



TUC

Changing the world
of work for good

Harmful Gambling

A toolkit for trade unionists

Harmful 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 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 harmful 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 TUC

The TUC supports trade unions to grow and thrive, helping them represent their members and keep pace with the changing world of work. And just as workers benefit by joining together in a union, so unions gain strength by acting together through the TUC.

Bet You Can Help?

Harmful gambling training for union representatives.

A one-day Royal Society for Public Health (RSPH) certificated course for union reps around tackling gambling-related harms is now provided by Beacon Counselling Trust and ARA.

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

The level 2 award is available free to all union representatives and forms part of the Bet You Can Help training programme. For further details see page 26.

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Harmful gambling in the United Kingdom

There are an estimated 400,000 'Harmful gamblers' in the UK, 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 peer when they need it most.

Whilst 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 whilst 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 role in tackling harmful gambling in the workplace and community.

What is harmful gambling?

Gambling can be described as:

'Staking or risking 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.

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

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

'Harmful 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.

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



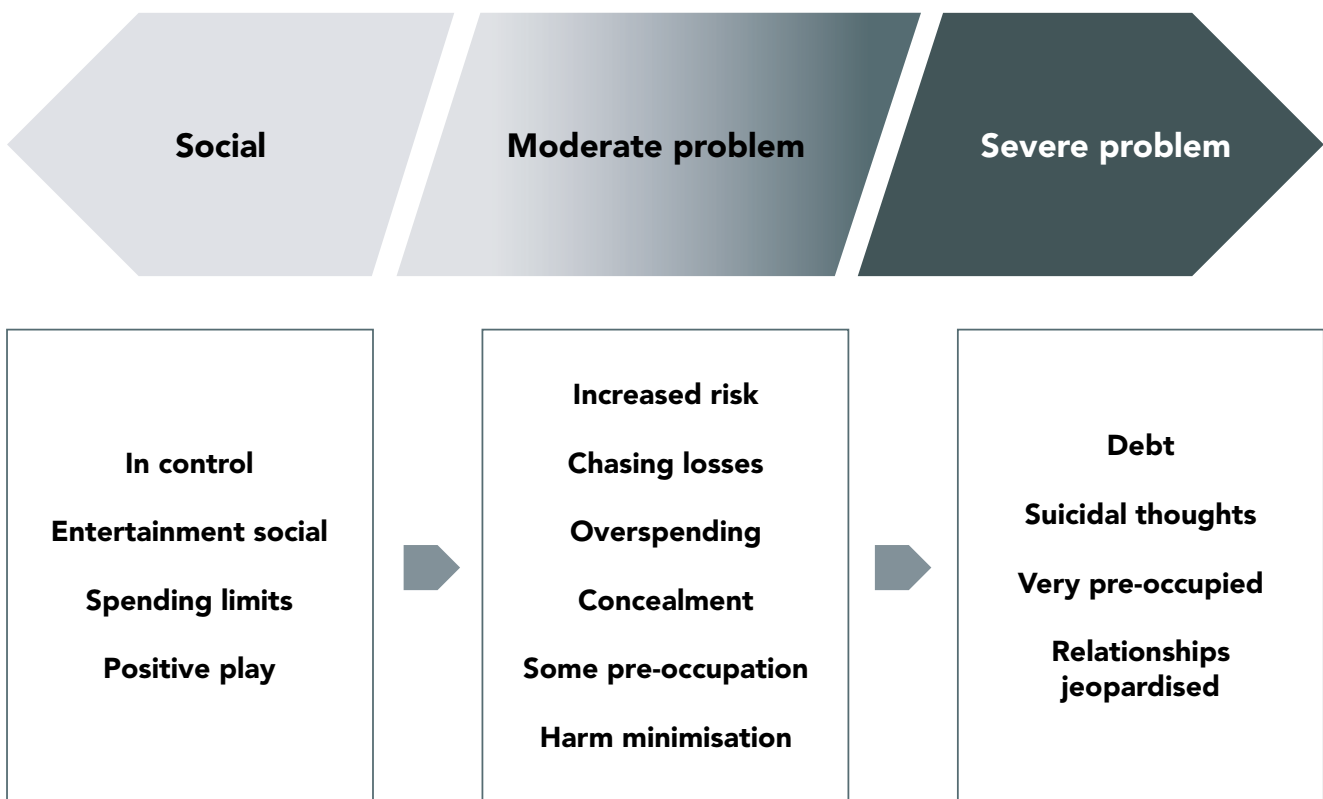
The gambling continuum

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.

