Local Area Profile

as part of the

Gambling Statement of Principles

2025-2028

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1. Introduction

1.1 Background

The Gambling Act 2005 (the Act) is the primary legislation governing gambling activity in Great Britain. It consolidated and updated previous gambling legislation and, following its full implementation in 2007, brought together the vast majority of commercial gambling into a single regulatory framework. As well as establishing a dedicated national regulator (the Gambling Commission), the Act gave local regulators broad discretion to manage local gambling provision.

The Act has three licensing objectives;

- Preventing gambling from being a source of crime or disorder, being associated with crime or disorder, or being used to support crime
- Ensuring that gambling is conducted in a fair and open way
- Protecting children and other vulnerable persons from being harmed or exploited by gambling

These objectives influence the way the Gambling Commission and licensing authorities perform their functions, and the way gambling businesses carry out their activities.

Under S.349 of the Act, licensing authorities are required to publish a statement of licensing principles, commonly known as a policy statement. This statement, typically valid for a three-year period, sets out the local approach to regulation and ensures operators have sufficient awareness and understanding of the licensing authorities requirements. The Gambling Commission encourages licensing authorities to produce a policy statement reflective of local issues, in order to identify and reduce risk to the licensing objectives. To assist this process, it is recommended that authorities produce a local area profile[1].

1.2 Aims and Limitations

This profile report aims to summarise existing national research relating to gambling related harm and identify potential risks relating to vulnerable groups and/or geographical areas within Stevenage (see section 3.2 of this report for the list of groups). Data from various sources will be utilised to identify these risks, which should be considered throughout the application process. Findings should assist the local authority in meeting the licensing objectives and ensure specific needs of local communities are considered and vulnerable groups are protected.

Where groups have been identified as being ‘at risk’ of gambling related harm, datasets have been sought to explore their prevalence within Stevenage and/or

Hertfordshire. In several areas, data could not be identified, or the data was not available at a local level. As a result, potential risks have not been explored. Where data could be identified, its currency could be questioned (e.g. the Census), or the data was not available at ward level.

2. The National Picture

The Gambling Commission's annual report of the Gambling survey for Great Britain published in July 2024[2] provides an insight into attitudes and gambling behaviours following responses from, a nationally representative sample of 9,804 adults aged 18 and over during the period July 2023 and February 2024. The survey provided the following results:

- 48% of adults (18+) said they had participated in at least one form of gambling in the previous four weeks. This percentage dropped to 27% when those who only participated in lottery draws were excluded. 52% of Male participants were more likely to have participated in any gambling in the past 4 weeks compared to 44% of female participants.
- Overall gambling participation is highest for males aged 45 to 54 years old. However, removing lottery draw only players, shifts the age profile downwards, resulting in males aged 35 to 44 having the highest gambling participation rates.

- The online gambling participation rate (in the past four weeks) was 38%, this falls to 16% when lottery draw only players are removed. This highlights the large proportion of online players that only gamble on lottery draws

- The in-person gambling participation rate (in the past four weeks) was 29%. Excluding lottery draw only players, the participation rate was 18%.

- The most popular gambling activities (in the past four weeks) were lotteries, including National Lottery draws (32%) and other charity lottery draws (16%), Betting (9%) and online instant win games (8%)

- The most popular reason given as to why respondents gambled was 'for the chance to win big money' (86%) 'because it is fun' (70%) and because it was exciting (55%)

- Male participants were more likely to have higher Problem Gambling Severity Index (PGSI) scores than females and those aged between 18 and 34 had a higher PGSI scores than other age groups.

- The proportion of participants with a PGSI score of 8 or more, (people gambling at risky levels) was more than 6 times higher for those who had gambled on online slots, when compared to all people who had gambled in the last 12 months.

There is a significant increase in gambling participation in certain demographic groups, including males (a 47 percent gambling participation rate in 2022, compared to 44 percent in year ending December 2021) and 25 to 34-year-olds (a 44 percent participation rate in 2022, compared to 37 percent in the year ending December 2021).

