

# Draft Revised Lambeth Local Plan

## Evidence on A2 Uses, Betting Shops and Payday Loan Shops in Lambeth

October 2018

## Table of Contents

1. Introduction.....	3
2. Sources of data.....	3
3. A2 uses in Lambeth.....	4
4. Betting shops and payday loan shops .....	12
5. Impact of betting shops on town centres and health and wellbeing .....	18
6. Impact of payday loan shops on town centres and health and wellbeing .....	19
Appendix 1: Gambling - Key points from Public Health (July 2018) .....	20

## 1. Introduction

- 1.1 This document provides a summary of evidence on A2 uses, betting shops and payday loan shops in Lambeth, to inform the Draft Revised Lambeth Local Plan October 2018. It also summarises evidence on the impact of betting shops and payday loan shops on town centres and health and well-being.
- 1.2 The Lambeth Local Plan 2015 introduced a new policy (ED9) to manage the proportion and concentration of ground floor A2 uses in town centres. 'A2 uses' are defined in the Town and Country Planning (Use Classes) Order 1987 (as amended) as 'financial and professional services', which mainly includes banks, building societies, estate and employment agencies and professional services.
- 1.3 The rationale for the new Local Plan policy was to manage the number of betting shops, pawnbrokers and money shops/payday loan shops, because too many in one area could lead to negative impacts on the vitality and viability of a town centre, discourage other investors and affect the quality of life of those living nearby. The concern was that this could result in the perception that a centre's retail offer was weak and that the centre was in decline.
- 1.4 At the time the policy was drafted, betting shops and payday loan shops fell within the A2 use class. However, an amendment to the Use Classes Order in 2015 removed these two uses from the A2 use class. They are now *sui generis* uses, which means they do not fall within a particular use class. This means that planning permission is now always required for change of use from another use to a betting shop or payday loan shop. Pawnbrokers and money shops that do not provide payday loans remain in A2 use.
- 1.5 In addition, an amendment to the Town and Country Planning (General Permitted Development) (England) Order in 2015 created new permitted development rights for change of use from any other A class use (A1 shops, A3 restaurants/cafes, A4 drinking establishments and A5 hot food take-aways) to A2. This means that other A class uses can automatically become A2 uses without applying for planning permission, and with no requirement for prior approval or prior notification. Therefore local planning authorities no longer have control over this type of change of use, and hence have no control over the creation of most new A2 uses.

## 2. Sources of data

- 2.1 Data has been collated for ground floor units in Lambeth town centres. The main sources of data are:
  - Experian Goad data - Lambeth commissions this data annually for the six largest town centres in the borough. The data provides a full list of the occupants of ground floor units across each town centre surveyed and includes information on use class and vacancy.

*Table 1 - Release dates of the Lambeth's most recent Goad data sets*

Hierarchy	Centre	Release Date
Major	Brixton	01/06/2018
	Streatham	01/06/2018
District	Clapham	01/11/2017
	Stockwell	01/01/2018
	Vauxhall	01/06/2018
	West Norwood	01/07/2018
CAZ Frontage	Waterloo	01/05/2018

- In house survey data - data for Herne Hill district centre was obtained via a town centre survey undertaken at the end of November 2016.
- GLA's 2016 Town Centre Health Check (working draft) – this presents aggregated Goad data on the number of units in each use class within major and district town centres.
- Business rates data held by the Council - this dataset provides contains information on all premises paying business rates across the Lambeth, correct at December 2016.
- The Lambeth.org.uk website - a business directory that provides information about high-street businesses across the borough. Whilst less reliable than the other sources, it provides a good basis for cross-checking to ascertain the current use at the stated addresses.

2.2 The data presented below provides the best estimate of the current position based on data collated from these sources.

### 3. A2 uses in Lambeth

- 3.1 With the removal of betting shops and payday loan shops from the A2 use class, there are significantly fewer remaining A2 uses in Lambeth than was the case when Local Plan policy ED9 was first drafted. The total number across Lambeth is now estimated at 265. The majority of these are estate agents, solicitors, banks and building societies. The largest single category of A2 use is estate agents (126 units or 48% of the total).
- 3.2 Most of Lambeth's A2 uses are located within the two major town centres, Brixton and Streatham. Together these two centres account for over third (35%) of all A2 units in the borough. District centres account for 28% of all A2 uses, with the highest numbers in Clapham and West Norwood. Local centres account for a fifth of the total. Kennington Cross is the local centre with the most A2 uses at 11. All other local centres have 5 or fewer, with most having only one.
- 3.3 The average proportion of A2 uses in the six largest town centres is estimated to be 8.7 per cent of all ground floor units per centre, ranging from under 4 per cent in Stockwell to almost 11 per cent in Streatham.

In all cases this is well below the policy threshold of 15 per cent of ground floor units in any single centre, as outlined in the Draft Revised Lambeth Local Plan October 2018.

- 3.4 Pawnbrokers remain within the A2 use class. There are fewer than 10 pawnbrokers across the whole borough.

*Table 2 - A2 use count and proportions in town centres across Lambeth*

Centre		A2 units	All Units	A2 proportion (%)
<b>Brixton</b>	<b>Major centre</b>	<b>32</b>	514	<b>6.2</b>
	Outside of PSA	20		3.9
	PSA	12		2.3
<b>Streatham</b>	<b>Major centre</b>	<b>59</b>	548	<b>10.8</b>
	Outside of PSA	30		5.4
	PSA	29		5.4
<b>Clapham</b>	<b>District centre</b>	<b>32</b>	300	<b>10.7</b>
	Outside of PSA	20		6.7
	PSA	12		4.0
<b>Stockwell</b>	<b>District centre</b>	<b>2</b>	56	<b>3.6</b>
	Outside of PSA	1		1.8
	PSA	1		1.8
<b>Vauxhall</b>	<b>District centre</b>	<b>6</b>	67	<b>9.0</b>
<b>West Norwood</b>	<b>District centre</b>	<b>24</b>	305	<b>7.9</b>
	Outside of PSA	11		3.6
	PSA	13		4.3

