

Out of Luck in Cardiff

**The Local Impact of Problem
Gambling and Gambling Support
Services**



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Executive Summary

Citizens Advice Cardiff and Vale (CACV) participated in a national Citizens Advice research project focussed on gambling disorders and gambling-related harm during March – June 2017. The aim of this project was to collect and analyse local data in order to improve our knowledge and understanding of gambling trends and issues nationally.

The CACV project collected the following information:

- Density and availability of Licensed Gambling Outlets (LGOs) in the Cardiff Licensing Authority area.
- Availability of Gambling Support Services to Cardiff residents.
- Client case studies provided by our advice case workers across our various Cardiff advice services.

Our research returned the following findings:

- Although there is a wide dispersal of LGOs across the Cardiff Licensing Authority area, large clusters were located in areas that combined significant commercial activity, high population density and diversity, and nearby areas of high deprivation.
- A number of local and national gambling support services are available to Cardiff residents but they are limited in their reach, scope and accessibility due to limited resources and lack of screening and referral channels used by proxy services, including local Citizens Advice offices.
- Gambling addiction has close causal and reactive relations and overlaps with a number of other issues including alcohol and drug abuse, mental health, debt, family breakdown and homelessness.

This report offers a summary of research findings that contributed to a national research project conducted in partnership with Local Citizens Advice offices in Merton and Lambeth, Rushmoor and Wigan Borough. This report, therefore, should be considered as presenting background and supplementary material to the national Citizens Advice report *Out of Luck - An Exploration of the Causes and Impacts of Problem Gambling* (Emily Nash, Nick MacAndrews and Sue Edwards).

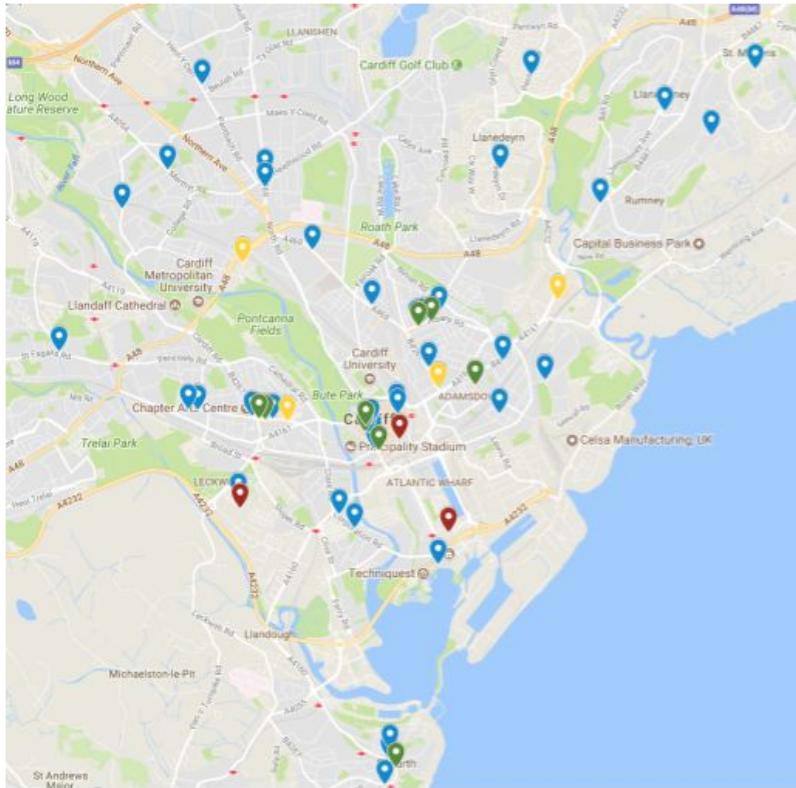
Research Study One: Density and Availability of Gambling Outlets in Cardiff

Data collected in the 2011 Census confirmed that Cardiff was (then) the 12th largest city in the UK. In order to analyse the number and location of LGOs in the electoral wards of Cardiff we sent a Freedom of Information request to Cardiff Council and consulted the Gambling Commission's Public Register of Licensed Premises. Relevant outlets included Bookmakers, Casinos, Adult Gaming Centres and Bingo Halls. We then mapped these by post code and cross-referenced their locations with the Lower Super Output Areas (LSOA) on Welsh Index of Multiple Deprivation (WIMD) interactive maps supplied by Citizens Advice. This enabled us to draw some general conclusions about the location and density of LGOs in Cardiff.

