

Let's Talk

Police
Mutual

Gambling

February 2024

Gambling comes in many shapes and forms, from betting on the horse racing to entering the National Lottery. While gambling can be fun, there are downsides. These include financial implications, like running up large debts, damaging your chances of borrowing money or even securing a mortgage in the future. Gambling can also lead to mental health, sleep and relationship problems.

Gambling is a popular activity in the UK, most of which can be done very simply, online, using your smartphone or tablet. For many people gambling gives feelings of excitement, which then leads them to want to feel this again and therefore gamble more. It is very easy to get addicted and quickly get into debt.

If offering online gambling, an operator will have a link to their Gambling Commission licence on their website. If an operator does not have a Commission licence, they are acting illegally by offering gambling to consumers in Great Britain. The Gambling Commission have put operator guidance in place to protect consumers, including affordability checks. Operators are expected to have checks and controls in place to keep consumers safe and this includes stepping in when a consumer begins showing risks of gambling harm and checking that a consumer can afford their gambling activity. Read more about how the gambling commission are making gambling safer [here](#).



Ways to keep yourself safe when gambling

If it's getting too much? Talk to someone – there are a number of gambling support groups available if you feel your gambling is getting out of control or too much. See the organisations that can help section at the end of this guide.

Ask yourself why you are gambling – think carefully about your motivations to gamble, is it to try and escape debt or to make money? Gambling shouldn't be seen as the answer to improving your personal finances. If you have concerns about money, speak to someone.

Monitor how often you're gambling online – websites must give you access to historic account activity. This means you can see exactly when, how much and what you've been gambling on over time and make well-informed choices about what to do next.

Keep track of how much time you've spent gambling – with a reality check, you can set alerts to pop up on screen, which help you to monitor the time spent gambling either online or on gaming machines in a betting shop.

Limit how much you can spend – if you're concerned about how much money you're gambling, you can set a limit on how much you spend online and on gaming machines in a betting shop. For more details on how to do this click [here](#).

Give yourself a timeout – during a timeout, you can block yourself from gambling online for a set amount of time, of up to 6 weeks. For more details on how to do this click [here](#).

Blocking gambling adverts online – you can limit the amount of adverts you are seeing on social media. For more details on how to do this click [here](#).

If you need a longer break? You can self-exclude from gambling firms for a minimum of 6 months