\*PSA = Primary Shopping Area

*Table 3 - A2 Count within across Lambeth town centres hierarchy*

Hierarchy	A2 Units	Proportion of all units (%)
Major Centres	91	34.3
District Centres	75	28.3
CAZ Frontage	7	2.6
Local Centres	52	19.6
Outside	40	15.1
Grand Total	265	100.0

Figure 1: A2 Locations and proportions across Lambeth

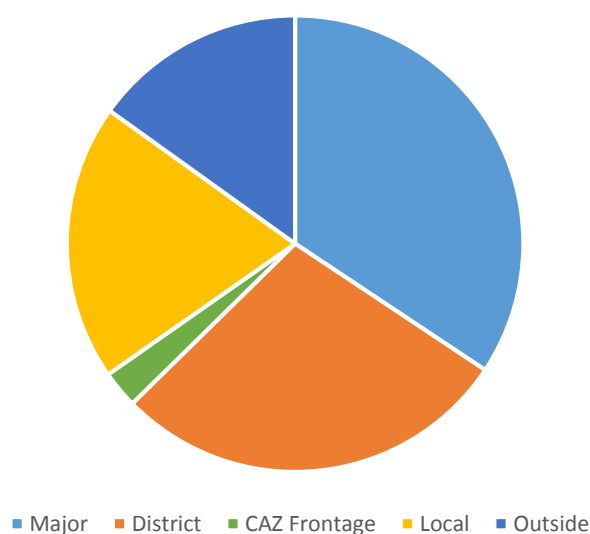


Table 4 - Count of A2 units across the borough

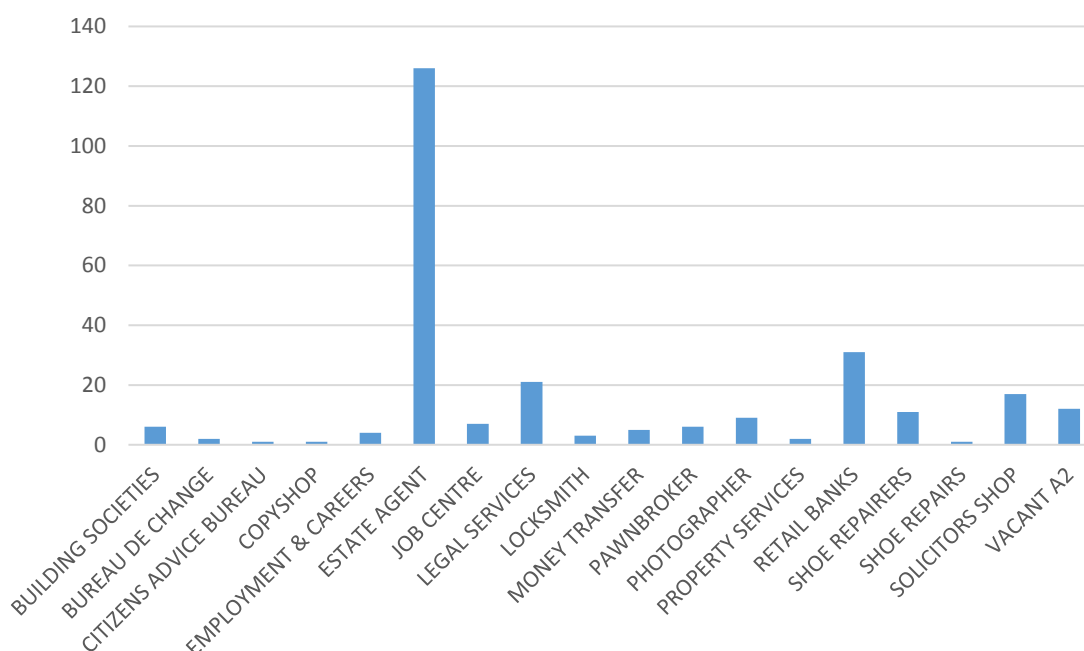
Location		A2 Count
<i>Major centres</i>		
<b>Brixton</b>	<b>MCB</b>	<b>32</b>
	MCB non PSA	20
	MCBPSA	12
<b>Streatham</b>	<b>MCB</b>	<b>59</b>
	MCB non PSA	30
	MCBPSA	29
<i>District centres (Goad)</i>		
<b>Clapham</b>	<b>DCB</b>	<b>32</b>
	DCB non PSA	20
	DCBPSA	12
<b>Stockwell</b>	<b>DCB</b>	<b>2</b>
	DCB non PSA	1
	DCBPSA	1
<b>Vauxhall</b>	<b>DCB</b>	<b>6</b>
<b>West Norwood</b>	<b>DCB</b>	<b>24</b>
	DCB non PSA	11
	DCBPSA	13
<i>Other district centres</i>		
<b>Camberwell</b>	<b>DCB</b>	<b>1</b>
<b>Crystal Palace</b>	<b>DCB</b>	<b>4</b>
	DCB non PSA	0
	DCPSA	4
<b>Herne Hill</b>	<b>DCB</b>	<b>6</b>
<i>Lower Marsh/ The Cut Central Activities Zone Frontage</i>		
<b>CAZ Frontage</b>	<b>CAZ</b>	<b>7</b>
	CAZ non PSA	1

	CAZPSA	6
<i>Local centres</i>		
Abbeville Road		5
Acre Lane		5
Brixton Hill/New Park Road		1
Brixton Hill/St Saviours		3
Brixton Road		1
Clapham South		2
Gipsy Road/Gipsy Hill		2
Kennington Cross		11
Kennington Park Road/Kennington Road		2
Kennington Road		2
Landor Road		1
Loughborough Junction		1
Loughborough Road		1
Norwood High Street/Chapel Road		1
Oval (Brixton Road)		2
Oval (Clapham Road)		2
Rosendale Road/Idmiston Road		1
South Lambeth Road		1
Streatham Common		2
Streatham High Road/Greyhound Lane		4
Tulse Hill/Brixton Water Lane		1
Wilcox Road		1
	SUBTOTAL	<b>52</b>
	<b>Outside Centres</b>	<b>40</b>
	<b>Grand Total</b>	<b>265</b>