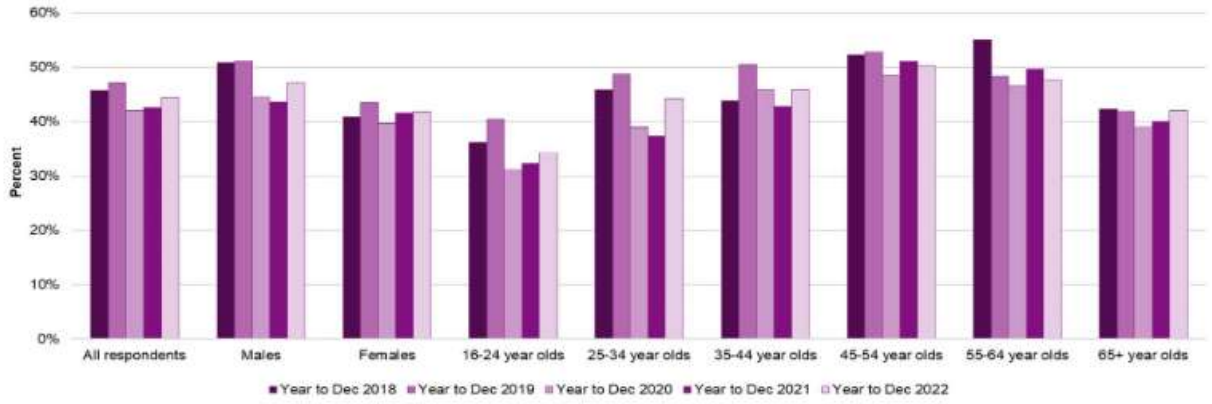


Fig. 1 – Gambling Behaviour 2018-2022 (Gambling Commission)

The Gambling commission reports that in year ending December 2022, 28 percent of adults had gambled in person in the previous four weeks, a significantly higher proportion to that seen in year ending December 2021 (25 percent). However, there is a significant decline from pre-pandemic participation rates (35 percent participation rate in the year ending December 2019).

In the year ending December 2022, participation in many gambling activities have remained stable, compared to the previous year. The most popular gambling activities remained National Lottery draws at 29% followed by other lotteries at 13% and scratch cards at 8%. In the year ending December 2022, National Lottery draws experienced a significant increase in participation compared to the year ending December 2021.

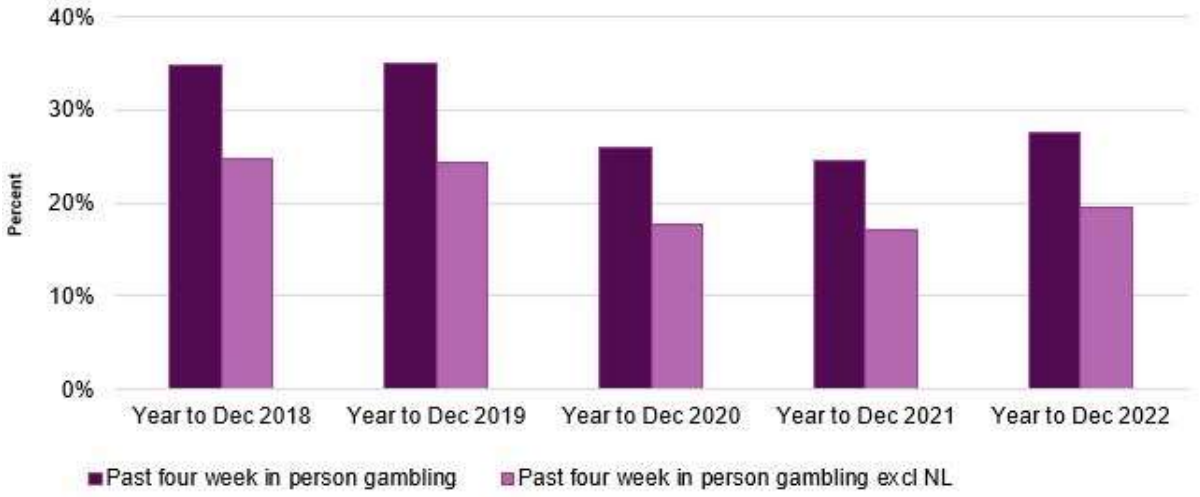


Fig. 2 – Gambling Behaviour 2018-2022 (Gambling Commission)

Overall, in the year ending December 2022, 27 percent of adults had gambled online in the previous four weeks, which is statistically stable since the year ending December 2021, but does show a steady long-term increase over time.[3]