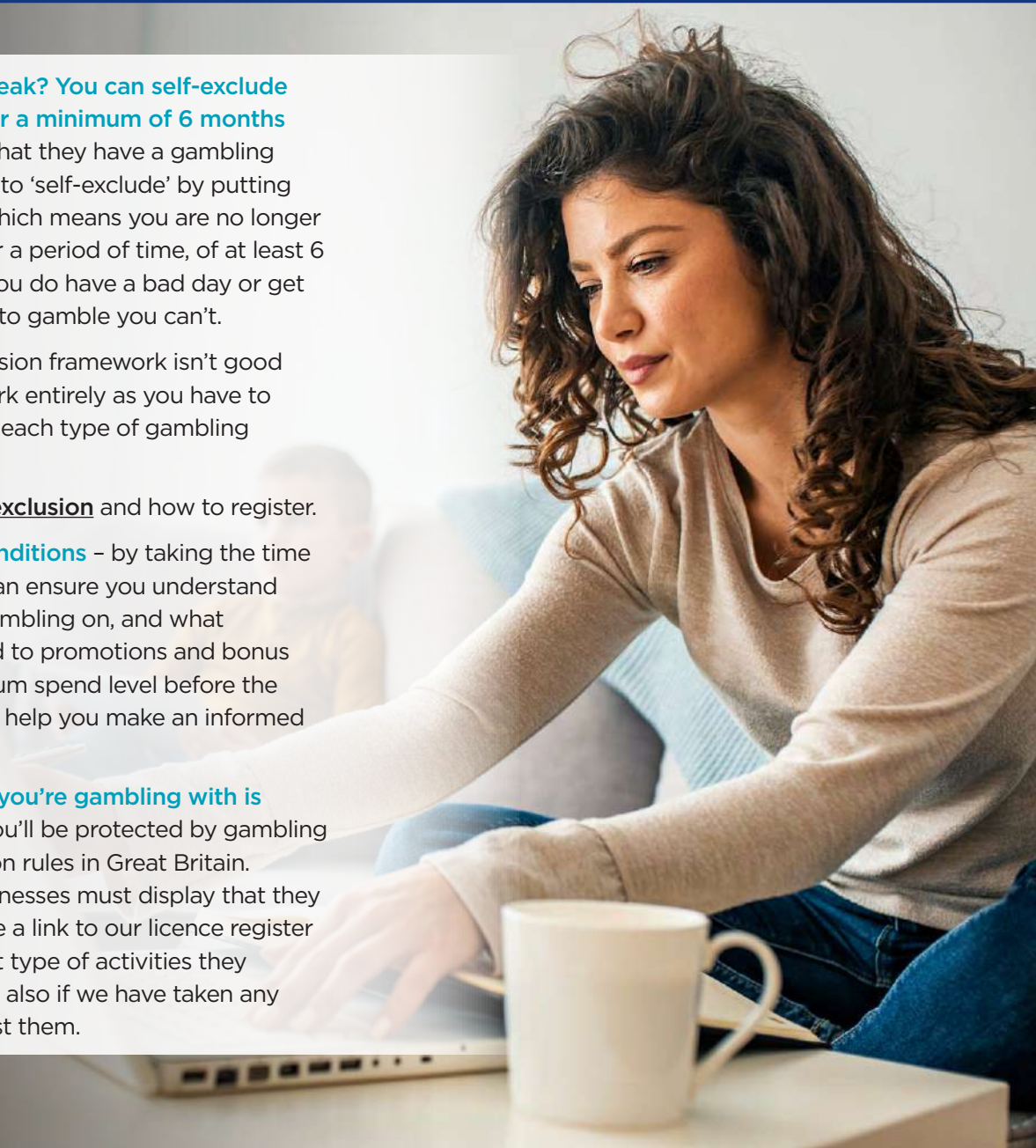
- those who are aware that they have a gambling problem, have the right to 'self-exclude' by putting yourself on a register, which means you are no longer permitted to gamble for a period of time, of at least 6 months. This means if you do have a bad day or get drunk and are tempted to gamble you can't.

Many feel this self-exclusion framework isn't good enough and doesn't work entirely as you have to register separately with each type of gambling provider.

Read more about [Self-exclusion](#) and how to register.

Read the terms and conditions – by taking the time to read the T&Cs, you can ensure you understand exactly what you are gambling on, and what restrictions are attached to promotions and bonus offers (such as a minimum spend level before the bonus is paid) – this will help you make an informed decision.

Make sure the website you're gambling with is licensed - this means you'll be protected by gambling and consumer protection rules in Great Britain. Licensed gambling businesses must display that they are licensed and provide a link to our licence register where you can see what type of activities they are allowed to offer and also if we have taken any regulatory action against them.





Gambling problems

Gambling can lead to problem debt. Worrying about money can be extremely stressful and may lead to mental health conditions.

Is your gambling causing a problem for you or others around you? The following signs may indicate a problem:

- spending more money and time on gambling than you can afford
- finding it hard to manage or stop your gambling
- having arguments with family or friends about money and gambling
- losing interest in usual activities or hobbies like going out with friends or spending time with family
- always thinking or talking about gambling
- lying about your gambling or hiding it from other people
- chasing losses or gambling to get out of financial trouble
- gambling until all of your money is gone
- borrowing money, selling possessions or not paying bills in order to pay for gambling
- needing to gamble with larger amounts of money or for a longer time to get the same feeling of excitement or buzz
- using gambling as a way to deal with other problems or emotions in your life
- neglecting work, school, family, personal needs or household responsibilities because of gambling
- feeling anxious, worried, guilty, depressed or irritable. Extreme emotions or mood swings
- having difficulty sleeping
- having suicidal thoughts

If you answered yes to any of these questions, gambling could be a problem. If you're not sure how your gambling is affecting you at this stage, complete a self-assessment [here](#).

According to the Royal College of Psychiatrists, problem gamblers are more likely than others to suffer from low self-esteem, develop stress-related disorders, to become anxious, have poor sleep and appetite, to develop a substance misuse problem and suffer from depression. Also, people with mental health problems have a higher than average risk of engaging in problem gambling while unwell.