We were also interested to note the findings of the University of South Wales (USW) team who conducted similar research in the Vale of Glamorgan, the other Local Authority within our service remit. The number and density of LGOs in the Vale is slightly distorted by the grouping of amusement arcades on the pleasure resort of Barry Island. Taking this into account, Barry and Penarth town centres had a small number of LGOs that were not considered high-density by the standard used by the USW research team who presented their findings in their 2017 report *An Investigation of the Social Impact of Problem Gambling in Wales* (Professor Bev John, Professor Katy Holloway, Nyle Davies, Dr Tom May, Marion Buhociu, Dr Rodriguez-Davies).

The following maps provide a visual representation of our findings, presenting data on the proximity, dispersal, clustering and numbers of LGOs that we located in Cardiff. We have chosen to display the City Centre, Cowbridge Road (Canton and Riverside) and Albany Road in Roath as these represent the densest clusters of LGOs in the city.

Cardiff



Overall we found a wide dispersal of LGOs across the extended Cardiff area with a large number located in residential areas of the city (mostly national chains with a small number of independent outlets such as Bickford Racing in Gabalfa and Alan Wilcox Racing in Pontprennau). This wide spatial range does not follow any specific patterns but does ensure that all communities have access to at least one licensed outlet. However, as the map above indicates, there are high concentrations of LGOs in those areas that combine the following characteristics: proximity to areas that rank highly on the WIMD; geographical zones of commerce; high population concentrations; and areas that display a diverse ethnic and social mix. The map above illustrates the geographical spread of high-density clusters across the city, including the City Centre; the commercial corridor along Cowbridge Road running between Canton, Riverside and Ely; smaller pockets along City Road and Albany Road in Plasnewydd and Roath.