The key point to make is that as a result of the changes within the gambling industry, the explosion in advertising and masive increase in access to gambling products, the journey from a non or sociable gambler to showing harmful behaviours has been made so much easier.



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 harmful gambling
- Recent loss- bereavement, job loss, divorce, relationship
- Low self esteem.

As a 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.

“Our NHS is fighting back against a rising tide of gambling related ill health as more people than ever before are being egged-on by shameless gambling firms not just to take a chance with their money, but with their health too...”

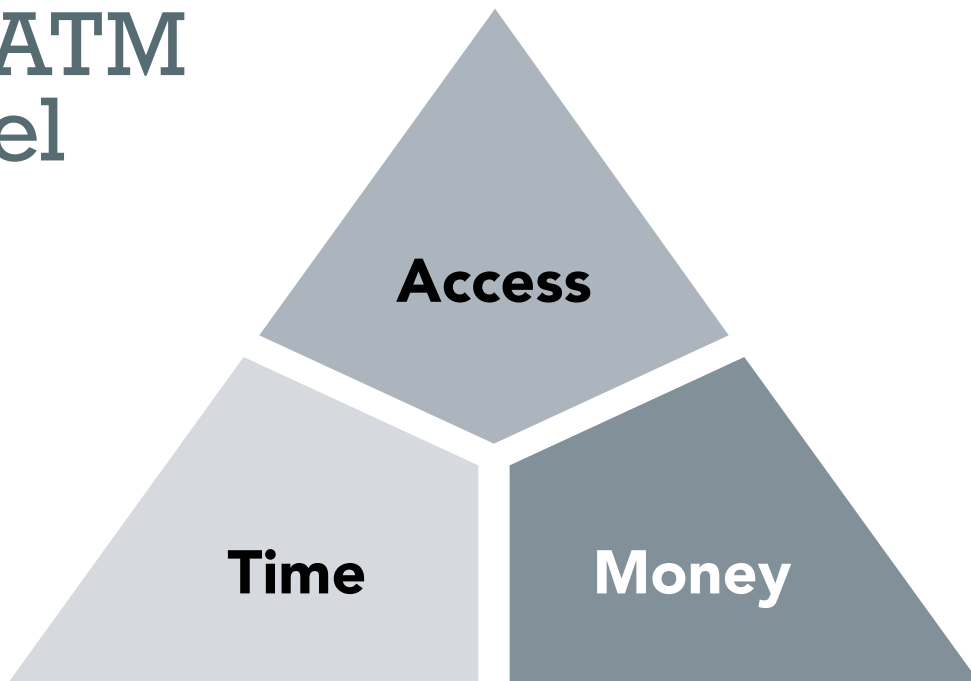
Claire Murdoch, National Mental Health Director for the NHS

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' this rarely the whole truth. When the 'harmful 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 'harmful 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.

Harmful gambling is now recognised as a medical condition with the NHS now offering support both online and through gambling clinics.

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 harmful 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 TUC for more information on these.

