Supporting older people experiencing gambling-related harm: Insights from practitioners

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Outline

1. Gambling in the UK

2. Overview of our research

3. Findings
   1. Scoping review
   2. Interviews with key informants
   3. Interviews with practitioners

4. Limitations and conclusions
1. Gambling in the UK
**Legislation**

Gambling policy has changed dramatically in the UK since the 20th Century

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
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<tbody>
<tr>
<td>1906 – 1959</td>
<td>Gambling in Britain was partially prohibited</td>
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<tr>
<td>1960:</td>
<td>Betting and Gaming Act legalised almost all forms of gambling</td>
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<tr>
<td>1978:</td>
<td>Royal Commission on Gambling concluded that some relaxation of the regulations was warranted</td>
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<tr>
<td>1984:</td>
<td>allowed a number of relaxations on gambling</td>
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<td>1990s:</td>
<td>Era of gambling liberalisation</td>
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<tr>
<td>National Lottery Act 1993:</td>
<td>Made provision for the setting-up of a National Lottery</td>
</tr>
<tr>
<td>Late 1990s:</td>
<td>Regulations further eased in almost all sectors</td>
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<tr>
<td>2001:</td>
<td>Gambling Review Body Report: 176 recommendations designed to simplify the regulation of gambling</td>
</tr>
<tr>
<td>Early 2000s</td>
<td>Gambling became more liberalised, more varied, more accessible</td>
</tr>
<tr>
<td>2002</td>
<td>Department of Culture, Media &amp; Sport report – govt vision</td>
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<tr>
<td>2007</td>
<td>New regulator of gambling was established and <strong>Gambling Act 2005</strong> came fully into force</td>
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<tr>
<td>2017 - present</td>
<td>Govt consultation on gaming machines and social responsibility – recommended maximum £2 stake on FOBTs</td>
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(Orford, 2011)
Industry statistics

- Industry grown from £8.3bn in 2008 to £13.9bn in 2017 (Gambling Commission, 2018a)

![UK Gambling Industry GGY (2008-2016)](image_url)

- Tax revenue = £2.7bn in 2016 (HMRC, 2017)

- Industry expenditure on advertising has reached £1.4bn (Ellson, 2017)
How many older people gamble?

- 47% of adults aged 55+ participated in gambling in 2017
- 16% of adults aged 55+ participated in online gambling in 2017

Popular gambling activities include:

The National Lottery®  27%

18%

10.9%

10.7%

(Gambling Commission, 2018b)
Types of gambling-related harm
(Langham et al., 2016)
At-risk gambling

- More than 2 million people in the UK are either problem gamblers or at risk of addiction (Conolly et al., 2017; Davies, 2017)

- 5.1% of respondents to the Gambling Commission survey were classified as at-risk gamblers (Gambling Commission, 2018b)

- 1.1% of 55+ year olds are at-risk gamblers (Gambling Commission, 2018b)
Problem gambling

• Defined as “gambling to a degree that compromises, disrupts or damages family, personal or recreational pursuits” (Sproston et al., 2000).

• Approximately **430,000 adults** are problem gamblers in the U.K. (Conolly et al., 2017)

• **0.5%** of 55-64 year olds and **0.2%** of people aged 65+ are problem gamblers in the U.K.

• Calls for problem gambling to be considered as a **public health issue** (Nature, 2018; The Lancet, 2017, Welsh Government, 2018)
Cost of problem gambling

Problem gambling estimated at costing the U.K. between £260m and £1.16bn per year:

- Primary care (mental health) services (£10m - £40m)
- Secondary mental health services (£30m - £110m)
- Hospital inpatient services (£140m - £610m)
- Unemployment benefit and lost labour tax receipts (£40m - £160m)
- Statutory homelessness applications (£10m - £60m)
- Incarcerations (£40m - £190m)

(Thorley, Stirling & Huynh, 2016)
Gambling & vulnerable people

Our statutory duties are to:
- Permit gambling subject to reasonable consistency with the licensing objectives which are to:
  – keep crime out of gambling
  – ensure that gambling is conducted fairly and openly
  – to protect children and other vulnerable people from being harmed or exploited by gambling
- Advise national and local government on the impact of gambling and its regulation
- Secure the maximum return to good causes from the National Lottery subject to probity and protection of player interests.

- “vulnerable people” not defined within the 2005 Gambling Act

- Regulator does “assume that this group includes people who gamble more than they want to, people who gamble beyond their means and people who may not be able to make informed or balanced decisions about gambling due to, for example, mental health, a learning disability or substance misuse relating to alcohol or drugs”
People who may have an increased vulnerability or risk to gambling-related harm

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Socio-economic</th>
<th>Poor judgement/impairment</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth</td>
<td>Unemployed</td>
<td>Low educational attainment</td>
<td>Poor mental health</td>
</tr>
<tr>
<td>Older people</td>
<td>Low income</td>
<td>Low IQ</td>
<td>Substance abuse/misuse</td>
</tr>
<tr>
<td>Women</td>
<td>Deprived areas</td>
<td>Under influence alcohol/drugs</td>
<td>Problem gamblers</td>
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<tr>
<td>Ethnic groups</td>
<td>Financial difficulties/debt</td>
<td>Learning disabilities</td>
<td>Personality traits</td>
</tr>
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<td></td>
<td>Homeless</td>
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<td></td>
<td>Immigrants</td>
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<td></td>
<td>Prisoners/probation</td>
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Wardle et al. (2015)
Older people and gambling (1)

Gambling may be brought to the attention of adult social care and/or their social work/safeguarding services:

1. **People with care and support needs** experiencing gambling-related harm
2. **Alleged cases of abuse or neglect** towards such adults as a result of the gambling habits of carers, paid or professional care providers, neighbours, acquaintances and friends, online contacts, or those in positions of trust.