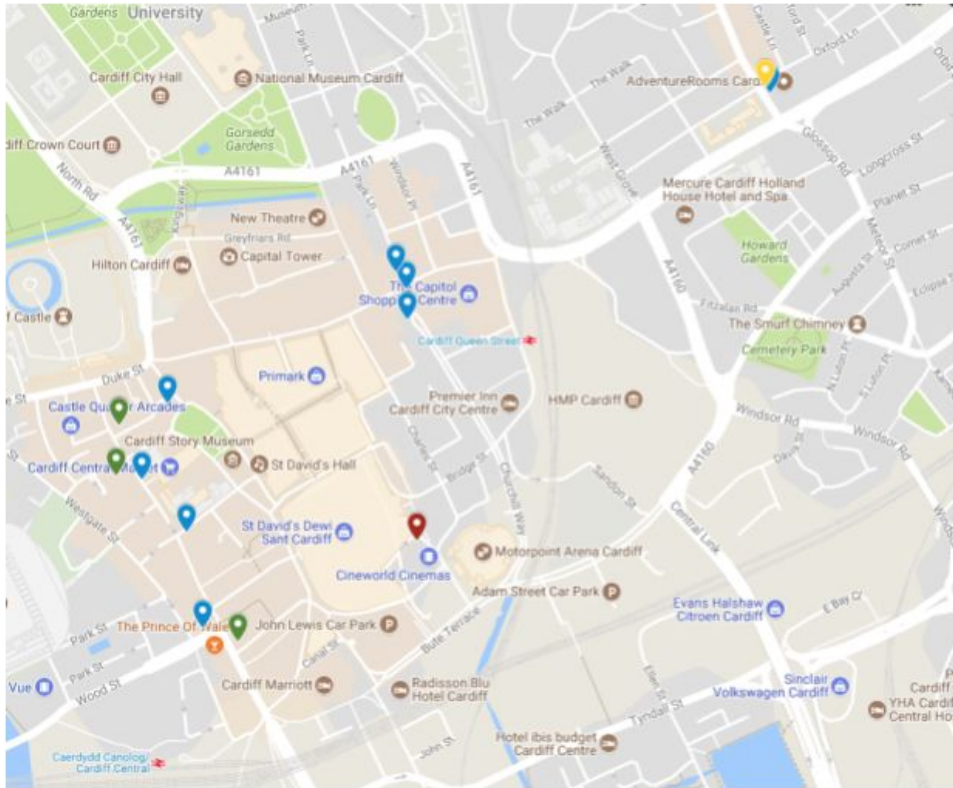
Total number of bookmakers: 70

Total number of casinos: 3

Total number of amusement arcades: 12

Total number of bingo halls: 4

Cardiff City Centre



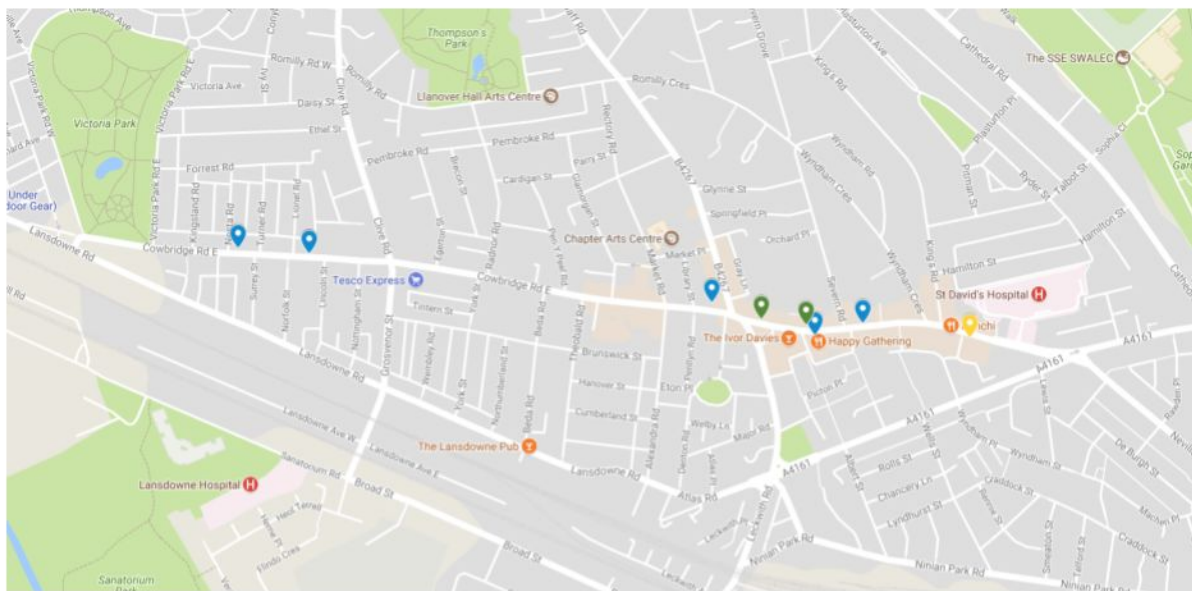
Cardiff City Centre is the primary business and commercial district of Cardiff and consequently has the highest density of LGOs in the region with multiple branches of national chain bookmakers (Betfred, Coral, Ladbrokes, Paddy Power, William Hill), 3 amusement arcades and one major, 24-hour casino located next to a number of restaurants, bars and cinemas (Rainbow Casino).

Total number of bookmakers: 12

Total number of amusement arcades: 3

Total number of casinos: 1

Canton and Riverside (Cowbridge Road)