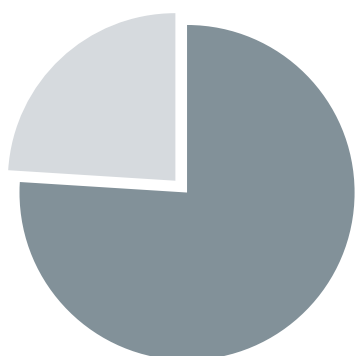
YGAM also offers support for students. Its Student Hub (www.students.ygam.org) gives students an introduction to gaming aimed at a 18-21 audience, informs them the stats and knowledge held specifically around students and gaming, gives a special focus to Esports and competitive gaming, and highlights the risks of harmful 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 harmful gambling on families found that 82% of surveyed families reported that their loved one's harmful 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



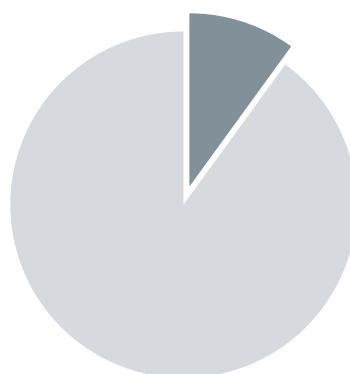
55%
reported being late and 50% being absent due to problems with their loved ones



18%
reported coming into conflict with colleagues



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



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

It is estimated that for every harmful 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."

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

Women

Over the past five years, the number of women reporting a gambling problem has risen at more than twice the rate of men, according to figures from GamCare. This rise has been attributed to the ease with which women can now gamble online using their smartphones. Research has shown that women often gamble to escape a personal relationship, caring or work pressures, boredom, loneliness, social isolation and depression. It is also believed that women's problems with gambling develop more quickly than men's because they tend to choose quick, high-stakes games such as online slots and bingo that they can play continuously. Almost 70% of women who gamble use apps and websites. Gambling operators spent £747 million in 2020 on marketing messages directly aimed at identifiable groups of individuals, such as women of particular age or socio-economic groups. Not all women are affected equally by harms that range from financial problems such as debt and bankruptcy, to declining mental and physical health, including suicide, relationship problems such as divorce and neglect of family, and criminal behaviour such as fraud. Female gamblers experiencing high levels of harm are much more likely to be black, Asian or from other ethnic minority groups than white women.

Based on GamCare and Gambling Commission data, only about 1% of women experiencing gambling-related harm receive help and support. Women tend not to acknowledge that their gambling is causing

harm to themselves and others until it reaches crisis proportions. The dual addictions of some women and complex problems such as mental health conditions and abusive relationships may mean that women don't feel that a gambling support service will meet their varied needs, and the perception still remains that gambling support services are for men. Other barriers to seeking help early include feelings of shame, guilt and stigma, and difficulties in finding local support services that are easily accessible and sufficiently flexible. Research shows that women want to be able to self-refer to services that are confidential and they want the option of speaking to another woman. They also find women-only peer support groups to be effective. <https://www.rsph.org.uk/about-us/news/women-and-gambling-related-harms.html>

Between 2019 and 2020, just 25% of clients in the National Gambling Treatment Service were women, and most of those were "affected others". In 2019, across GamCare, GambleAware and Gambling Therapy, 30% of helpline calls came from women, with 59% seeking help for another and 41% seeking help for themselves, in total numbering 9,000 women. Also there was an increase of more than 100,000 women visiting the Gambling Therapy website, taking the total number of hits from women to more than one million, up 76% from the previous year. But despite these increases, GamCare and Gambling Commission data suggest that only around 1% of women who experience gambling-related harm contact the National Gambling Helpline.

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/>

THE HARMFUL GAMBLING WORKPLACE CHARTER

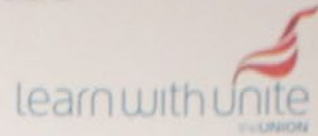


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BET YOU CAN HELP?



GAMBLING COMMISSION



NHS Lancashire Care NHS Foundation Trust

Am

unionlearn from the TUC

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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 harmful 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 harmful 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

Nicola's story

The question, how did you not know? You must have known something wasn't right. But if I'm to turn that question back around, can you even begin to imagine how it feels to discover one of the most, if not the most important person in your life, someone you've lived with you've loved, you've confided in and you've trusted, your best friend, your husband has been suffering with a hidden addiction? A gambling addiction? The immediate question is for me, was in fact, how and where do we get help? Him help? What about our children? And can we pay our mortgage? The landscape of emotions is vast. There's the guilt for having not known, feeling you failed as a wife, for not helping in his suffering. Shame, despair. Heartbreak and betrayal.