- Under the **Care Act 2014** local authorities are responsible for promoting well-being
- Local authorities are also responsible for safeguarding with other agencies
- **Mental Capacity Act 2005**
  - do adults at risk have the mental capacity to participate in gambling?
  - best interest decisions required?
Older people and gambling (2)

Potential risks from own gambling:

UK retirees using ‘pension freedoms’ for alcohol and gambling

MPs receive evidence some pensioners are using new liberties to squander savings

Some British retirees are using their “pension freedoms” to fund alcohol and gambling binges before falling back on the government for help, MPs have been told.

Changes to pension rules introduced in 2015 by then chancellor George Osborne gave people over the age of 55 the liberty to spend their pension savings as they wished. Before the changes, retirees were restricted on how they spent their pension cash, with most required to buy a guaranteed annual income.

Potential risks from other people’s gambling behaviour:

Woman who robbed care homes to fund gambling addiction is jailed

BBC News (2018)

Gambling addict stole nearly £5,000 from autistic pensioner under his care

Liverpool Echo (2016)
2. Overview of our research

Aims:

1. Improve the **understanding** of gambling-related harm for adults with health and social care needs

2. Examine what key informants **know** about harmful gambling among adults with health and social care needs and their **understanding** of the risks to vulnerable adults arising from their own or others’ gambling participation.

3. Examine what practitioners **know** about harmful gambling among adults with health and social care needs, their **understanding** of the risks to vulnerable adults arising from their own or others’ gambling participation and their **management** of cases of gambling-related harm.
Methodology

Three phases:

1. Scoping review
2. Interviews with key informants
3. Interviews with practitioners

65 pieces of literature
Telephone/faceto-face interviews conducted with 23 key informants
Telephone/faceto-face interviews conducted with 21 practitioners
Phase 1: Scoping review findings

The nature of gambling-related harms for adults at risk: a review

Stephanie Bramley, Caroline Norrie and Jill Manthorpe

Social Care Workforce Research Unit

<table>
<thead>
<tr>
<th>65 pieces of literature</th>
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<tbody>
<tr>
<td>- Acquired brain injury/intellectual difficulty</td>
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<td>- Learning disability/difficulty</td>
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<tr>
<td>- Other disabilities</td>
</tr>
<tr>
<td>- People experiencing homelessness</td>
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<tr>
<td>- Older people</td>
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<tr>
<td>- Mental health</td>
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<tr>
<td>- Risk of harm, abuse, neglect, exploitation and coercion</td>
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Phase 1: Scoping review findings (2)

Older people

- **Evidence** that older people take part in gambling and may be at-risk gamblers (Lichtenberg, Martin and Anderson, 2009)

- **Evidence** from professionals working with older people about the potential appeal of gambling (Bjelde, Chromy and Pankow, 2008)

- **Evidence** about the risk factors associated with older people's gambling (Parekh and Morano, 2009)

- **Evidence** that gambling may be viewed as a positive leisure activity by older people and care/support professionals (Parekh and Morano, 2009)

- **Evidence** about reasons for gambling (Stansbury, Beecher, Schumacher, Martin and Clute, 2015) – for entertainment, to win money. Although concerns that some older people may not be aware of the potential risks associated with gambling.
Phase 1: Scoping review findings (3)

Older people

- **Evidence** from the UK suggesting that older female gamblers may gambling to fill voids, for emotional escape but they could be at risk of over spending (Pattinson & Parke, 2016)

- **Evidence** from the UK about the potential impact of gambling for older people’s families (Brazier, Frumkin, Litster and Ward, 2009)

**Themes within literature:**

1. Risk factors (e.g. financial vulnerability, life events)
2. Gambling can be part of the range of social activities offered to older people
3. Gambling may be participated in by carers
4. Legal frameworks
Phase 2: Interviews with key informants

23 key informants interviewed including GPs, nurses, employees of gambling charities, social work lecturer, trainer, employees of debt organisations, autism charity employee, head injury charity worker.