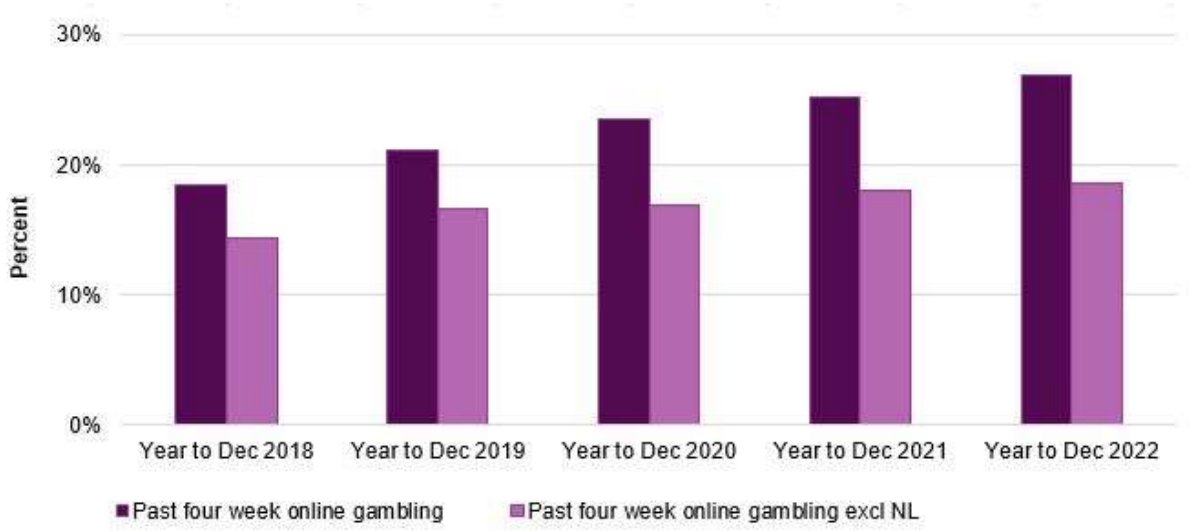


Fig. 3 – Gambling Behaviour 2018-2022 (Gambling Commission)

3. The Local Picture – Stevenage

Stevenage is 1 of 10 districts in the county of Hertfordshire in the East of England, and borders Greater London to the South, Cambridgeshire to the North, Essex to the East and Bedfordshire and Buckinghamshire to the West.

Stevenage is an urban borough covering 25.96sq km, and represents 1.58% of the total land area of the county of Hertfordshire. The borough is made up of 13 wards and has direct borders with the neighbouring districts of North Hertfordshire and East Hertfordshire.

The 2021 Census published by the Office for National Statistics (ONS) puts the population of Stevenage at 89,500 an increase of 6.6% from just under 84,000 in 2011. (44,158 males and 45,337 females).

The mean age of Stevenage residents is 38 years old (40 years in England) based on figures from the 2021 census. In Stevenage, residents aged between 50 and 64 years of age had increased by 2.3% . 8.1%of the population is aged between 65 and 74 years and 2.24% of the population is aged 85 years or over.

The number of occupied households in Stevenage was 36,512 in 2021 with 58.3% of residents owning their own home compared to an average of 63.4% for England. Stevenage had the second largest percentage fall in the proportion of households in the social housing sector (from 28.4% in 2011 to 26.3% in 2021) Despite this decrease Stevenage was the highest (10%) of English local Authority areas for the share of households in the social housing section in 2021[4].

3.1 Gambling Premises

Licensing authorities, as defined in Section 2 of the Act, are responsible for licensing gambling premises[5]. For the purpose of this profile, licences currently in force across the borough have been categorised in two ways; those relating to ‘high risk’ premises and those relating to ‘low risk’ premises.

High risk premises include gaming centres, betting shops, bingo halls and premises with more than two gaming machines and/or machines with higher stakes and pay-outs. Low risk premises include those with two or less low stake gaming machines and unlicensed family entertainment centres.

Nationally, gambling premises tend to be found in more urban areas, town centre locations or around coastal areas. Gambling venues also cluster in certain areas within towns and cities[6]. A report by the University of Bristol in 2021 also found that as of November 2020, 21% of gambling premises were based within the most deprived decile of areas in the country, compared to just 2% in the least deprived decile[7].

In total, 93 gambling permissions are currently granted across Stevenage. thirty-two of these permissions are small lotteries, which are registrations by non-commercial

societies. Figure 4 maps the licensed gambling premises in Stevenage (not including small lotteries). There is a concentration of licensed gambling premises in the Town Centre (Danestrete) and at the High Street.

In the main, participation in all gambling activities is predominately online, with exception of National Lottery and other lottery draws, bingo & football pools. (year to December 2019)[7]

Fig 4: Licensed gambling premises in Stevenage

3.2 Problem Gambling and 'At Risk' Groups in Stevenage

Problem gambling is defined as 'gambling to a degree that compromises, disrupts or damages family, personal or recreational pursuits'[8]. In 2023, Public Health England published a review of the evidence on gambling harms[9]. The report provided a comprehensive estimate of the economic burden of gambling on society, these include not only harms to associated with the individual gambler at risk of harm, but also their children, their families, and their communities. The total financial costs associated with gambling harms was estimated at £1.05 to 1.77 billion nationally in 2023.