For a time, none of that felt real. I had no idea what a gambling disorder was. Its components, its complexities, but now looking back, no armor, no preparation for the devastating consequences, it wrecked every day of my life.

The assumption among the masses, as it was mine, he would just want help.

For those of us associated with gambling harms, the reality and the understanding is so very different. The task can be great, and sometimes, it's too great.

Talking from experience, Google at three a.m. does not assist you. The initial discovery back in 2017 was a shock. But to label our life in the aftermath a trauma would be an understatement. I was 32, broke and broken.

Left alone with a four and a two year old to support. Our family debt was in the region of more than £150,000. It is in that trauma, the affected others are just left to keep calm and carry on while desperately searching for every scrap of information that might help.

The truth is, you're left riding a roller coaster you've never asked to get on. And it's not just a result of your loved one's addiction, but because the systems, the establishment, the family immediately turn to to help them get off are the very same ones who keep you firmly strapped in.

What you're left with is a first class ticket to sit beside a loved one while they're given passage to hit self-destruct. Feeling powerless, hopeless and with no control to stop it. Therapy can help with this process, and it was Beacan actually who assisted me in that time.

But there remained so many other questions, practical everyday challenges, and every time I ask where do I go now, who can I speak to about this? The response was always the same, "we understand", "but there's no recognition in our services". "We have a due process".

GDPR is a nightmare. I couldn't even cancel a television subscription, let alone access bank accounts or hold necessary conversations to discuss the real problems our family was facing.

Navigating finances is a minefield.

Court systems: legal aid doesn't take into consideration, debts, family orders to bankruptcy.

The abuse: never mind the toll that this all takes on your physical health and well-being. It made me ill, very ill.

Recovery gateways have come a long way, but there are still a number of us left locked outside of them. And it's not for the want of trying.

It was a text message not from my husband, but the payday loan company that finally alerted me to the events that have come to define the last three years plus of mine and my family's life. More than 30 percent of our monthly income dating back years have been lining the pockets of the bookmakers. And that was before the extensive line of credit. The banks, the credit card, the loan companies hadn't flagged a thing.

All our mail had been a paperless trail and a web of email accounts.

Gambling harms tears through the most hardened of people and the strongest of families. What it leaves is a catastrophic mockup others simply cannot comprehend.

Then there's the resentment and a total injustice of the circumstances to work through.

Today, I don't know if my children and I are able to keep our home. I went to bankruptcy laws, never mind the fact that I have paid my mortgage monthly since this all began, I am subject to an occupational rent.

How can that be right?

Had you asked me five years ago what my family life was like, I could have looked you straight in the eye and told you how wonderful we had it. Good careers, a stable and healthy income, goals and ambitions, a nice home and two beautiful children.

The reality of gambling harms: Possessions down to our household hoover have been bought on credit. We didn't own our television. Money had no value. It was nothing but a fuel for an addiction that was so deeply entrenched.

There's no manual, no directory for rebuilding your life from the bottom up. It's isolating and at a time when you're also dissecting your entire life existence between reality and fantasy. It's a cruel place to be. But sadly, it's a far too common occurrence.

And it's because the rest of the world is still only catching on to the real horrors of how this addiction manifests in what is a frightfully ever growing industry. While you're waiting for your loved one to reach their rock bottom, the affected others are the left on unpick and **[something]** relationships, take on new roles all the finances, work and the labour of life. There's no assistance in that task, and at every turn you're working against an establishment set up to to exploit that further. Debt can continue being accrued and sort and accrued. And we have an appetite and an open menu 24 hours a day.

There's no stopping it. The issue of families with gambling harms only grows bigger. From the industry to the financial institutions, even to the heart of our very legal system, we are just the collateral damage.

Therapy is simply not enough.



Why is harmful gambling a trade union issue?

