

Betting, Gaming, Lotteries and Amusements (Amendment) Bill - Call for evidence and views : Advice NI Response

1. Advice NI is a membership organisation, with over 70 members across Northern Ireland, including the former Citizens Advice Bureaus. We run projects specifically to assist the vulnerable in our society. Projects include helplines: on the issues of Welfare Reform, EUSS, personal and business debt and tax. From April 2019 – March 2020, Advice NI dealt with 540,983 enquiries, mostly related to social security issues.
2. From April 2019- Jan 2020 we have dealt with 29 cases where the reason for debt was stated as Gambling. Across these 29 cases, the total debt dealt with was £270,736.69 across 131 debt agreements.
3. From April 2020 – March 2021, 11 cases were opened, with the reason for indebtedness being gambling, and with a total debt of £216,953.67.
4. There are 4 areas of the revised legislation that Advice NI would like to highlight and respond to, re: Gaming Machines, Societies' Lotteries, Industry Levy & Code of Practice. Advice NI believes these measures to be sufficiently strong, appropriate and socially responsible.
5. Gaming Machines: Advice NI believes that current, existing regulations on gaming machines do not provide adequate protection for people in Northern Ireland.
6. Advice NI agrees with the amendment, and believes it is appropriate to allocate the responsibility of preventing under-age gambling to those that operate gaming machines.
7. There should be strengthened regulation of the gambling industry, in particular in terms of the online grooming of children to engage in gambling and in relation to the link between gambling and suicide. This revision proactively protects under-18s from playing gaming machines, which could lead to addictive behaviour:
8. 'Given the increasing overall prevalence of adolescent gambling, it is imperative that paediatricians appreciate that gambling problems can also afflict adolescents. There is a clear link between problem gambling in adolescence and pathologic gambling in adulthood.'¹
9. Advice NI strongly supports the underpinning of gambling law in N.I. by formal objectives and values that are central to G.B. gambling law; in particular, the 3rd licensing objective, in Section 1 of the 2005 Act:
*'Protecting children and other vulnerable people from being harmed or exploited by gambling'*².
10. The response to the 2020 Gambling consultation showed that, overall, there is a strong level of support for introducing specific measures to protect children. Just over three quarters (76%) of respondents agree that specific measures should be introduced³.

¹ <https://pubmed.ncbi.nlm.nih.gov/16915003/>

² <https://www.legislation.gov.uk/ukpga/2005/19/section/1>

³ <https://www.communities-ni.gov.uk/sites/default/files/consultations/communities/dfc-consultation-regulation-gambling-survey-report.pdf>

11. **Societies' Lotteries:** This amendment facilitates fundraising by charities, as oppose to a promotion of 'gambling'. Advice NI welcomes the removal of the £1 cap re: societies' lotteries.
12. Charities and fundraisers should be allowed the freedom to set the price on their lottery tickets, which boosts their fundraising capacity.
13. In terms of implementation, Advice NI supports the response of NICVA, who stated in their draft response to this consultation:
14. 'While we appreciate that the Minister has already used her powers to permit Societies to sell their lottery tickets online from 7 September 2021 there has been no date set for further regulations to increase the caps on ticket sales and prizes that we are aware of. Secondary legislation should be implemented to change these caps before April 2022 otherwise a future Minister may not see the need for this to happen.'⁴
15. **Industry Levy:** It is encouraging to see legislation that generates monies through the gambling operators. The gambling operators should take some responsibility to address the very real need of those who become addicted to gambling. As illustrated above, across 29 Advice NI cases in the span of 9 months, the total debt dealt with was **£270,736.69** across 131 debt agreements.
16. Certain organisations subject to the levy will have considerably higher profits than others (e.g. bookmakers higher than bingo halls etc). Could the levy be % of profits, on a tiered approach based on income levels?
17. Advice NI Case Study:

Client is single, age 25, working full time and living with family.

They approached the debt service for help as they were very concerned about the effect their gambling debt could have on their employment.

A family member already paid off 15k of the clients gambling debt.

The client had a further £19k of debt outstanding; they owed £10k to family and friends, and £9k in credit card, payday loan and overdraft debt, all accrued due to gambling. The client was extremely anxious about their situation when they approached the debt service, mainly because they were worried they would lose their job if they couldn't find a solution. Our Debt adviser offered to refer the client to a counselling service for additional support, but the client felt well supported by their own family unit.

Client was guided through all the debt relief and support options available to them, and felt a debt management plan (DMP) was the most appropriate solution; our debt service made a referral to Payplan, who set up and managed his DMP.

The client felt a huge sense of relief, they were able to manage their debt repayments and concentrate on moving forward with their life and career.
18. The above case study underpins the positive view Advice NI has of an Industry Levy, whereby gambling organisations help to fund addiction services/projects through the

⁴ <https://www.nicva.org/article/nicvas-draft-response-to-the-betting-gaming-lotteries-and-amusements-amendment-bill>

department. At the same time, it illustrates the practical support Advice NI's debt team provides, not just to the individual, but also the wider family unit.

19. In our response to the All Party Group, on Reducing Harm Related to Gambling, Advice NI stated:

‘Advice NI strongly suggest due consideration be given to providing additional funding to consumer, advice and gambling support organisations that seek to prevent and address debt and addiction problems. This could involve a well-funded, effective treatment programme including debt/ money management coaching and CBT therapies, potentially funded by a levy on the gambling industry.’

20. When the 2020 Gambling consultation asked if the Northern Ireland gambling industry should help fund research, education & treatment of problem gamblers: ‘Almost all respondents from organisations and individuals (99% and 97% respectively) agreed that the Northern Ireland gambling industry should help fund research, education and treatment of problem gamblers.’⁵

21. Code of Practice: Advice NI welcomes the strengthening of existing regulatory protections for operators, consumers and specifically young people and those vulnerable to gambling harm: particularly ‘180A (2) (b) protecting persons under the age of 18 and other vulnerable persons from being harmed or exploited by gambling, and (c) making assistance available to persons who are or may be affected by problems related to gambling.’

22. While some measures already exist to protect under 18s, such as prohibiting them from placing bets, a greater onus needed to be placed on the operators, so that they have a legal responsibility to ensure the vulnerable are not exploited by gambling.

23. Advice NI supports Minister Hargey’s requirements within the Code, which include:

- Ban on the use of credit cards in gambling transactions;
- Ban on the practice of reverse withdrawals and the location of ATMs in gambling establishments;
- Further protections for children and young people including age verification standards.
- Compliance with Code of Practice a condition of the licence⁶

24. Therefore, Advice NI is keen to see the above Code of Practice implemented.

Contact:

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⁵ <https://www.communities-ni.gov.uk/sites/default/files/consultations/communities/dfc-consultation-regulation-gambling-survey-report.pdf>

⁶ <https://www.northernireland.gov.uk/news/hargey-steps-underway-make-gambling-safer>