Data collected by Gamble Aware across different Local Authorities has given a clearer view of how the rates of Gambling has affected the population of Stevenage and how this compares both across the County and nationally[10]. The Problem Gambling Severity Index (PGSI) is used as a tool to help identify people who are experiencing problems or negative consequences associated with gambling, these people are referred to as 'problem & at-risk gamblers. There are 9 questions and a possible score ranging from 0 to 27. A PGSI score of 8 or more suggests the person is gambling at risky levels and is a common threshold for a clinical diagnosis. Scores between 3 and 7 suggest 'moderate risk' gambling. Persons scoring 1 or two suggests 'low risk' gambling.

Fig 5. Estimates of prevalence of gambling behavior, fiscal costs and % of people seeking help across Hertfordshire (Annual GB Treatment and Support Survey 2022) [11] :

District	Prevalence of gambling behaviour PGSI1+	Prevalence of gambling behaviour PGSI3+	Prevalence of gambling behaviour PGSI8+	Estimated Fiscal Cost	% of people seeking help PGSI1+	% of people seeking help PGSI3+	% of people seeking help PGSI8+
National	13.40%	5.90%	2.90%	NA	14.80%	32.10%	65.50%
Broxbourne	14.40%	6.30%	4.00%	£2.1 million	15.10%	32.70%	66.00%
Dacorum	13.70%	6.10%	3.30%	£3.6 million	14.10%	31.50%	61.00%
East Herts	12.00%	4.80%	2.10%	£2.2 million	12.20%	29.00%	63.80%
Hertsmere	13.00%	5.80%	2.60%	£1.9 million	14.60%	31.00%	66.60%
North Herts	12.50%	5.20%	2.50%	£2.2 million	14.30%	33.30%	68.40%
St Albans	12.10%	5.20%	2.40%	£2.5 million	13.30%	29.50%	64.00%
Stevenage	15.10%	6.30%	3.20%	£2.0 million	14.80%	32.90%	65.00%
Three Rivers	12.80%	5.50%	2.50%	£1.6 million	14.00%	30.80%	65.80%
Watford	15.10%	7.40%	3.90%	£2.6 million	19.60%	38.50%	71.40%
Welwyn Hatfield	13.80%	6.00%	3.00%	£2.6 million	15.80%	34.10%	66.00%

Analysis of Hertfordshire Joint Strategic Needs Assessment briefing with regards to gambling related harms was published in September 2023[12].Gambling premises were mapped according to Lower Layer Super Output Areas (LSOAs) and the LSOAs' level of deprivation in Hertfordshire. It showed that gambling premises

across Hertfordshire were clustered around areas with higher levels of deprivation. 41% of gambling premises were situated in LSOAs in the most deprived areas of Hertfordshire compared to 2.56% of gambling premises situated in LSOAs in the least deprived areas of Hertfordshire.

Fig 6. Type and total gambling premises by Hertfordshire district and rate of gambling premises per 100,000 adults aged 18 years and older by Hertfordshire district, September 2023: (Office for Health Improvement and Disparities, 2023)[13]

District	Adult Gaming Centre	Betting Shop	Bingo	Total gambling premises	Premises per 100,000 adults aged 18+
Broxbourne	1	15	0	16	19.5
Dacorum	2	11	0	13	10.8
East Herts	0	13	0	13	11.1
Hertsmere	4	12	1	17	20.4
North Herts	1	9	0	10	9.5
St Albans	0	5	1	6	5.4
Stevenage	3	10	1	14	20.2
Three Rivers	0	6	0	6	8.3
Watford	1	15	2	18	22.9
Welwyn Hatfield	0	11	0	11	11.6
Hertfordshire	11	112	5	128	13.7

In 2015-6, Geofutures' Gambling and Place Research Hub undertook research for Westminster and Manchester City Councils to explore the concept of area vulnerability to gambling related harm[14].

The first phase of the research involved a detailed literature review aimed at identifying which groups in society are vulnerable to gambling related harm. The research found evidence to support suggestions that the following groups are more vulnerable:

- children, adolescents and young adults (including students)
- people with mental health issues, including those experiencing substance abuse issues (problem gambling is often 'co-morbid' with these substance addictions[9])
- individuals from certain minority ethnic groups, such as Asian/Asian British, Black/ Black British and Chinese/other ethnicity
- the unemployed
- the homeless
- those with low intellectual functioning
- problem gamblers seeking treatment
- people with financially constrained circumstances

- those living in deprived areas.

In addition, the Gambling Act 2005 identifies children and vulnerable persons as requiring specific regulatory focus to prevent harm and exploitation. Vulnerability is likely to include; "*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"*[11].

The remainder of this report will set out the local picture in Stevenage in terms of some of the vulnerable groups listed.