Notes:

<b>Abbreviation</b>	<b>Term</b>
MCB	Major Centre Boundary
DCB	District Centre Boundary
PSA	Primary Shopping Area
CAZ	Central Activities Zone

**Figure 2: All A2 uses within Lambeth by type of use**



**Table 5 - Change in Number of A2 uses in Lambeth (source: GLA TCHC 2017 – Experian Goad Data)**

Centre	2007	2012	2016	Net Change 07-16
Brixton	23	30	32	+9
Streatham	52	52	54	+2
Clapham High Street	23	32	31	+8
Stockwell	2	2	1	-1
West Norwood/ Tulse Hill	No Data	22	21	Unknown
Lower Marsh/ The Cut	No Data	3	4	Unknown
Vauxhall	No Data	No Data	4	Unknown
Lavender Hill/ Queenstown Rd	2	0	0	-2

3.5 Looking at estate agents only, the highest number is in Streatham (26) followed by Clapham (18) and West Norwood (11). As a proportion of all A2 units in a single centre, estate agents are highest in Vauxhall and Clapham. Local centres with the highest number of estate agents are Kennington Cross (8) and Abbeville Road (5).



*Table 6 - Estate agents as a proportion of A2 uses, by centre*

Centre		Estate Agents	All A2 units	EA Proportion (%)
Major centre	Brixton	6	34	17.6
	Streatham	26	59	44.1
District centre	Clapham	18	32	56.3
	Stockwell	0	2	0.0
	Vauxhall	5	6	83.3
	West Norwood	11	24	45.8
<b>SUBTOTAL</b>		<b>66</b>		

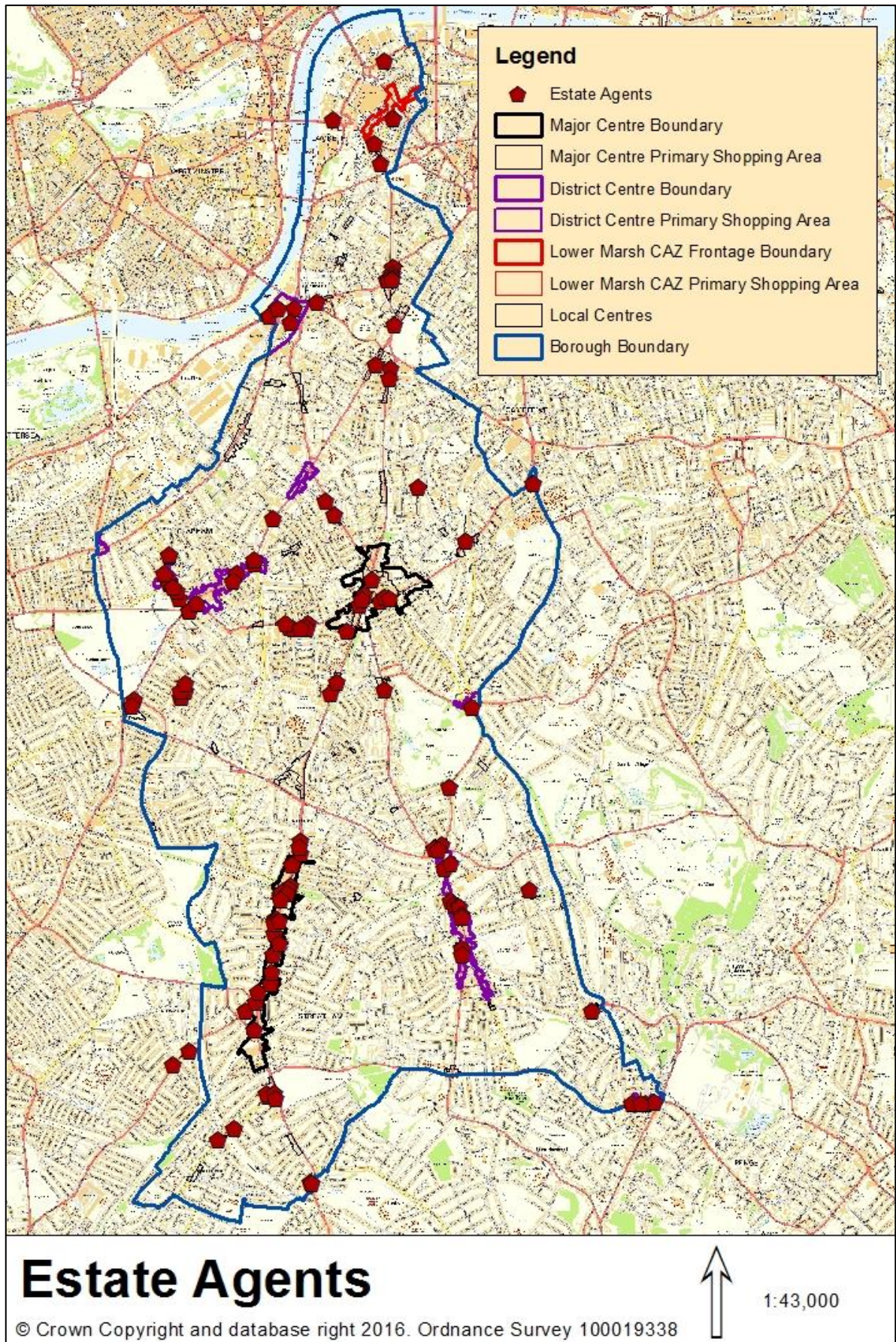
*Table 7 - Location of other estate agents in Lambeth*