As trade union reps we safeguard members' around health and wellbeing, 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 harmful 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 harmful 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 harmful 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 harmful gambling. There has been significant progress integrating harmful 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 harmful 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 harmful 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, harmful 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 harmful 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 TUC website or on GamCare's website by searching 'support leaflets'. The 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 harmful gambling. The 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 Royal Society for Public Health (RSPH) certificated course for union reps around tackling gambling-related harms is now provided by Beacon Counselling Trust and ARA.

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.

The level 2 award is available free to all union representatives and forms part of the Bet You Can Help training programme. It is currently delivered via zoom.



To register for the course and qualification, please contact either Beacon Counselling Trust. admin@beaconcounsellingtrust.co.uk or ARA, aragamblingservice@recovery4all.co.uk

The Bet You Can Help training programme is being evaluated by Gambling Research Exchange Ontario (GREO) and forms a key piece of research looking at the impact of accredited training in the workplace and community.



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 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.



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)



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

Harmful gambling can be the cause of, and contributor 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** harmful gamblers in the UK and with many times that number experiencing gambling-related harms.

This HGWC 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. Harmful gambling makes a considerable contribution to workplace absence. This has a significant cost to business and the economy. The economic burden of harmful gambling is substantial, with estimates placing the annual cost in the UK to be over £1.2 billion.

Harmful 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.

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 upon 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 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.
- We will consult with 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 of staff trained in the **"BET YOU CAN HELP PROGRAMME"**.

Step 5: We will provide the right support

- We confirm that managers and union representatives will be trained and confident in recognising gambling-related harms and how to conduct sensitive and confidential conversations with their members.

Step 6: We will help people to recover

- We confirm that employees who experience gambling-related harms issues, and have to take time off work, will be given appropriate support to help them return to work when they are ready.
- Line managers will consult with union representatives and maintain contact with employees in such situations and, where appropriate, adjustments will be made to help employees transition back into the workplace.

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

- Ensure harmful 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.

Signed Position (on behalf of the employer)

Signed Position (on behalf of the trade union/s)



Total gross gambling yield of the gambling industry in Great Britain is £14.3 Billion



Less than 1% of the adult population contribute an astonishing 25% of the profits of the gambling industry



The gambling industry spends £1.5 Billion per year on advertising



The cost of harmful gambling on the public purse is £1.2 Billion



Almost 1 in 5 adults gamble online in the UK. 50% use laptops 39% mobile 19% tablets



32% is the market share of the "remote" or online betting, bingo and casino sector



The rate of problem gambling among 11-16 year old children is twice as high as for adults- for boys alone it is 3 times as high



While over 85% of UK businesses have drink & drugs at work policies, less than 5% have a gambling at work policy



Esports betting coverage & potential is as big as real-life sports. A multi-billion \$ industry with an anticipated global revenue of \$12billion USD



98,174 Total number of employees in the gambling industry in Great Britain (Sept 2019)



Harmful gamblers are 15 times more likely to take their own life, equal to approximately 550 deaths by gambling-related suicide in the UK



60% of the industries profits are acquired from 5% of players who are deemed at risk or problematic



Only 1% of women affected by gambling related harms seeks support from the National Gambling Helpline despite a 35% increase in calls from 2014 to 2019



The National Helpline receives about 12,000 calls from people accessing treatment. (Only a fraction of the 700,000 who are identified as at risk of being harmful gamblers)



The activities of harmful gamblers impact upon 6 - 10 other people. Estimating that up to 4.3 million people are adversely affected (CAB)



BeGambleAware®

Beacon Counselling Trust supporting the...
National Strategy to Reduce Gambling Harms

Good Mental Health is the New Wealth

National Gambling
Helpline

0808 8020 133

www.gamcare.org.uk

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 harmful 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 harmful 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 harmful gambling in the same way. When deciding whether to speak with a colleague, friend or loved one about 'harmful 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 harmful 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.

Case study

Jaquie's story

My name is Jacquie and I'm telling you today about the impact of gambling harms on myself and my family. It's important for everyone to acknowledge whatever I say to you today, it will never truly be enough to reflect the significant impact gambling harms has had on our lives. It's also important for me that, you know my son is not a bad person. He's funny, he's intelligent, he's hardworking and he's a very skilled sportsman. My son is 23 years old and is a compulsive gambler. He is not in recovery.