Although a lot of people gamble to escape feelings of depression or other mental health problems, gambling can actually make these conditions worse.

If you gamble a lot yourself, you may have found the 'high' of anticipating 'the big win' to be extremely exciting, perhaps better than the feelings you experience taking part in any other activity. You may also have found the devastation of losing to be a massive low, leading to feelings of despair.

Feelings of loss and despair following a gambling spree can lead to greater desires to gamble



straight away in order to try and get back on a 'high'. However, by continuing to gamble, any negative feelings will only get worse.

It is important to speak to professionals if you are worried about the impact of gambling on your mental health. Speak to your GP initially, they may then refer you to specialist services. If you are concerned about your gambling, call the National Gambling Helpline, details can be found in the how to get help section below.

With other addictions, such as drugs or alcohol, there is a limit to how much a person's body can take before they need medical intervention. Gambling is not like that, and often a downward spiral can continue unchecked for a long time. Especially if large amounts of debt are involved, it can seem as though there is no other option. It is therefore important to get help quickly.

If you have self-harmed or had suicidal thoughts or feelings, it is really important to seek professional help as soon as possible.

You can speak to your GP or find NHS support, or you call a specialist organisation, details are given in the how to get help section below.



Relationships

Having a gambling problem can also have a devastating impact on your relationships with other people.

If all of your time and attention is taken up with gambling, friends and family may feel like you don't care about them anymore. Lying, breaking promises and constantly missing important events can mean your loved ones lose trust in your relationships, and this is very hard to repair. Your loved ones may also start to feel guilty about the situation, especially if they do not realise that you are gambling, as they may think that they are doing something to drive you away.

Problem gambling in a family can also have an effect on children. The impact of stress within the family unit and potential loss of relationship with a parent can have lasting consequences.

Once a problem gambler seeks help and enters recovery there can be an opportunity to

re-establish relationships. Rebuilding trust can be a difficult task but relationships can heal once the gambler enters recovery. Breaking an addiction is a very difficult process. Recovery takes time, hard work and commitment.