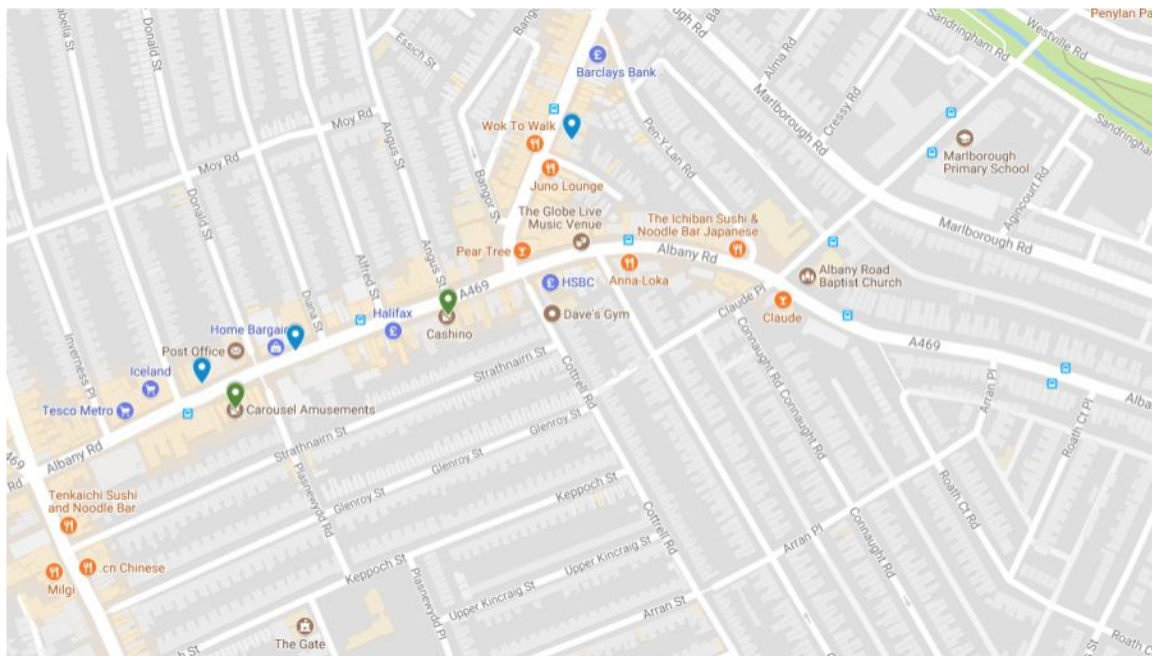
Bisecting Riverside and Canton, Cowbridge Road is a major commercial artery that serves some of the most populated, deprived and ethnically diverse residential communities in the city. Consequently, this road has the highest density of LGOs outside of the city centre. Population density and diversity combine with the specific location and status of Cowbridge Road as a commercial hub, creating this cluster of LGOs. It is also worth noting the proximity of LSOAs that rank highly on the city's WIMD.

Total number of bookmakers: 7

Total number of amusement arcades: 3

Total number of bingo premises: 1

Roath and Plasnewydd



This map of Albany Road shows a cluster of LGOs that is flanked by bookmakers and amusement arcades on the adjoining City Road and Wellfield Road. This is a commercial hub that primarily services the residential areas of Roath and Plasnewydd and demonstrates similar demographic data and characteristics to Riverside and Canton.

Total number of bookmakers: 11

Total number of amusement arcades: 3

Total number of bingo halls: 3

Map Keys



Research Study Two: Availability of Gambling Support Services in Cardiff

There is limited evidence about the respective levels of effectiveness of types of support available in Cardiff. To give a realistic context for our findings we conducted desk-based research into the whole field of support for gambling disorder and gambling-related harm available to Cardiff residents. We categorised gambling support services according to their origin and location:

- Cardiff and South-East Wales providers – either fully independent or local services connected to UK-wide providers.
- UK-wide providers with remote access platforms.

On this basis we located the following main providers of support services:

Cardiff and South-East Wales Providers

Living Room Cardiff

As the local delivery arm of CAIS, Living Room provides local face-to-face and remote access advice and support. The service accepts both self and third-party referrals and provides access to support through the following routes:

- Free, confidential telephone support services;
- Face-to-face counselling sessions;
- Confidential support services for family members affected by gambling;
- Peer support through group or one-to-one mentoring;
- Online self-help tools and email access to counsellors.

The provider has a publicly accessible centre located near Central Cardiff (CF24) with easy public transport access and some private parking. Some part-time staffing is provided by past or present clients.

Newport Citizens Advice Gambling Support Service

This is a free, confidential specialist support service provided by Newport Citizens Advice. The project is funded by Gamble Aware and associated with GamCare, “the leading national provider of information, advice, support and free counselling for the prevention and treatment of problem gambling.”

Clients are referred from Citizens Advice drop-in services, partner organisations or self-referral via promotional materials. The service offers support and intervention through face-to-face engagement throughout South Wales and by phone, email and text.

Executive Rehab Guide

Independent private addiction treatment service specifically for professionals and business executives. There is one residential location based in Cardiff.

Addiction Recovery Agency (ARA)

The Bristol-based ARA provides advice and counselling services to 9 geographical areas in the South-West UK – in Wales, this includes Cardiff, Merthyr Tydfil, Newport and Swansea. Initial public access is invited by telephone or email via the ARA website. Specific services for each applicant is determined by an online assessment to establish both client needs and preferences. Clients receive support by telephone, Skype or face-to-face sessions. Cardiff citizens can access one ARA counsellor at a Newport location. Programmes of 12 free sessions are provided. ARA is a regional delivery partner of GamCare.