In early 2019, he came to me very stressed about some money he owed. I'd already suspected something was wrong, as he never had any money, call it mother's intuition. I knew he didn't earn very much, £795 a month, this is important to note.

As I began to unravel this financial situation, I discovered he'd been allowed to take out four payday loans totaling £2,500. His bank had also giving him an overdraft of £1,250, far and above his monthly income.

My son told me he was trying to keep up with friends, with nights out, with new clothes and pay for his car. That's why he'd taken out the loans and I believed him. My husband and I agreed to pay all the debt and my son agreed to pay us back a little bit every month.

It wasn't until a few months later we discovered his drug use, alcohol misuse and finally his gambling addiction. This coming to light after we found out about a £900 phone bill he'd run up gambling online.

In September 2019, his debt was approximately £6,500 that we knew of.

He was living with us in the family home, and we sought help from AdAction regarding his drug and alcohol abuse. We were also referred to Gamblers Anonymous. Our life as a family became chaotic and stressful. We couldn't understand how my son could hold down a responsible job that left such a chaotic lifestyle outside of work.

We became prisoners in our own home, unable to leave our son alone in the house without someone being there. We resorted to locking alcohol in the shed at the bottom of the garden, all spare cash was hidden, anything with financial information had to be shredded or locked away.

All the electronic gadgets we removed from the house. Passwords and passcodes for mobile phones kept confidential. At one point, we even had to cancel all our credit and bank cards. We had one bank card between us, which was canceled every time there was a suspicion he'd gained access to it.

For 15 long months I slept with one eye open, always listening out for him sneaking around the house, he used to sneak down to the lounge in the middle of the night to get online via the smart TV to gamble. We even had to look away the TV remote control.

My son's engagement with Gamblers Anonymous was on and off. He did not fully participate in the program, only paying lip

service towards the family. It was from here we became involved with GamAnon attending every week, even when, when, even when my son would not.

We did not realize at the time, but this support was a lifesaver for us. Over the months his character changed, he became more and more aggressive, the less opportunity he had to gamble, drinking more and more, and always trying to find his next way to gamble online.

I asked my son to leave the family home many times, only each time to allow him back. As a mother, it broke my heart. I literally vested my life in serving my son. My marriage was suffering and the close relationships with my daughter became strained.

Everyone could see what was happening to me. The manipulation, the coercion, the enabling, me getting sucked in and disappearing into the life of a gambler. As the mother of a compulsive gambler, it is not easy to let you in and tell you these things about my son.

It is not easy for me to tell you, but I think somehow I failed to fix him. My job is to protect my son at all costs, isn't it? But what does that mean? At what cost does it mean to my life, to my mental health?

Does it mean my marriage, financial ruin, losing a career I've worked so hard and many years to achieve? Does it cost my friendships, my own freedoms? Does it mean losing my self-respect? How as a mother can you choose?

It's an impossible ask. You can't walk away from your child. You just can't, they're biology. They are part of you.

My meltdown came in May 2020. After months of lying, literally rapping my son up in cotton wool and at his beck and call 24 hours a day, telling lies for him and hiding things from my husband and family, it came

to a head. Struggling with lockdown and after a heavy period of drinking one evening, my son's violence reached new heights. It led to a physical altercation between my son and his step dad with my son, smashing things up in my house. My daughter was left hiding upstairs behind a locked bedroom door and other measures to stop my son. They'd been searching in there for anything he could steal, sell or use.

It was during this particular violent outburst that my son turned on me. Not physically, but I was instead subject to the most shocking form of verbal abuse in which he called me scum for not helping him when he needed me the most. I was devastated and angry beyond words. I'm not proud of the things I said to my son that night but I had reached the end of the line.

I've given up so much of my life to look after and support him. I was heartbroken. This was our turning point. My son was asked to leave the family home. He was homeless in a pandemic. When I look back on this, I can't fully comprehend what happened.