Location		Count
<b>District Centres</b>	Camberwell	1
	Crystal Palace	4
	Herne Hill	1
	<b>SUBTOTAL</b>	<b>6</b>
<b>CAZ</b>	CAZ Frontage	<b>1</b>
<b>Local Centres</b>	Abbeville Road	5
	Acre Lane	4
	Brixton Hill/St Saviours	2
	Clapham South	2
	Gipsy Road/Gipsy Hill	1
	Kennington Cross	8
	Kennington Park Road/Kennington Road	1
	Kennington Road	1
	Loughborough Junction	1
	Loughborough Road	1
	Oval (Brixton Road)	2
	Oval (Clapham Road)	1
	Rosendale Road/Idmiston Road	1
	Streatham Common	2
	Streatham High Road/Greyhound Lane	4
Tulse Hill/Brixton Water Lane	1	
<b>SUBTOTAL</b>	<b>37</b>	
<b>Outside a town centre</b>		<b>16</b>
<b>TOTAL</b>		<b>60</b>

Table 8 - Change in number of estate agents in Lambeth 2007–2016 (source: GLA TCHC 2017 – Experian Goad Data)

<b>Centre</b>	<b>2007</b>	<b>2012</b>	<b>2016</b>	<b>Net Change 07-16</b>
Brixton	6	5	6	0
Streatham	24	20	22	-2
Clapham High Street	11	18	17	+6
Stockwell	1	1	0	-1
West Norwood/ Tulse Hill	No Data	10	10	Unknown
Lower Marsh/ The Cut	No Data	0	1	Unknown
Vauxhall	No Data	No Data	3	Unknown

Map 1: Distribution of Estate Agents in Lambeth



#### 4. Betting shops and payday loan shops

- 4.1 There are an estimated 55 betting shops/bookmakers in the borough and an estimated 5 payday loan shops (60 units in total). 35 per cent of these 60 units are located in Brixton and Streatham major town centres (this includes all of the 5 payday loan shops). 22 percent (of all betting shops) are in district centres and 31 per cent (of all betting shops) are in local centres. There is no more than one per local centre, apart from the Wandsworth Road local centre which has two. Betting shops as a proportion of all ground floor units is highest in Stockwell district centre, at almost four per cent.

Table 6: Breakdown of betting shops/payday loan shops across Lambeth

<b><i>Sui generis</i> use</b>	<b>Count</b>
Bookmakers	55
Payday Loans/Cheque Cashing	5
<b>Grand Total</b>	<b>60</b>

Table 7: Location of new *sui generis* uses

<b>Use</b>	<b>Location</b>	<b>Count</b>
Bookmakers	Major centres	16
	District Centres	12
	CAZ Frontage	4
	Local Centres	17
	Outside	6
	<b>TOTAL</b>	<b>55</b>
Payday Loans/Cheque Cashing	Major centres	5
	District Centres	0
	CAZ Frontage	0
	Local Centres	0
	Outside	0
	<b>TOTAL</b>	<b>5</b>
<b>Grand Total</b>		<b>60</b>

Figure 3: Breakdown of betting shop and payday loan shop locations across Lambeth

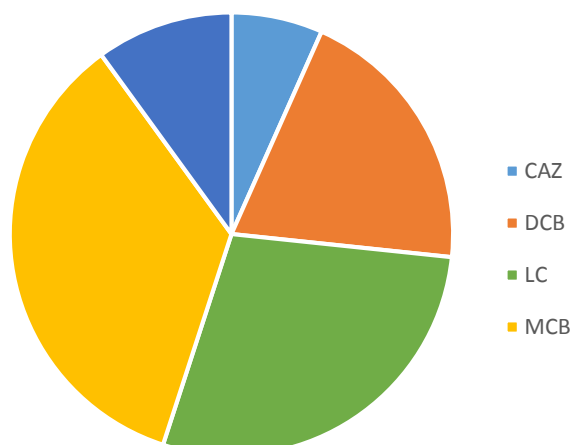


Table 8: Breakdown and proportion of betting and payday loan shops by town centre (six Goad data centres)

Centre		New SG units	All units	SG proportion (%)
<b>Brixton</b>	<b>Major centre</b>	<b>9</b>	<b>514</b>	<b>1.8</b>
	Non PSA	6		1.2
	PSA	3		0.6
<b>Streatham</b>	<b>Major centre</b>	<b>12</b>	<b>548</b>	<b>2.2</b>
	Non PSA	4		0.7
	PSA	8		1.5
<b>Clapham</b>	<b>District centre</b>	<b>3</b>	<b>300</b>	<b>1.0</b>
	Non PSA	0		0
	PSA	3		1.0
<b>Stockwell</b>	<b>District centre</b>	<b>2</b>	<b>56</b>	<b>3.6</b>
	Non PSA	1		1.8
	PSA	1		1.8
<b>Vauxhall</b>	<b>District centre</b>	<b>0</b>	<b>67</b>	<b>0.0</b>
	Non PSA	0		0.0
	PSA	0		0.0
<b>West Norwood</b>	<b>District centre</b>	<b>5</b>	<b>305</b>	<b>1.6</b>
	Non PSA	3		1.0
	PSA	2		0.6
<b>SUBTOTAL</b>		<b>31</b>		

