the venues where you have self-excluded.

→ Self-exclude [websites](#) or call 0800 294 2060

→ www.gamstop.co.uk/

→ www.begambleaware.org/safer-gambling/how-to-self-exclude/

→ Freephone 24/7 National Gambling Helpline 0808 8020 133

→ more information available at www.gamcare.org.uk/self-help/self-exclusion/

Banking

Many banks offer blocks on gambling websites for their current accounts. This can often be done through online banking or over the telephone. Credit card transactions in relation to gambling websites were banned from 14th April 2020.

A list of banks offering gambling blocks is available at www.gamcare.org.uk/self-help/finance-and-debt-management/#banks

Financial and debt management

Encourage your affected colleague to seek financial and debt management. The [Money Advice Service](#) has online tools and information to help.

Why should employers care?

Duty of Care

Employers have a duty of care to their staff. The workplace needs to be a healthy and safe environment, both from a physical and mental perspective. Problem gambling has an impact on an employee's health and wellbeing, and support fits into both the trade union and employer offer.

Corporate Social Responsibility

Employers incorporate environmental and social concerns into planning and branding. Supporting employees affected by gambling-related harms helps employers in their Corporate Social Responsibility targets.

Business Case

There is a strong business case that a healthy and happy workforce is a productive workforce. If staff are affected by gambling it can have a detrimental effect on productivity. This may include staff being distracted or lack of concentration on the task in hand, and in the worst-cases criminality and theft.

Parity with Drugs and Alcohol

A lot of employers have policies on drugs and alcohol. However only between 3% and 4% of employers have a problem gambling policy. It is identified as an addiction and support for people affected by harmful gambling is free and can be easily accessed through the workplace.

Reputational and Brand Damage

There are many examples of gamblers who have stolen from their employer to satisfy their gambling addiction. Negative publicity around harmful gambling could have a detrimental effect on an organisation's image, particularly in the retail and finance sectors.

Gambling does not Discriminate

Problem gambling can affect anyone. It can happen at any age, to any gender, to people from any ethnic background, social class or employment status. Problem gamblers can be blue collar or white collar workers. Middle management were identified as the workplace group who were most prevalent to gambling²⁰.



Responsibility

A duty or obligation upon one
moral, or legal accountability in t
to behave correctly in respect or
ability or authority to act or deci
take decisions independently.



**Further information
and support**

At ARA we passionately believe that people can change and recover.

We are a registered charity formed in 1987, and have been supporting people and treating gambling harms in Wales since 2012.



As the National Gambling Treatment Service provider for Wales, we offer face to face counselling at locations including Wrexham, Bangor, Aberystwyth, Swansea, Cardigan, Mountain Ash, Pontypridd, and Cardiff. We also offer telephone counselling, and bi-lingual counsellors who can offer a Welsh language option.



506

people affected by problem gambling seen



93%

achieved their care plan targets and goals for change



99%

were happy with the service



100%

would recommend the service

(2019-2020)

We provide free and confidential advice about your own gambling, or the gambling of someone close to you. There are estimated to be around 30,000 problem gamblers in Wales, with many more at risk of developing a problem, or affected by a loved one's gambling - You are not alone.

Talk with us today:

Phone: 0330 1340 286

Email: aragamblingservice@recovery4all.co.uk

Website: <https://www.recovery4all.co.uk/>



“My counsellor has been a great listener and has not judged me – without your help I would be stuck in the same position that I have been for a long time.”

“My counsellor gave me an insight into myself: the sessions have been varied and addressed wider issues in my life. It has given me the opportunity to understand my son's addiction more.”

Further information and support

Support services

These support services are available to members who want to expand their knowledge or need additional support.

GamCare



Founded in 1997, GamCare is the leading provider of information, advice and support for anyone affected by gambling harms. We operate the National Gambling Helpline, provide treatment for anyone who is harmed by gambling, create awareness about safer gambling and treatment, and encourage an effective approach to safer gambling within the gambling industry.

If you know someone who requires our support, they can contact our National Gambling Helpline on 0808 8020 133, via web chat at www.gamcare.org.uk, or click [here](#) to access our free and confidential local treatment offer.

We provide a range of outreach, education and training services which target specific groups who are at-risk of being harmed by gambling, e.g. [young people](#), [women](#), and those in contact with the [criminal justice](#) system, and we also provide training and accreditation to the [gambling industry](#) to help raise standards of player protection. For further information and to access our training, please contact info@gamcare.org.uk.

Freephone 0808 8020 133

<https://www.gamcare.org.uk/get-support/>

YGAM



The Young Gamers and Gamblers Education Trust (YGAM) is a national charity with a social purpose to inform, educate, safeguard and build digital resilience amongst young and vulnerable people.