3.2.1 Children & Young People

Protecting children from being harmed or exploited by gambling is a licensing objective of the Act. There is also strong evidence that children, adolescents and young adults are vulnerable to the experience of gambling problems, or at risk of experiencing gambling problems[15] . Generally in the UK, the minimum legal age for gambling is 18. Exceptions to this include lotteries, scratch cards and football pools where the participant can be 16[12].

The Young People and Gambling Survey 2022[16] reports that amongst the people aged between 11 and 16 years of age who were surveyed, the estimated prevalence of problem gambling was 0.9% and a further 2.4% were identified as at risk gamblers. There are concerns around the newer forms of gambling which have no age restriction, such as loot boxes within online games which children and young people pay for. The Gambling commission reports a quarter (24%) of the 11 to 16 year olds who were surveyed had paid to open loot boxes to get in-game items.

In Stevenage, figures obtained from the 2021 census suggests that 6,712.50 people, or 7.5% of the population are aged between 10 and 15 years of age. 3,759 people or 4.2% of the population are aged between 16 and 19 years of agechildren aged 15 years and under account for 20.4% of the Stevenage population, slighly higher than the county rate of 20.1% and national rate of 18.5%. When considering potential risks to young people, the location of the town's schools and colleges are of particular note. There are 47 education establishments across Stevenage serving all neighbourhoods. North Herts College offers higher education with 2 campuses in Stevenage, at Monkswood Way & Fulton Close. Secondary schools are located off the High Street (Greenside School, Barclay Academy & Thomas Alleyne Academy) and there are no schools in the Town Centre; although a future school is planned in the redevelopment of Stevenage Town Centre.

3.2.2 Those who are unemployed

There is a consistent body of evidence showing those who are unemployed and who gamble are more likely to experience adverse outcomes from their gambling than those in paid employment[10].

The percentage of the working population within Stevenage that were unemployed in the year ending December 2023 was 3.6% compared to 3.7% for the UK.

The percentage of all people of working age claiming Universal Credit in March 2024 was 3.2%,compared to 3.6% in the East of England and 3.7% across the UK t

Employment deprivation is one of the seven domains that comprise the Index of Multiple Deprivation (IMD). It measures the proportion of the working-age population in an area involuntarily excluded from the labour market. The IMD is explored later in this profile.

A further consideration is the location of job centres as they are accessed by people who are likely to be unemployed and considered to have a combination of very low income and large amount of personal disposable time. There is a Jobcentre Plus in Stevenage at The Forum, which serves the Borough population.

3.2.3 Those from certain ethnic backgrounds

Results from the British Gambling Prevalence Survey 2010[17] show that although Asian and Asian/British ethnic groups had the lowest prevalence of at-risk gambling by ethnic group, they had the highest prevalence of problem gambling (1.1% compared to 0.5% for White/White British ethnicity groups) the survey also revealed that Asian and Asian/British individuals were over 3 times more likely to suffer gambling related harms, and Black or Black/British individuals were over 2 times more lilkely than White individuals..

According to the 2021 Census, 82.8% of Stevenage's population identifed with the ethnicity of White, a decrease from 97.7% in 2011 but higher than the Hertfordshire and England 2021 averages of 81.8% and 81.0% respectively. The percentage of Stevenage residents who identify with a Black and Minority Ethnic (BAME) ethnicity has increased from 16.9% in 2011 to 17.2% in 2021. Specifically, the Asian / Asian British / Asian Welsh population in Stevenage has risen from 5.8% in 2011 to 7.5% in 2021. The Black / Black British / Black Welsh / Caribbean / African population has grown from 2.3% in 2011 to 4.8% in 2021 within Stevenage. Similarly, the Mixed / Multiple Ethnic Groups have increased from 2.7% in 2011 to 3.6% in 2021. All other ethnic groups in Stevenage have also risen from 0.5% in 2011 to 1.3% in 2021.

3.2.4 Those living in deprived areas

Evidence from a range of surveys has shown that those living in more deprived areas are more likely to experience problems with their gambling behaviour[18]. The Index of Multiple Deprivation (IMD) is a measure of relative deprivation for small areas in England, and ranks every small area from 1 (most deprived) to 32,844 (least deprived). These small areas are Lower-layer Super Output Areas (LSOAs). The IMD combines information from the following seven domains to produce an overall relative measure;

- Income Deprivation
- Employment Deprivation
- Education, Skills and Training Deprivation
- Health Deprivation and Disability
- Crime
- Barriers to Housing and Services
- Living Environment Deprivation

According to the 2019 English Index of Multiple Deprivation, Stevenage continues to be the most deprived authority in Hertfordshire, increasing its deprivation score by 5.8% and has dropped in the national ranking of lower tier authorities by 16 places.