Table 9: Other betting shops in Lambeth

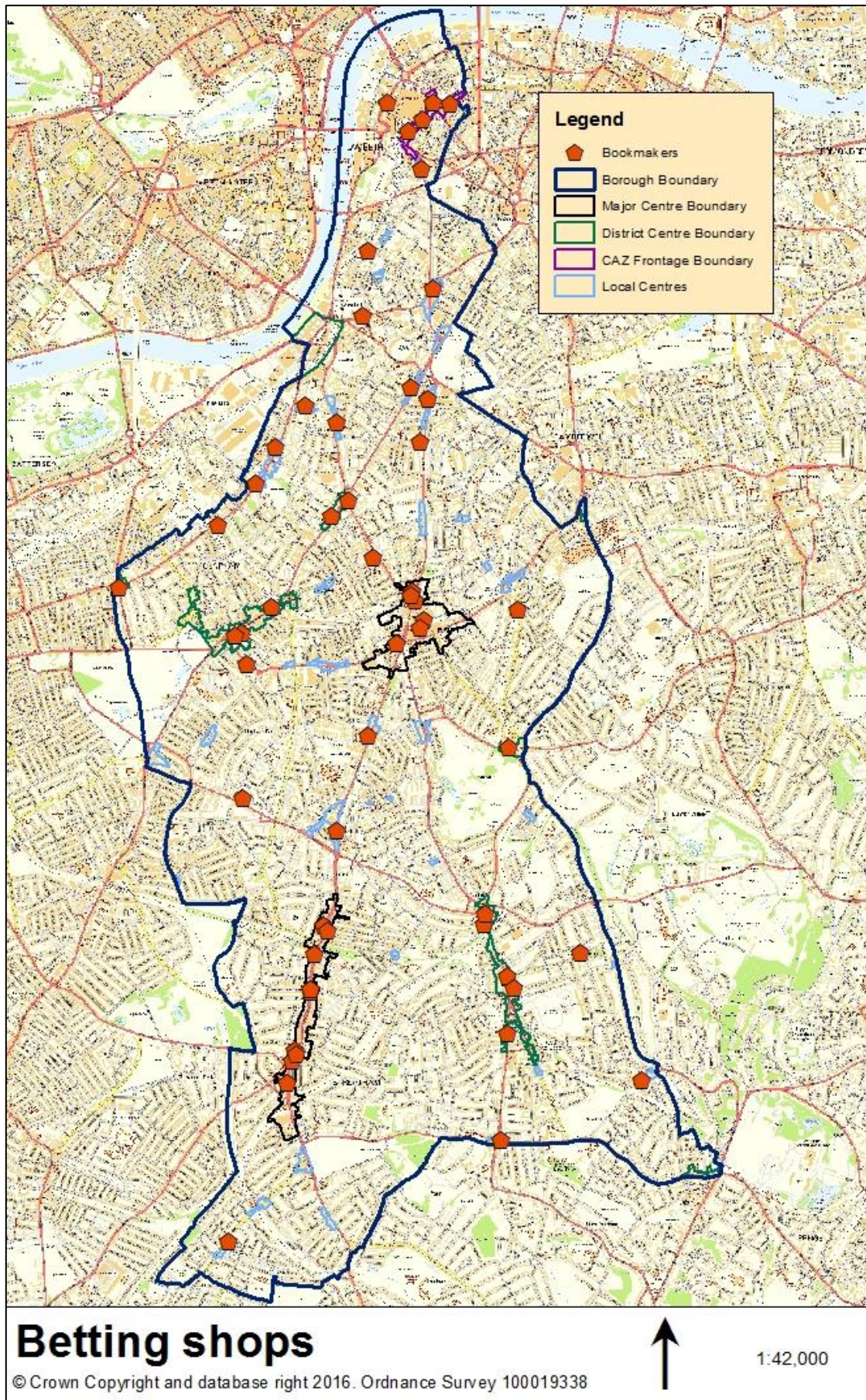
Location			New SG count
District Centre	Camberwell	Centre	0
	Crystal Palace	Centre	0
	Herne Hill	Non Primary Shopping Area	1
	Lavender Hill	Non Primary Shopping Area	1
Central Activities Zone Frontage		Non Primary Shopping Area	2
		Primary Shopping Area	2
		<b>SUBTOTAL</b>	<b>4</b>
Local Centre	Black Prince Road		1
	Brixton Hill/New Park Road		1
	Brixton Hill/St Saviours		1
	Crown Point		1
	Gipsy Road/Gipsy Hill		1
	Kennington Cross Local Centre		1
	Kennington Lane		1
	Kennington Road		1
	Oval (Brixton Road)		1
	Oval (Clapham Road)		1
	Poynders Road		1
	Rosendale Road/Idmiston Road		1
	South Lambeth Road		1
	Streatham Vale		1
	Wandsworth Road		2
	Wilcox Road		1
<b>SUBTOTAL</b>		<b>17</b>	
Outside			<b>6</b>
<b>Grand Total</b>			<b>60</b>

Table 10: Breakdown and location of betting and payday loan shops

Location		<i>Sui generis</i> use		Count
<b>Major Centre</b>	<b>Brixton</b>	Non PSA	Bookmakers	3
			Payday Loans/Cheque Cashing	3
		PSA	Bookmakers	3
		<b>TOTAL</b>		
	<b>Streatham</b>	Non PSA	Bookmakers	3
			Payday Loans/Cheque Cashing	1
		PSA	Bookmakers	7
			Payday Loans/Cheque Cashing	1
	<b>TOTAL</b>			<b>12</b>
	<b>District Centre</b>	<b>Clapham</b>	PSA	Bookmakers
<b>TOTAL</b>			<b>3</b>	
<b>Herne Hill</b>		Non PSA	Bookmakers	1
		<b>TOTAL</b>		
<b>Lavender Hill</b>		Non PSA	Bookmakers	1
		<b>TOTAL</b>		
<b>Stockwell</b>		Non PSA	Bookmakers	1
		PSA	Bookmakers	1
		<b>TOTAL</b>		
<b>West Norwood</b>		Non PSA	Bookmakers	3
		PSA	Bookmakers	2
		<b>TOTAL</b>		
<b>Central Activities Zone</b>		Non PSA	Bookmakers	2
	PSA	Bookmakers	2	
	<b>TOTAL</b>			<b>4</b>
<b>Local Centre</b>	ALL	Bookmakers	17	
	<b>TOTAL</b>			<b>17</b>
<b>Outside</b>		Bookmakers	6	
	<b>TOTAL</b>			<b>6</b>