Data analysed using Thematic Analysis organised into 4 themes:

1. Gambling-related harm as a public health problem

2. Uncertainties about the nature and prevalence of gambling-related harm

3. The hidden nature of gambling-related harm

4. Professional activities around harm minimisation
Phase 2: Key findings

Theme 1: Gambling-related harm as a public health problem
- Loneliness
- Gambling with benefit/pension payments
- Harms include depression and financial difficulties
- **But** gambling can be a positive activity
- Shared responsibility
- Duty of care

Theme 2: Uncertainties about the nature and prevalence of gambling-related harm
- Who is vulnerable?
- Lack of data
Phase 2: Key findings

Theme 3: The hidden nature of gambling-related harm
- Lack of discussions with clients about gambling
- Few overt signs of gambling problems

Theme 4: Professional activities around harm minimisation
- Spotting cases of GRH
- Raise public awareness of GRH
- More knowledge of gambling-management tools (e.g. self-exclusion)
- More signposting
Phase 2: Findings relating to older people

Appeal of gambling participation:

“he used to go to the betting shop…. it got him out of the house, he would see people in the betting shop, which would make it into a social activity” (Occupational Therapist)

“if they go into a betting shop and get a smiling face from someone, and they don’t see anyone else, then they might well go back because they’re going to get a smiling face and maybe a few coffees as well” (Older People’s Charity Employee)

Risks of experiencing gambling-related harm:

“bereavement, loss of employment through retirement … loss of their status in society … feeling depressed because they’re lonely, isolated” (Psychiatrist)
Phase 2: Findings relating to older people

May be necessary to provide support to older people who gamble:

“every day he (client) wanted to go into a betting shop and spend £5 and bet, and we had an interesting conversation in the office because what we couldn’t do was…tell him that he couldn’t do it, obviously. The guy still had capacity … and the worry was that actually if things got worse for him, that could well extend to spending £50 or £100” (Older People Charity Employee)

Capacity assessments:

“I've never heard of anyone doing a capacity assessment in relation to gambling, but it would be an interesting question; does this person have the capacity to make an informed decision? It would be an interesting one and, presumably, if it shows they don't, you have to make a best interest decision, and then would you decide it's in somebody's best interests to gamble?” (Social Work Lecturer)
Phase 3: Interviews with practitioners

21 practitioners working within social work, safeguarding, charities and gambling support services

Data analysed using Thematic Analysis and organised into 4 themes:

1. Concerns about the pervasiveness of gambling in everyday life and its appeal to adults with care and support needs

2. Lack of knowledge of the complexities surrounding gambling and gambling-related harm

3. Uncertainties of how to support adults with care and support needs experiencing gambling-related harm

4. Desire for professional development activities
Phase 3: Findings relating to older people

Availability and accessibility of online/mobile gambling:

- “I think more and more, older people, especially with social isolation are, you know, you’ve got your phone, you can have a quick bet. Then we may find in the future that more and more people have got that mobile phone and use that as, as something to do when they are isolated” (Senior Social Worker 3)

- Able to gamble even when they were no longer physically able to visit gambling environments
Phase 3: Findings relating to older people

Potential lack of understanding of the risks associated with gambling:

“she didn’t really know whether she was winning or losing I don’t think half the time, she just didn’t understand, yeah so she was kind of gambling for the thrill of it, she must of known whether she was winning or losing but she didn’t kind of really recognise the damage that she was doing” (Mental Health Outreach Worker, Gambling Support Charity)

Potential for financial abuse:

“She’s under such stress though, she quite understandably crying for help. So I think it was partly that, but she said she was suffering from stress and just, she just couldn’t resist” (Social Worker 5)

“so allegedly this chap, they both had mental health problems. He was exploiting her financially and interfering with prescribed medications” (Social Worker 7)
Support for individuals to make ‘Unwise decisions’:

“it’s their choice at the end of the day and it’s trying to support them with that choice to offer payment plans, managed bank accounts…in some ways it’s easier when the person doesn’t have capacity” (Social Worker 2)

‘Best interests’ route to support individuals:

“if he didn’t have capacity it would be a very different issue. I mean, obviously we could go down the best interests route…I mean Court of Protection money management, would also be an option and then with a package of care to enable him to maybe partake in low level sort of activities…so he’s not excluded from his hobby, maybe supported to do occasional gambling with carers…but with a limited amount of money” (Senior Social Worker 1)
Limitations

• Experiences and views of adults with care and support needs affected by gambling-related harms not collected (although a service user & carer advisory group consulted).

• Risk of sample bias – volunteers particularly interested.

• Risk of partial or inaccurate recall.

• NB This was an exploratory study – the first on the subject in the UK.
Conclusions

• Older people may experience gambling-related harm either from their own or other people’s gambling habits

• Older people may find it difficult to discuss their gambling participation and difficult to access gambling support services

• Concerns that some older people may not understand the potential risks associated with gambling participation

• Some practitioners are unsure how to identify and manage cases of gambling-related harm; possibly easier to manage cases when the person lacked capacity as they could refer to legislation.

• More training and professional development needed for practitioners to raise awareness of gambling-related harm, gambling management tools and gambling support services.
Publications


Bramley, S., Norrie, C & Manthorpe, J. (under review - b). The nature of gambling-related harm for adults with health and social care needs: An exploratory study of the views of key informants
Selected references


Orford, J. (2011). An Unsafe bet? The dangerous rise of gambling and the debate we should be having. West Sussex, John Wiley & Sons Ltd.


Thanks for listening!
(& thanks to study participants and funders)

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