UK-wide Providers

Gamblers Anonymous / GamAnon

UK-networked addiction recovery service for those with gambling disorders and those affected by gambling-related harm. Support is provided through peer group meetings and based on the 12-step recovery methodology derived from Alcoholics Anonymous.

We have established that there are five group locations accessible to South Wales residents. The Gamblers Anonymous website provided information on local meetings: in June 2017, only one meeting in Cardiff had been scheduled for the rest of the year. We have no information regarding equivalent access to GamAnon groups.

GamCare

GamCare is a major umbrella organisation for gambling support in the UK. The nearest local office to Cardiff is based in Bristol. The core services comprise a telephone helpline and a referral service to face-to-face counselling provided by partner organisations including ARA and Newport Citizens Advice Gambling Support Service.

Responsible Gambling Trust (gambleaware.co.uk)

A national promotional and support-providing organisation with gambling industry backing, the Responsible Gambling Trust provides an internet platform offering direct and signposted advice and access to support services. These include:

- National telephone helpline
- Webchat
- Social Media (Facebook, Twitter)
- Specialist support service for high risk gamblers aged 16-24

Summary Findings

Our survey of gambling support services available to Cardiff residents shows that although there is a range of services available to those motivated to seek referrals, their scope, reach and availability is not commensurate to the scale of the issue as outlined in studies by the Gambling Commission (*Participation in gambling and rates of problem gambling Wales 2016*, Statistical Report, November 2017) and the University of South Wales.

The most easily accessible local counselling and intervention services in Cardiff are provided by Living Room and the Newport Citizens Advice Gambling Support Service: both can provide face-to-face support within the city, following appropriate referrals from third parties and by clients themselves. Other relatively localised services include ARA appointments in their Newport location and occasional Gamblers Anonymous meetings, however these are less accessible and infrequent. All other services provide remote support via various media and communication platforms, but rely on the motivation of the clients themselves and are circumscribed by the limits of those platforms.

Our case studies (below) demonstrate that with appropriate intervention and if the clients are sufficiently motivated to seek help, it is possible to access the support needed. Our clients have received support from the Newport Citizens Advice Service, GamCare and Gamblers Anonymous. The various referral channels our survey has described demonstrates that options are available for those seeking support in ways that suit their own needs and circumstances. However, the range and scope of current gambling specialist support services, as well as their lack of integration, does not meet the challenge of reaching those moderate to high risk gamblers at the appropriate stage. They are also unable to provide the resources to collate databases or information about the scale, type or nature of problem gambling locally, or more specific regional gambling demographics.

Furthermore, current screening processes in partner and referral organisations, who often make first contact with those clients with a gambling disorder or exposed to gambling related harm, are often inadequate or non-existent. This is a finding highlighted by the University of South Wales research team in their 2017 report¹ and supported by our experience at CACV.

Specialist training delivered to our project caseworkers by the Newport Citizens Advice Gambling Support Service gave our advisers the tools and methodology to screen those at risk from gambling disorders or gambling-related harm. This has enhanced our ability to intervene at an appropriate stage and refer to relevant support services, although those identifying as “problem” gamblers are still a very small number. A screening model that should be considered in this context is the ASK project which has been trialled in selected Citizens Advice offices (including CACV). In this pilot scheme a series of screening questions have been developed to identify clients suffering from domestic violence. This formal method may prove to be a crucial model in the development of screening processes for those at risk from gambling disorders or gambling-related harm across all relevant proxy services working in cooperation with primary support services.

¹ “Proxy services, where these individuals may present (e.g. debt and addiction services), do not, for the most part, screen for gambling problems, and there is no systematic identification of need.” (*An investigation of the social impact of problem gambling in Wales*, USW, 2017, p.2)

Client Stories: Case Studies

The following case studies have been provided by our debt caseworkers during the period of research conducted between March – June 2017. The clients' names and details have been anonymised in line with our confidentiality and data protection policies. However, the circumstances and issues illustrated by these client stories present many themes and connections that substantiate the findings of other research projects conducted by the Gambling Commission, the University of South Wales and Alcohol Concern Cymru.



Dean approached Citizens Advice for help with a number of priority debts that had left him on the verge of homelessness and facing an imminent court summons for unpaid Council Tax arrears. Dean's debts had spiralled out of control because of his addiction to gambling.