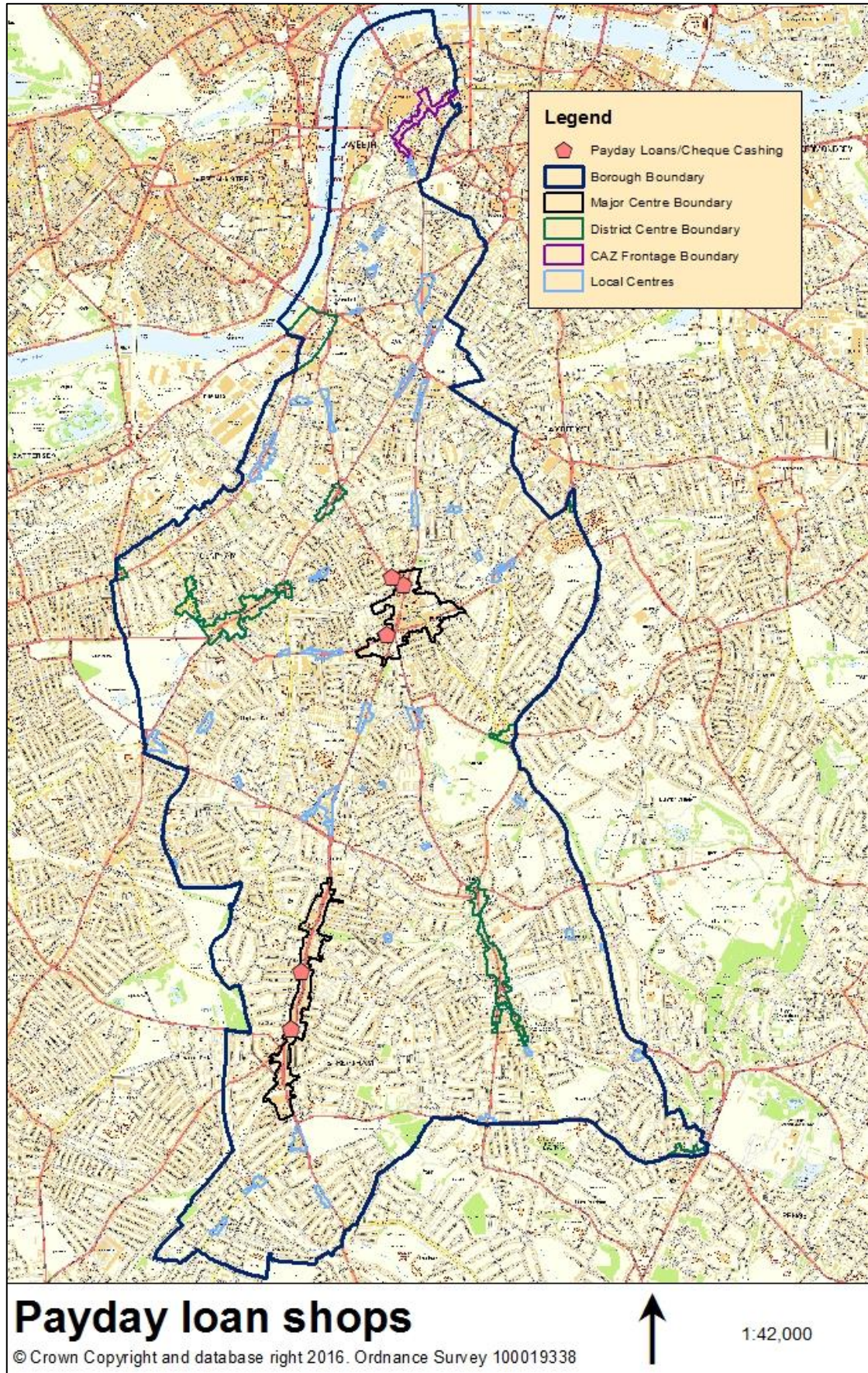
Note: PSA = Primary Shopping Area

Map 2: Distribution of bookmakers in Lambeth





Map 3: Distribution of Payday Loan Shops in Lambeth



## 5. Impact of betting shops on town centres and health and wellbeing

- 5.1 A betting shop is where the primary activity on the premises is betting services. These betting services include a range of activities, including over the counter betting (primarily on horse and dog racing and sports) and the use of fixed odds electronic machines (FOBTs). Legally, only four FOBTs are allowed in each betting shop.
- 5.2 The NHS Health Survey for England 2012<sup>1</sup> found that of the people surveyed 68% of men and 61% of women had participated in gambling activity in the last 12 months, with men being more likely than women to do so. 3% of the adults surveyed had played Fixed Odds Betting Terminals.

### Health and Wellbeing

- 5.3 The Royal Society of Public Health has undertaken a research project on 'Health on the High Street<sup>2</sup>' and has assessed a range of businesses for their impacts on health. The research concludes that the health impacts of problem gambling can be severe. It identifies the following key issues:

- Addiction to gambling is classified as a psychological disorder which can lead to loss of money and the preoccupation with gambling to the detriment of other relationships and activities.
- Hiding gambling-associated debt is common amongst problem gamblers and can lead to guilt, stress and worry.
- Problem gambling rates are highest in those living in the most deprived areas and those who are unemployed. Young males aged 16-24 are most likely to be problem gamblers, as are individuals with an Asian/Asian British ethnic origin.
- Gambling addiction is linked to other conditions including depression, alcoholism, obsessive compulsive behaviours and substance abuse.
- Evidence suggests that increasing the availability and accessibility to gambling does increase the number of regular and problem gamblers in an area.

### Town Centres

- 5.4 As well as an impact on health and wellbeing, the clustering of betting shops can have an impact on the vitality and viability of town centres. Research by the London Assembly<sup>3</sup> in 2013 found that a growing concentration of these uses, along with pawnbrokers and fast food takeaways, has reduced diversity in the high street which has an impact on footfall as fewer people are attracted to the high street. 'Low quality' units can reduce the overall value of the high street which then dissuades other businesses from opening. The research also found that a clustering of betting shops can increase the rents in town centres.

---

<sup>1</sup> [NHS Health Survey for England- 2012](#)

<sup>2</sup> [Royal Society for Public Health: Health on the High Street](#)

<sup>3</sup> [London Assembly: Open for Business, Empty shops on London's high streets 2013](#)

5.5 Research by Landman Economics in 2015<sup>1</sup> on the economic impacts of FOBTs has found that for every additional £1 billion spent on FOBTs, an estimated 4,500 jobs are created in the betting sector. However, at the same time consumer spending on other goods and services falls by £1 billion, which reduces employment in other industries by around 21,000.