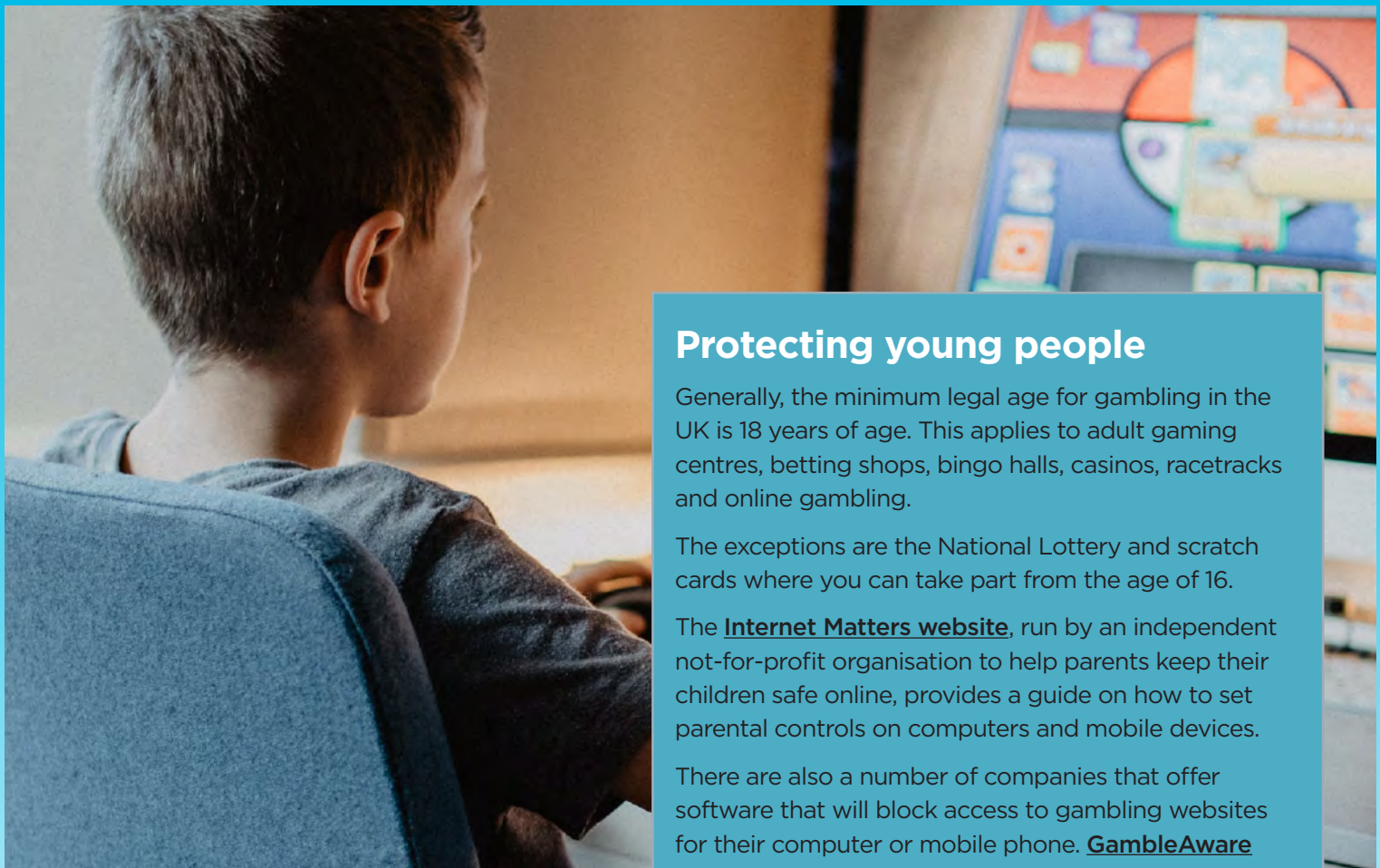


If you are concerned that your relationship with a problem gambler is becoming extremely unhealthy or even violent, it is important to seek help for yourself. Likewise if you feel your children are impacted in an unhealthy way it is important to take action.

If you are concerned about someone's gambling, it's important to try to understand what they are going through.

If someone feels they are understood, they are more likely to talk openly and honestly, which will allow you to develop and negotiate a plan together.

Click [here](#) for more details on helping a problem gambler.



Protecting young people

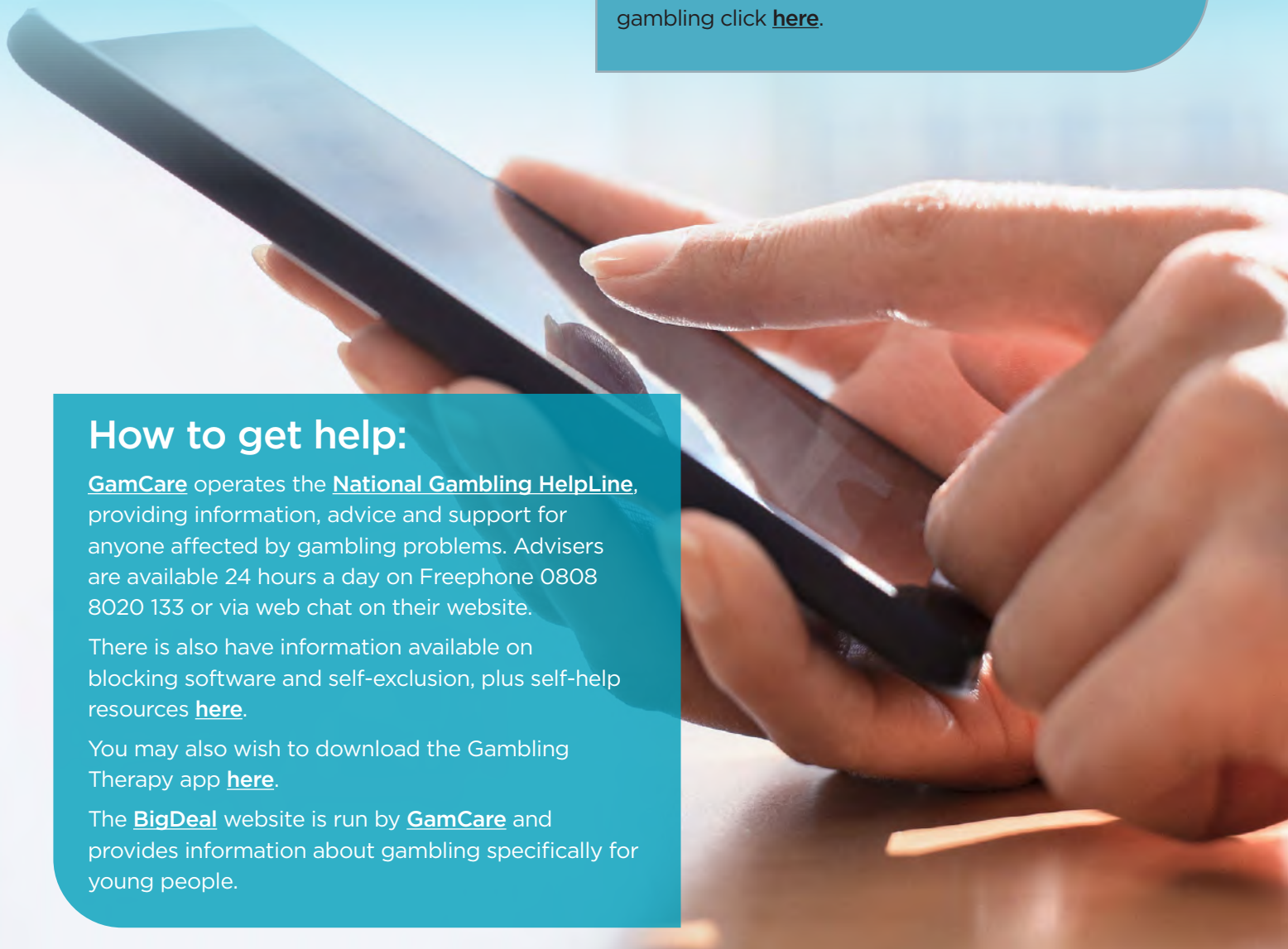
Generally, the minimum legal age for gambling in the UK is 18 years of age. This applies to adult gaming centres, betting shops, bingo halls, casinos, racetracks and online gambling.