Of the ten most deprived neighbourhoods in the county, two are in Stevenage - Bedwell now the second most deprived in the county, up from third in 2015, and Bandley Hill the eighth most deprived, down from sixth in 2015. Bedwell and Martins Wood are the fourth and third most deprived LSOAs (Lower Super Output Areas) in Stevenage. The map in Figure 3 has been colour coded to display the decile the neighbourhood falls into nationally (dark blue indicating relatively more deprived and pale green indicating relatively less deprived). Bedwell ward incorporates the Town Centre and Leisure Park, which together have a large concentration of licensed gambling premises.

The greatest contributors to the increase in deprivation between 2015 and 2019 across the town are health, crime, traffic accidents and housing affordability. Across Stevenage, whilst overall deprivation has increased, inequality across the town has decreased as a result of the least deprived areas performing poorly. Stevenage neighbourhoods have the greatest inequality in income and crime incidents, and least inequality in education and health.

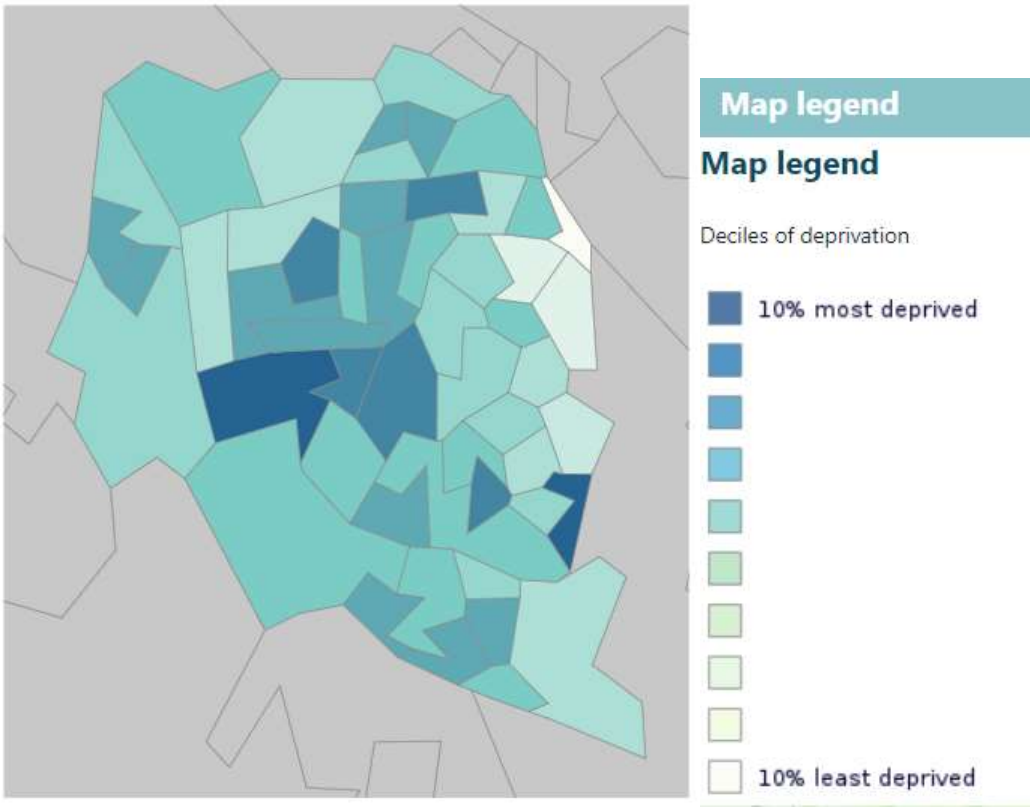


Fig. 7 Indices of Deprivation (IoD) 2019 Interactive Dashboard (Ministry of Housing, Communities and Local Government)

A further objective of the Act is preventing gambling from being a source of crime or disorder, being associated with crime or disorder, or being used to support crime. People harmed by gambling, may commit offences associated with their gambling habits, like theft from family or friends, fraud by taking out loans in other peoples names or selling drugs. This can have an impact on those closely associated with people suffering from gambling harms as well as the larger community. Figure 8 shows the number of reported crimes in Hertfordshire between October 2023 and September 2024[19]. The number of crimes reported in Stevenage has decreased compared to those recorded for other areas in the County, this is and improvement compared to the previous figures recorded in October 2021, where Stevenage and Dacorum consistently reported more crime than other areas in the county. Unfortunately it has not been possible as part of this report to provide evidence of the links between local crime in Stevenage and gambling.