5.6 The research suggests that restricting FOBTs could help increase UK employment because consumer spending would be diverted to other areas of the economy which are more conducive to employment growth.

## 6. Impact of payday loan shops on town centres and health and wellbeing

6.1 Payday loan shops provide high-interest, short-term loans for people needing money until they receive their next wage.

### Health and Wellbeing

6.2 The Royal Society of Public Health<sup>2</sup> undertook research on 'Health on the High Street' and assessed a range of businesses for their impacts on health. It found that an increase in presence of payday loan shops on high streets is problematic when an increasing number of individuals and families are finding themselves in financial difficulty. It also found that:

- There is a clear link between severe debt and poor mental health and that half of those with debt also have a mental health problem.
- Severe debt has also implications for increased domestic violence, food poverty, fuel poverty, increased suicide risks and strains on family relationships.
- People most likely to use payday loans are those who struggle on low incomes, low levels of savings and a lack of financial education. A report from the Office of Fair Trading identified that 60% of people taking out payday loans as 'vulnerable', with the most vulnerable groups including unemployed, single parents and older people.

### Town centres

6.3 The clustering of payday loan shops can also have negative impacts on the vitality and viability of town centres as a whole. Research by the London Assembly<sup>3</sup> in 2013 showed that a growing concentration of these uses, along with betting shops, pawnbrokers and fast food takeaways, has reduced diversity in the high street which has an impact on footfall as fewer people are attracted to the high street. 'Low quality' units can reduce the overall value of the high street which then dissuades other businesses from opening.

---

<sup>1</sup> [The economic impact of fixed odds betting terminals: 2015 update](#)

<sup>2</sup> [Royal Society for Public Health: Health on the High Street](#)

<sup>3</sup> [London Assembly: Open for Business, Empty shops on London's high streets 2013](#)

## Appendix 1: Gambling - Key points from Public Health (July 2018)

Based on national prevalence data collected as part of the Health Survey for England (2016)<sup>1</sup>, and applied to the population of Lambeth:

- 154,855 adults aged 16 or over in Lambeth spent money on at least one gambling activity in 2016.
- Excluding those who played only national lottery draws, 116,141 people had gambled in 2016.
- More men than women gamble (61.2% of men nationally compared to 51.3% of women)
- Nationally, 6.2% of adults used slot machines in 2016, equivalent to over 17,000 adults in Lambeth (see table 1).
- Some betting activities have higher use than others. Nationally, 9.2% of adults bet on horse races in 2016 (excluding online betting), equivalent to 25,440 adults in Lambeth (see table 2). By comparison, 2.1% of adults in England (equivalent to 5,807 adults in Lambeth) bet on dog races in 2016.
- There are considerable differences in gambling rates by age group, nationally, with highest rates among adults aged 16-24 and 25-34 (see tables 3 and 4). For example, 10.2% of adults aged 25-34 years (equivalent to 9,385 25-34 year olds in Lambeth) had used a slot machine in 2016 compared to 2.0% of adults aged 65-74 years (equivalent to 296 adults aged 65-74 years).

### Attitudes to Gambling

Findings from the report 'Gambling participation in 2017: behaviour, awareness and attitudes'<sup>2</sup> found that, nationally, attitudes towards gambling were more negative in 2017 than in the previous year with 33% of respondents reporting that gambling is fair and can be trusted and 41% thinking that gambling is associated with criminal activity. Theft and fraud were the crimes people associated most with gambling. In addition, 80% of people reported feeling that there are too many opportunities for gambling nowadays and 71% reported that gambling is dangerous for family life. In contrast however, 64% of respondents thought that people should have the right to gamble whenever they want.

### Problem gambling

Problem gambling is broadly defined as gambling to a degree that compromises, disrupts or damages family, personal or recreational pursuits. In England, the extent of problem gambling is usually measured with either the DSM-IV criteria or the Problem Gambling Severity Index (PGSI)<sup>1</sup>.

- Table 7 shows the proportion of people considered to have problem gambling, by age group. This shows that, although the overall proportion of problem gamblers is 0.7% of the population, there is much variation in this, with males having higher rate of problem gambling at all age groups. Applying these rates to the Lambeth population suggests that there are just under 2,000 adults aged 16 or over who would be considered problem gamblers, with more than half of those