The exceptions are the National Lottery and scratch cards where you can take part from the age of 16.

The [Internet Matters website](#), run by an independent not-for-profit organisation to help parents keep their children safe online, provides a guide on how to set parental controls on computers and mobile devices.

There are also a number of companies that offer software that will block access to gambling websites for their computer or mobile phone. [GambleAware](#) provides information about this software.

For information on how to talk to your child about gambling click [here](#).



How to get help:

[GamCare](#) operates the [National Gambling HelpLine](#), providing information, advice and support for anyone affected by gambling problems. Advisers are available 24 hours a day on Freephone 0808 8020 133 or via web chat on their website.

There is also have information available on blocking software and self-exclusion, plus self-help resources [here](#).

You may also wish to download the Gambling Therapy app [here](#).

The [BigDeal](#) website is run by [GamCare](#) and provides information about gambling specifically for young people.

Samaritans: 116 123 (24-hours)

Campaign Against Living Miserably (CALM)

For men aged 15-35

Mind: 0300 123 3393

(Mon-Fri, 9am-6pm)

The Mental Health Foundation

YoungMinds: Parents' helpline

0808 802 5544

(Mon-Fri, 9.30am-4pm)

National Domestic Violence Helpline:

0808 2000 247 (24 hours)

Relate: 0300 100 1234

This list of problem gambling organisations can also help you find a service that is right for you.