All those months had come to this. What mother evicts her son from his home at his darkest hour and in the middle of a pandemic? My son is now settled living in a house share. He works full time and does well at his job.

His boss is aware of his gambling addiction. But my son is a closed book. He will not openly discuss anything. He's currently on the waiting list for an assessment for ADHD. He's been waiting 13 months.

I see him regularly two to three times a week. I need to see my son. I need to know he's OK. I need to know he's still alive. There is still a worry. A moment every day, I think will today be the day the police knock on my door. And I still cry for my son every day. I still support him, and in some ways I know I still enable him. I manage his bank account. I pay his bills, so I know exactly where and what is money spent on.

Each payday comes around and each payday he owes someone money and has no money left for food, and each month I buy him food. That's what mothers do, right? My son has taken no responsibility for his debt.

In September 2019, with support from Terry, I wrote to all his debtors.

In fact, I wrote to them all three times. Eventually, a long time later, only two companies responded. My son has no idea how much money he owes, and I dread to think what damage has been done since he left.

Back in our family home it's very slowly picking up the pieces and we're trying to rebuild our lives.

This may sound very dramatic to some, but until you've lived with a compulsive gambler you just can't comprehend the damage it can do to your life. Only now looking back, can I see how much life was sucked out of me.

I said so many times I might as well be the compulsive gambler.

Life at home is better, we can sleep for start, nothing is locked away. However, I do not trust my son. We are always on alert when he comes around.

I watch him like a hawk when he leaves to make sure nothing has been taken. Imagine doing that every time your son comes to visit you.



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 harmful 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 harmful gambling - the Harmful 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-harmful gambler	0
Low risk gambler	1-1
Moderate risk gambler	3-7
Harmful 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

Severe
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 harmful gambling, they are likely to see their gambling habits as 'controlled' compared to the stereotype of 'harmful' 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. Harmful 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 harmful 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

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

Work in partnership

Employers working in partnership with trade unions can help provide a safe environment for harmful gamblers and affected others to seek advice, support and be signposted to treatment if necessary. Signing up to the harmful gambling workplace charter provides the framework for both employers and unions to work in partnership and help address this growing issue, both in the workplace and in our communities.

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.

²⁰ <https://www.reedinpartnership.co.uk/policy-research/gambling-and-employment>



**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.



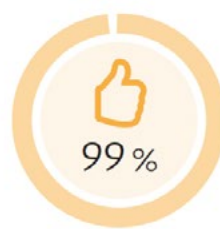
506

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.



Supporting communities across the North West

Beacon Counselling Trust (BCT) offer **FREE** professional support and specialist services to anyone experiencing gambling related harms aged 16 and above.



Confidential

Talk in confidence with our specialist practitioners who provide evidenced based models of care



No Waiting Lists

Feel assured that our services have no waiting lists so help is available when you need it



Affected Others

Support to anyone experiencing gambling related harm including family members & friends

Talk to us!

BCT are a Mental Health Service provider operating across North West England. Get in touch and learn about the **FREE** support available!

email: gamcare@beaconcounsellingtrust.co.uk or telephone: 0151 226 0696
visit: www.beaconcounsellingtrust.co.uk



Jargon buster

Affected others

Those who are negatively impacted by the actions of a harmful 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.

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 harmful gambler continues playing, and their finances keep getting worse.

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.

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'.

Harmful gambling

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

Indicators of harmful 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.

Loot boxes

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

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').

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.

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.

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.

Useful links & bibliography

BME workers far more likely to be trapped in insecure work

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

End gambling advertising and sponsorship in football

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

'Easy trap to fall into': why video-game loot boxes need regulation

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

Families Living with Harmful Gambling: Impacts, Coping Strategies and Help - Seeking

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

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>

Gambling Disorder and Other Behavioral Addictions: Recognition and Treatment

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4458066/>

Gambling in BAME

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

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

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

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

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

Women's Programme

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

Why we're focusing on women and problem gambling

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

Young People and Gambling Survey 2019

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

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>

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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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