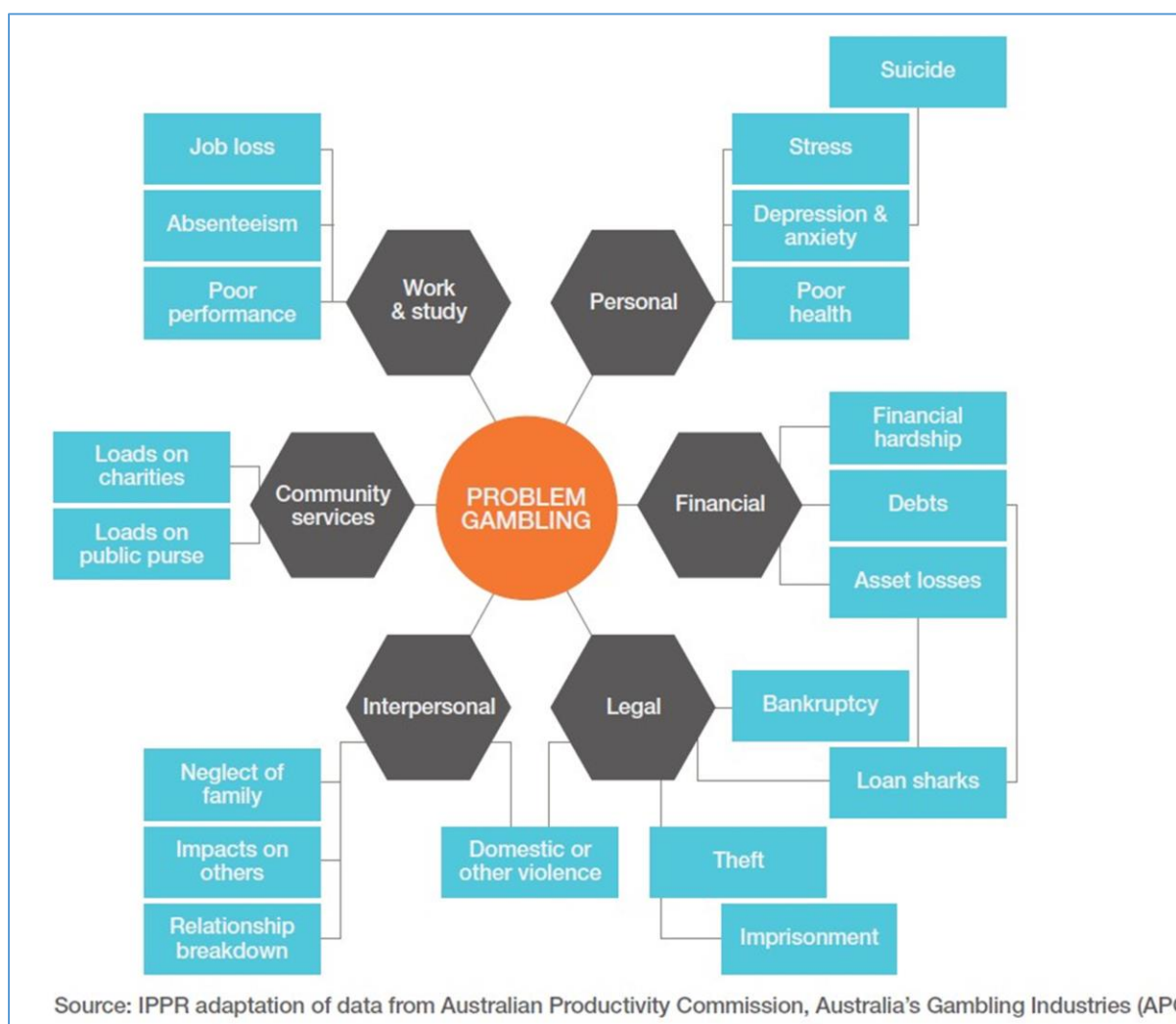
---

<sup>1</sup> Gambling Commission. Participation in gambling and rates of problem gambling – England 2016. Statistical Report. April 2018. <http://www.gamblingcommission.gov.uk/PDF/survey-data/England-Health-Survey-Findings-2016.pdf>

<sup>2</sup> Gambling participation in 2017: behaviour, awareness and attitudes. <https://www.gamblingcommission.gov.uk/PDF/survey-data/Gambling-participation-in-2017-behaviour-awareness-and-attitudes.pdf>

(1,120) being men aged 25-34 years old.

- Men are 5 times more likely than women to be problem gamblers
- Young people more likely to be problem gamblers Younger males are particularly at risk of problem gambling. Nationally, 2.4% of males aged 25-34 were considered to be problem gamblers, compared to 0.1% of women in the same age range.
- There is a higher prevalence of problem gamblers from those with low income
- Certain ethnic groups are more likely to be problem gamblers (Asian/Asian British, Black/Black British)
- Problem gamblers are higher in smokers than non-smokers
- There are higher numbers of problem gamblers amongst heavy drinkers than moderate drinkers<sup>3</sup>



<sup>3</sup> Griffiths M, Wardle H, Orford J, Sproston K, Erens B (2010) 'Gambling, alcohol consumption, cigarette smoking and health: Findings from the 2007 British Gambling Prevalence Survey', *Addiction Research and Theory* 18: 208–223

## Estimated Health Costs of Problem Gambling

By understanding the relative use of problem gamblers compared to the general population, estimates can be made on the local costs incurred. The estimated costs are not excess fiscal costs caused by problem gamblers, instead, they should be taken to illustrative estimates for the excess fiscal costs incurred by people who are problem gamblers, beyond those that are incurred by otherwise members of the public.

### Health Cost: General Medical Services

- Average problem gambler, excess incident of **1.5 GP visits per year** for mental health related consultation (2.4 problem gamblers – 0.9 per person in UK)
- Using the average length of consultation (11.7 minutes) and the average consultation cost per minute (2015/16 prices), the estimated total excess fiscal cost incurred on General Medical Services is **about £114,000 per year in Lambeth**

### Health Cost: Hospital

- Excess inpatient rate for problem gamblers **0.53 inpatient discharges per month**
- Using the cost of finished consulting episodes, the estimated total excess fiscal cost incurred on Hospital admissions is **about £1,890,039 per year in Lambeth**

**Table 1: National prevalence and Lambeth modelled prevalence of selected machine/games gambling activities.<sup>1</sup>**

Machine / Games gambling activity	National Prevalence	Lambeth modelled prevalence
Slot machines	6.2%	17145
Machines in a bookmakers	2.90%	8019
Casino table games (not online)	3.20%	8849
Poker played in pubs or clubs	0.80%	2212

**Table 2: National prevalence and Lambeth modelled prevalence of selected betting activities.<sup>1</sup>**

Betting activity	National Prevalence	Lambeth modelled
Horse races (not online)	9.20%	25440
Dog races (not online)	2.10%	5807
Sports events (not online)	5.10%	14103
Other events (not online)	1.30%	3595

**Table 3: National prevalence (%) of selected machine/games gambling activities, by age group.<sup>1</sup>**

	16-24	25-34	35-44	45-54	55-64	65-74	75+	Total
Slot machines	9.80	10.20	8.40	4.40	3.70	2.00	2.10	6.20
Machines in a bookmakers	6.10	7.00	2.50	1.60	0.90	0.30	0.60	2.90
Casino table games (not	6.70	6.40	2.80	2.10	0.80	1.00	1.30	3.20
Poker played in pubs or clubs	2.30	0.90	1.00	0.40	0.20%	0.50	0.50	0.80