Dean is 42, lives alone and works full time. He began visiting "the Bookies" in his 20s, placing sports bets, "mostly football and the horses." As his losses and consequent debts increased, Dean was drawn to the Fixed Odds Betting Terminal (FOBTs) in the betting shops he frequented regularly. At this point, his losses escalated dramatically.

By the time that Dean made the decision to approach GamCare for help he owed large sums of money to friends and family with little or no prospect of ever paying them back, despite receiving a regular full-time wage. His housing situation was increasingly precarious, with rent arrears owed to his landlord alongside numerous extra loans. Although he had not yet received formal notice to quit the property, his fixed tenancy had ended, and he was very concerned about the fact that his landlord was planning to sell the property. Meanwhile, he had received a letter from the Local Authority threatening committal to prison for unpaid Council Tax. With the help of GamCare and Citizens Advice, Dean has managed to get his gambling behaviour and debts under control.



Nathan is 55 and lives alone. He is currently unemployed and in receipt of the disability benefits Employment and Support Allowance (ESA) and Personal Independence Payment (PIP). He is diagnosed with several mental health conditions after a series of traumatic episodes and losses.

From the age of 18, Nathan had been placing bets on sporting events at regular intervals until he found that he was visiting betting shops daily. This became part of his daily return, particularly he had lost his job and found himself claiming Jobseekers Allowance. As his personal circumstances and health deteriorated, however, he found it easier to gamble online, and eventually becoming a regular player on poker sites.

This eventually led to greater financial losses, as Nathan compulsively accessed multiple sites using various credit cards. Eventually, with increasing gambling debts, Nathan found himself borrowing money from friends and family members. However, his on-line losses continued to grow and more debts accumulated.

Finally, following a suicide attempt, Nathan was referred by his GP to a Community Mental Health Team. He continues to receive support from this source and is also receiving specialist debt assistance from CACV.

This case highlights the close links between mental health, debt and gambling addiction. For Nathan the linkage is close and entangled and led to very serious consequences, including homelessness and an attempt on his own life.



Claire is 43 and lives in a Care Home. She is subject to a Supervised Community Treatment Order. As a condition of this order, Claire must reside at a specified address, take prescribed medication and be available for review by members of her mental health team. Claire has a long history of depression, anxiety and self-harm. This is partly as a result of her gambling disorder.

Claire began to gamble at an early age, visiting amusement arcades to play on slot machines with her friends, before beginning to visit local casinos. She later discovered online gambling which she could access at any time of day or night and ran up large debts on multiple credit cards.

As her gambling became more severe the number and type of debts multiplied and her mental health deteriorated. Because of this she was found unfit for work and had to claim the disability benefit ESA.

She is now closely supervised by her assigned mental health team. Her father has Third Party access to her bank account, giving her a limited daily cash allowance. She attends Gamblers Anonymous meetings when they are locally available and has received support from GamCare.

However, Claire still frequently relapses. She has recently pawned personal items to feed her gambling habit. Her continued difficulties provide a vivid example of the obstacles to overcoming gambling addiction with the multiplicity and prevalence of easily accessible and private gambling options and platforms.



Jamie is 40 and works full time. He is currently separated from his wife and family and living with his parents. Jamie's marriage ended following the accumulation of debt due to his gambling disorder. He is currently in the process of applying for bankruptcy with the assistance of a Citizens Advice debt caseworker. His wife is being supported as an "affected other" by the Newport Gambling Support Service. Jamie has received telephone counselling from GamCare and attends Gamblers Anonymous meetings.

Jamie's family background was dominated by his father's own gambling disorder and attendant debts. Jamie began to gamble in amusement arcades at the age of 10 and started to visit Bookmakers with regularity when he grew older. His gambling losses escalated significantly when he began to use FOBTs installed at his local betting shop.

As well as his debts and family breakdown, Jamie's mental health has also been adversely affected. He has been diagnosed with anxiety and depression and spoken of feeling "isolated," "trapped" and caught in an unstoppable downward cycle of debt, addiction and depression. However, with the help of GamCare and Citizens Advice, Jamie has finally begun to turn a corner by tackling his addictive behaviours and putting in place a plan to resolve his debt situation.

Research Conclusions

National statistics outlined in the 2017 Gambling Commission Report show that gambling activity in Wales has a high participation rate and is a prevalent issue. Once the National Lottery is excluded from the data, 40.4% of those included in their Omnibus sample had participated in at least one gambling activity in the previous 12 months. However, the percentage of those respondents identified as low and moderate risk problem gamblers was significantly lower: 3.3% and 1.5% respectively.