All reported crimes over the last 12 months* in Hertfordshire

Name	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24
Hertfordshire	6,462	6,438	5,973	6,174	5,886	6,229	5,972	6,874	7,119	7,183	7,144	6,430
Broxbourne	598	587	559	623	581	610	527	631	657	644	622	560
Dacorum	875	772	834	827	734	771	779	882	910	937	902	794
Hertsmere	677	705	656	610	662	583	644	734	674	672	720	629

Name	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24
North Hertfordshire	556	567	493	504	506	564	501	648	677	738	668	617
Three Rivers	444	459	324	403	379	416	405	432	474	421	439	413
Watford	713	725	658	699	653	621	670	723	798	782	762	626
St Albans	636	697	642	631	683	712	656	787	805	848	901	811
Welwyn Hatfield	786	749	663	683	651	742	633	740	761	736	757	720
East Hertfordshire	639	590	523	538	573	656	622	697	761	748	735	623
Stevenage	538	587	621	656	464	554	535	600	602	657	638	637

Fig. 8 Crime Rates in Hertfordshire (Oct 2023-Sept 2024–)

3.2.5 Those with substance abuse/misuse issues and existing problem gamblers

There is a significant link between number of alcohol units consumed per week and increased problem gambling. Addictions are often overlapping.

There are two clinics/treatment centres for addiction in Stevenage; on Bessemer Drive (Alcohol clinic) and Norton Road (Drug & Alcohol Recovery Service). Both are outside of the Town Centre, sited within the Borough's industrial area.

It is not possible to identify how many people living in Stevenage have substance abuse problems and if any links can be established with existing problem gamblers. It is possible however to identify the number of Stevenage residents per 100,000 of the population of Hertfordshire who have died as an outcome of drug misuse between 2015 and 2019. Figure 5 shows that in 2017-19 Stevenage had a slightly lower number of deaths per 100,000 (4) compared with the rest of England (4.7)[20].

