The Context of Gambling Harms: Impacts and Influences

Gerda Reith, Professor of Social Sciences
University of Glasgow

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In the last few years, the issue of gambling has received increasing attention as a range of stakeholders have begun to recognise the harms that it can cause. These harms range from loss of income and employment, relationship breakdown, crime, poor mental health and, in extreme cases, even suicide (Browne et al 2016). Such impacts affect many more people than the individual who gambles, rippling out to affect their families, friends, communities and society more generally. It is estimated that for every one person with problems, between five to 10 people are adversely affected (Productivity Commission 1999). A review of gambling harms published by Public Health England conservatively estimated the costs of dealing with the social harms of gambling in England alone to be over £1.2 billion a year.

In this short context piece, I want to give an overview of some of the harms generated by commercial gambling, as well as some of the factors that generate those harms.

**Impacts**

A recent report which I co-authored for the British gambling regulator, the Gambling Commission, produced a pragmatic definition of gambling harm that was intended for use by policymakers and practitioners. The report Gambling Related Harms: A Framework for Action defined gambling related harms as: ‘the adverse impacts from gambling on the health and wellbeing of individuals, families, communities and society’.

It went to state that: ‘These harms affect resources, relationships and health. The impact from them may be short-lived but can be durable, having enduring consequences and exacerbating existing inequalities. The impact of these harms can be felt by individuals, families and communities’ (Wardle et al 2018 p.4)
It summarised harms under three main areas: health, relationships and resources.

**Health** - The harms of gambling are associated with a range of mental and physical health problems, ranging from poor overall wellbeing and diet, increased blood pressure and insomnia to stress and depression (Cowlishaw and Kessler 2016). People who have problems with gambling often also have problems with substance use, including high levels of alcohol and tobacco consumption. At its most severe, gambling can contribute to loss of life. Research shows that suicide is much more widespread among people with gambling problems than the general population, with one study from Sweden stating that those with severe problems were nineteen times more likely to die that way than the general population (Karlsson and Hakansson 2018).

**Resources** involve problems with employment and finances, which in turn can contribute to debt, loss of work, homelessness and crime. Financial problems including debt, problems paying rent and bills, mortgage arrears and even homelessness and bankruptcy are often the most visible signs of gambling harm. A recent study found that over 420,000 people had lost at least £2,000 through their gambling in the past year (Forest and McHale 2022). The NHS’s National Problem Gambling Clinic reported that a third of their clients aged under thirty were on average £10,000 in debt. These financial problems are common triggers for various kinds of gambling-related criminal activity, including theft, fraud, embezzlement and assault (Muggleton et al 2021).

**Relationships** involve the impacts of gambling on wider social networks. Interpersonal relationships, in particular, can suffer from an erosion of trust and neglect of family responsibilities on the part of the person who gambles. Relationship breakdown and divorce can result: a large-scale study estimated the divorce rates for people with serious gambling issues to be 53.5%, compared with 18% for people who do not gamble (NORC 1999). Intimate partner violence (IPV) is also implicated here, with recent analysis showing over a third of people with gambling problems had been perpetrators, as well as victims, of IPV (Dowling et al 2020). Children of problem gamblers are also reported to be at risk of experiencing abuse as well as suffering from lower levels of household income, and a loss of parental attention (Darbyshire et al 2001).
Patterns and Influences

While individuals and their wider social networks bear the brunt of gambling harms, it is policy, regulatory and commercial factors that shape the environment that gambling goes on in. Although gambling products are potentially harmful to health and wellbeing, licensing and policy decisions mean that they are made widely available and marketed in much the same way as other (age restricted) ‘leisure’ or ‘consumer’ activities. This means that companies are able to utilise sophisticated and often aggressive commercial practices, such as targeted marketing, ‘VIP’ schemes, ‘special offers’ and linkups with sports sponsorship in order to attract customers and to encourage them to gamble – often, beyond their means.

For example, fast, high stakes games - such as machine and internet gambling - are known to be more harmful than many other forms. Losses in these types can be enormous. As an illustration, until maximum stakes were reduced in 2019, it was possible to bet up to £100 every 20 seconds on machines known as FOBTs (Fixed Odds Betting Terminals; a form of electronic roulette) in high street betting shops. Players could lose thousands of pounds a day in the machines, which were associated with crime and disruption around bookmakers, with reports of frustrated gamblers attacking machines and taking out their anger on betting shop staff. Police callouts to venues dropped by almost 40% after the reduction of the maximum bet to £2.

Online betting, especially involving apps on smartphones make it possible to place bets almost anywhere, day or night. These technologies, as well as industry innovations such as sports ‘in-play’ betting and sophisticated game design produce games have become faster and more harmful. In this climate males are over four times more likely than women to gamble in a way that risks causing them harm.

There is a social, geographical and economic gradient to the distribution of gambling harms, with those most at risk being people on low incomes, living in areas of higher deprivation and often suffering other forms of exclusion and inequality (Productivity Commission 1999). International research shows an association between a concentration of betting outlets in poorer neighbourhoods which also holds in Britain, where a ‘clustering’ of gambling venues in low-income areas has been noted. For example there are 81 bookmakers in the London borough of Newham but only 56 in Wandsworth which is similar in size but considerably more affluent. This pattern is also found in online gambling, where losses impact poorer groups living in deprived areas the most (Forrest and McHale 2022).

All of the harms generated through gambling: whether related to health, finance, employment, relationships or crime, can be enduring. This means that, even when - or if - individuals manage to desist from problematic gambling, its legacy in terms of, for example, family breakdown, debt, a criminal record or bankruptcy may follow them, as well as those in their social networks, over time.
References


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