This has some parallel with our evidence and experience in Cardiff. Desk research showed that a high density of LGOs in commercial centres with close proximity to deprived communities indicated a consistent (and deliberately targeted) demand and turn-over in the largest population centres. However, the number of clients identified as those affected by gambling disorders or gambling-related harm by Citizens Advice services in Cardiff was comparatively low.

Various conclusions can be drawn from this, many of them explored in the study conducted by the USW research team in 2017. Common barriers that stop problem gamblers from seeking help include the recognition of addictive behaviour as well as the significant barriers set by linked issues such as mental health, substance abuse or domestic violence. Furthermore, the lack of awareness of, or linkage between, specialist and proxy support services means that support needs are not always identified or offered at the appropriate stage. Our research showed that although the number, size and scope of available support services was not adequate to meet the scale of the problem, the available services that do exist, with their various platforms, tools and techniques, are not effectively promoted or utilised.

Those clients we did advise, as represented by our selected case studies, displayed a number of related and linked themes such as:

- The role of unregulated and innovative gambling services and tools in the development of excessive gambling behaviours and disorders, in particular FOBTs and online gambling platforms accessible via portable devices;
- The failure of safeguarding measures in licensed gambling premises;
- Links between gambling, debt, homelessness and mental health conditions;
- Links to other addictions and addictive behaviours, especially alcohol and drug abuse;

- The significance of the impact on affected others and the high incidence of family breakdown and debt issues in gambling-related harm cases.

While a loose network of specialist support services does exist to help those affected by gambling disorders and gambling-related harm, their scope and accessibility are necessarily limited by their own available resources and the lack of effective screening and referral channels from proxy services, such as Citizens Advice. The primary aim of this research project has been to help start the process of changing this situation.

However, a significant obstacle to ensuring that such change is both permanent and comprehensive is the lack of resource currently available to provide the necessary research into the scale of gambling disorders and gambling-related harm, and the effects of those innovations and changes in the gambling industry that exacerbate these trends (new technology, policy development, the role of advertising and sponsorship). It is hoped that Citizens Advice research into those aspects of problem gambling that our service encounters (in common with many other services that deal with debt, mental health, family breakdown, homelessness and addiction issues) will contribute to this change. However, both national and local government, as well as the gambling industry, must play their own part in the development of research to ensure that sufficient data is collected to understand and tackle this growing problem.

Recommendations

- Government, both UK and Welsh Assembly, should consider increasing funding for education, research and treatment of gambling-related harm for problem gamblers and affected others.
- GambleAware, alongside relevant partners, should ensure that research is conducted into the development of accessible local services for the treatment and support of problem gamblers and affected others.
- The gambling industry should be more proactive in identifying and providing support to problem gamblers.
- LGOs should ensure that their management and staff are fully trained and proactive in identifying and protecting problem gamblers.
- Local Authorities should review policies on LGOs to reduce incidence of high-density clusters within or in close proximity to areas of high deprivation to ensure that the gambling industry does not target the most vulnerable populations.
- Improved partnership, training, screening among proxy services in order to develop and improve identification of problem gamblers and affected others, referrals to specialist support services, and treatment pathways.

Who we are

Citizens Advice Cardiff & Vale is a charity.

We provide free, confidential, impartial and independent advice to everyone on their rights and responsibilities. Our service is provided digitally, by phone and in person. As well as our paid staff we have over 50 volunteers. We value diversity, promote equality and challenge discrimination. We are a campaigning organisation that works to influence policymakers.

Citizens Advice Cardiff and Vale was created in 2001 from a merger of five separate centres in the Vale, the oldest of which began giving advice in 1967. In recent years we have substantially developed our range of services and started delivering advice in Cardiff in 2011.

Where you can find us

In the Vale we are based in Broad Street, Barry, with outreach offices in Penarth and Llantwit Major. In Cardiff we are based in the Advice Hub in Cardiff Central Library with 14 outreach locations across the city.

We are located in premises that aim to provide a welcoming and friendly environment for clients, volunteer workers and paid staff. The reception area, office and interview rooms are accessible to wheelchair users with an induction loop.

We offer a range of services. You can find further details on how to access these on our website: cacv.org.uk

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