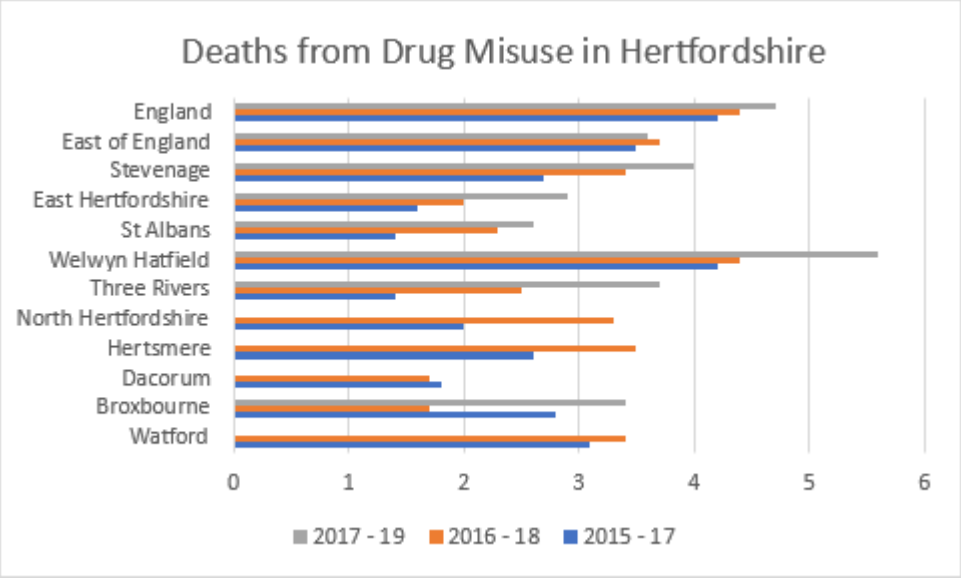


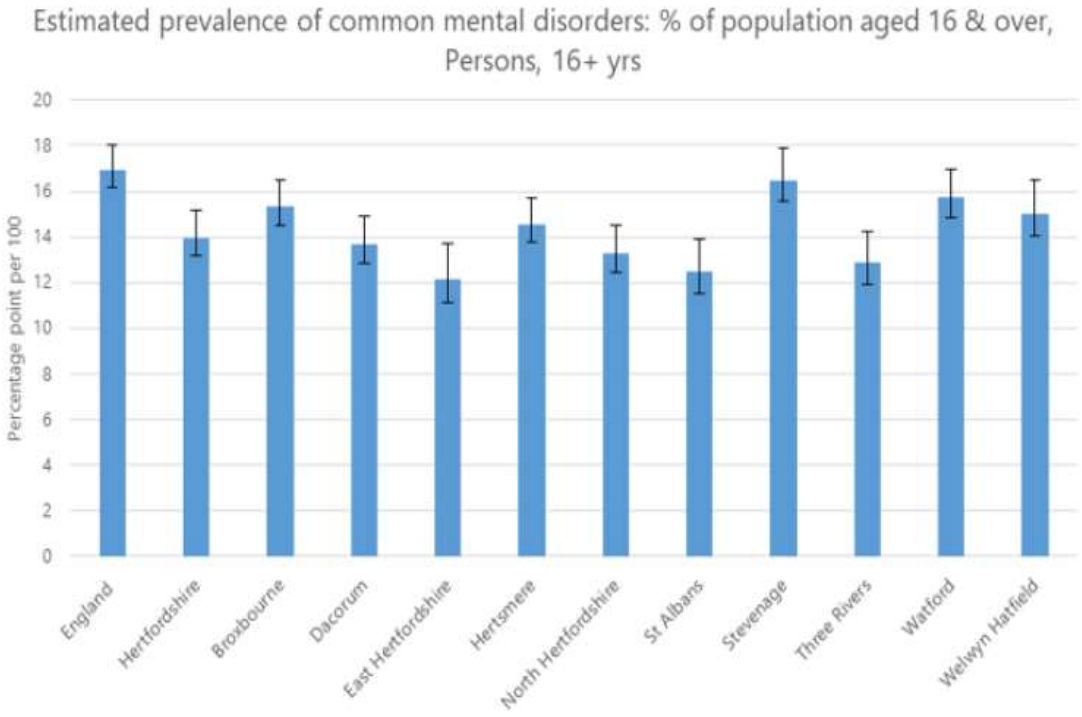
Fig. 9 – Deaths from Drug Misuse in Hertfordshire 2015 - 2019

3.2.6 Those with poor mental health

There is a consistent body of evidence demonstrating a strong association between gambling problems and many mental health conditions. This suggests that those with Common Mental Disorders (CMD), substance use/abuse problems, psychoses and other conditions have higher rates of problem or at-risk gambling than those without these conditions[10].

The Joint Strategic Needs Assessment (JSNA) on Mental Health and Wellbeing in Adults[21] published by Hertfordshire County Council in June 2021 indicates that mental disorders represent the second largest single cause of disability in the UK across all ages, with 1 in 4 adults experiencing at least one diagnosable mental health problem each year. Half of all mental health conditions begin before the age of 14, with three-quarters established by 24 years of age.

Figure 10 shows the prevalence of common mental health disorders across Hertfordshire before the COVID-19 pandemic. Common mental health disorders (CMDs) include: depression, generalised anxiety disorder (GAD), panic disorder, phobias, social anxiety disorder, obsessive-compulsive disorder (OCD) and post-traumatic stress disorder (PTSD). Stevenage was the only district with a statistically significantly higher prevalence of CMDs than Hertfordshire overall. Stevenage, Watford, Welwyn Hatfield and Broxbourne were statistically similar to England, whereas all other districts were significantly lower.



4. Conclusion

The provision of licenced gambling premises in Stevenage Borough is concentrated in the Town Centre, Leisure Park and High Street; this is to be expected as a natural part of the leisure facilities offered by a town. In the neighbourhoods, there is prevalence for betting shops, licenced clubs and premises with gaming machines in each hub area.

The town centre and Leisure Park are situated in Bedwell ward, identified as greatest area of deprivation within Stevenage. The main inequalities leading to deprivation are income and crime.

As a licensing authority, Stevenage Borough Council is not aware that harms from gambling are significant in Stevenage and there is no evidence to suggest that the objectives of the Gambling Commission are not being upheld.

This review has been constructive to outline where gambling harms can be realised.

As such, the Licensing Authority intends to prioritise evaluating premises in the Town Centre to ensure we are content that the licensed gambling premises are meeting the Gambling Commissions operating licence conditions and social responsibility code.

The volume of licensed gambling premises within the Town Centre has been static over the recent years. In 2021, an unlicensed family entertainment centre was

licensed by the Licensing Authority on the Leisure Park and in January 2023 an application for a betting shop was granted on the High Street

Licensed gambling operators in the town centre and on the Leisure Park will be required to produce/review their risk assessment when certain triggers are met. These are,

- New premises application
- Variation of the premises licence
- Significant changes in local circumstances

The Gambling Commission, as part of its current public health strategy, recognises that working collaboratively with Public Health colleagues can assist in developing a true picture of actual and future gambling harms within a Council area. The Licensing Authority intends to collaborate further with our Public Health colleagues and those who are fellow members of the Gambling Harms Alliance Group which first convened in June 2023, to understand the local issues and introduce local controls in response, where required. This will be valuable partnership working as Stevenage town centre is being developed to increase the numbers of residents living in the town centre.

5. References & Footnotes

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