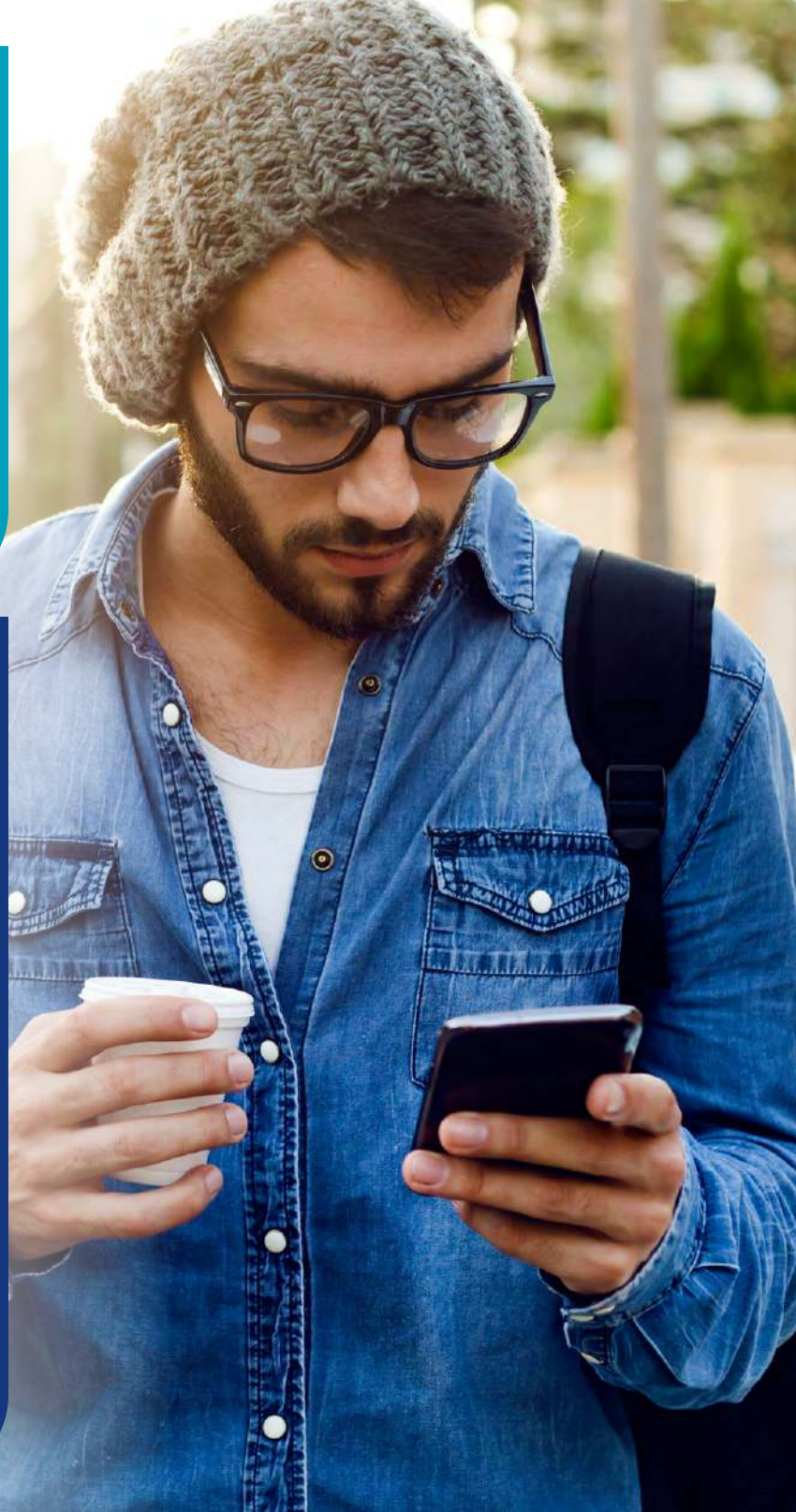
Police Mutual are here to help. We want to break down the stigma surrounding debt and get people talking about money.

If you would like to talk to someone about debt, there are many organisations that can help.

We've teamed up with **PayPlan***, one of the UK's leading free debt advice providers, who offer free and confidential advice to anyone in serious financial difficulties.

They're able to advise you on a range of debt solutions suited to your individual circumstances, helping to protect you and your family with a sustainable way to manage your debt.

To get free and confidential help to combat your debt, call **PayPlan*** on 0800 197 8433. If you don't want to talk on the phone contact them online.



**Police
Mutual**

For more information about the products and services available from Police Mutual:

Call us 01543 441630

Visit policemutual.co.uk

We're open from

9am - 5pm Mon - Fri

*PayPlan is a trading name of Totemic Limited. Totemic Limited is a limited company registered in England, Company Number: 2789854. Registered Office: Kempton House, Dysart Road, PO Box 9562, Grantham, NG31 0EA. Totemic Limited is authorised and regulated by the Financial Conduct Authority. Financial Conduct Authority Number: 681263.

Police Mutual is a trading style of The Royal London Mutual Insurance Society Limited. The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. Registered in England and Wales number 99064. Registered Office: 80 Fenchurch Street, London, EC3M 4BY. For your security all calls are recorded and may be monitored.