Helping them to make informed decisions and understand the consequences around gambling and gaming.

YGAM offer free online training to equip you with the knowledge and resources to inform, educate and safeguard the young people you work with about gaming and gambling. The aims of the interactive session are to:

- Increase your knowledge and understanding of gaming and gambling-related harm in the UK
- Support you with information on how to spot the signs of gaming and gambling-related harm
- Provide details of where to sign post young people experiencing harm

These sessions are particularly useful for those who work in a education or safeguarding setting.



Jargon buster

Affected others

Those who are negatively impacted by the actions of a problem gambler.

Accumulator

An accumulator or acca bet is one bet made up of multiple selections that are combined in one bet. All of the selections need to come in for the bet to win.

Each way (horse racing)

An Each Way (EW, E/W) bet is essentially two separate bets: one for the horse to win, the other for the horse to place in any of the place positions offered in that race. This means you can receive a return on your bet if your selection wins, but also if it just places.

Bet/Wager

The act of risking a sum of money against the outcome of an unpredictable event such as a race or game.

Chasing losses

Continually returning to gambling to try and recover money lost. Despite their losses, the problem gambler continues playing, and their finances keep getting worse.

Fixed Odd Betting Terminal (FOBT) is a machine normally found in betting shops in the United Kingdom that allows players to bet on the outcome of various games and events with fixed odds.

Like all casino games, the “house” (i.e. the casino) has a built-in advantage, with current margins on roulette games being theoretically between 2.7% and 5%.

Gambling

To stake or risk money, or anything of value, on the outcome of something involving chance’.

Indicators of problem gambling

Signs that a player may be displaying behaviours that are associated with harmful gambling.

Jackpot

The very biggest prize that you can win on any given game, pay outs that are often very large but occur very infrequently.

Payout

The amount paid to the player from a favourable outcome of a game.

Prize

Money and/or entitlement won by a player (also referred to as ‘winnings’).

Problem gambling

Problem gambling is an urge to gamble continuously despite harmful consequences or a desire to stop.

Responsible or safer gambling

Gambling in a way that is both safe and enjoyable. Behaviours associated with responsible gambling include: gambling for pleasure and entertainment, with control and an awareness of the likelihood of losing.

Self exclusion

Process whereby an individual can ask a gambling operator prevent them from gambling with them for a set length of time – usually between six months and five years. By law, this must be provided as an option by gambling operators in the UK.

Underage person

Any person who is under the legal age to take part in the gambling.

Winnings

Money/prize in favour of the player won from the gambling activity.

Loot boxes

Packs of “in-game” objects, such as new weapons, that players pay to open without knowing what’s inside.

Simulated gambling

Simulated gambling games mimic the characteristics of gambling games but do not provide an opportunity to stake, win or lose real-world money.

Useful links & bibliography

Gambling and Employment

<https://www.reedinpartnership.co.uk/policy-research/gambling-and-employment>

Gambling with Lives

<https://www.gamblingwithlives.org/>

Gambling as a public health issue in Wales

<https://www.bangor.ac.uk/psychology/research/gambling/docs/Gambling-as-Public-Health-Issue-Wales.pdf>

Gambling Related Harm All Party Parliamentary Group

<http://www.grh-appg.com/>

Gambling companies spend £1.2 billion marketing online, five times more than on television ads

<https://about.gambleaware.org/media/1857/2018-11-24-gambling-marketing-online-five-times-tv-ad-spend.pdf>

End gambling advertising and sponsorship in football

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Out of luck - An exploration of the causes and impacts of problem gambling

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Women's Programme

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'I was living a secret life': the agonising rise of female gamblers

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Young gamers are being primed for gambling, warns former addict

<https://www.theguardian.com/society/2019/sep/03/young-gamers-primed-gambling-warns-former-addict>

Acknowledgements:

The Wales TUC would like to acknowledge with thanks the contribution of Keith Lewis and Stephen Craig of Unite and Beacon Counselling Trust for the work they put into the development of the Bet You Can Help Course and their invaluable contribution to the toolkit.

The Wales TUC would also like to thank Urtha Feilda of GamCare for initial development discussion.

The Wales TUC would also like to thank ARA for their constant support. Especially Robbie Thornhill and Diana Yorath.

The Wales TUC would also like to acknowledge those who are fighting their gambling problems and their affected others. You don't need to do this alone. Support is available.

Design by: Gavin Pearce (Wales TUC)

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This toolkit will be regularly updated, so we would welcome any comments or suggestions on how it could be improved. Please let us know if you notice anything that is out of date, unclear, or that you think may need correcting or updating.

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