HOUSE OF LORDS

Select Committee on the Social and Economic Impact of the Gambling Industry

Corrected oral evidence: Social and Economic Impact of the Gambling Industry

Tuesday 8 October 2019

3.25 pm

Watch the meeting

Members present: Lord Grade of Yarmouth (The Chair); Baroness Armstrong of Hill Top; Lord Butler of Brockwell; Lord Filkin; Lord Layard; Lord Smith of Hindhead; Baroness Thornhill; Lord Trevethin and Oaksey .

Evidence Session No. 6 Heard in Public Questions 50 - 70

Witnesses

I: Owen Baily; Alex Macey; Tony Parente; Michelle Singlehurst.

USE OF THE TRANSCRIPT

1. This is a corrected transcript of evidence taken in public and webcast on www.parliamentlive.tv.

Examination of witnesses

Owen Baily, Alex Macey, Tony Parente and Michelle Singlehurst.

Q50 **The Chair:** A very special and warm welcome to you. This looks formal, but we hope it will not be too formal, and we will try to make it as unintimidating at it is possible to be. We are hugely grateful to you for coming and helping us to understand what we are dealing with here. It is a huge subject, and it is terribly important that we hear from people like yourselves about your varied experiences.

There is no set format; we have quite a long agenda to discuss with you and get your experience and viewpoints on. Please feel free to jump in at any time if there is something you are burning to say, that you disagree with or agree with, or that you can add to. We are here to learn from your experience, and we want to make it as comfortable an experience as it possibly can be. We are hugely grateful to you. This is invaluable to us in collecting the evidence that, in the end, will contribute what we have to say on the subject. We hope it will be sensible, practical and evidence-based, from people who have been very much involved in the various aspects of the gaming and gambling industry.

When you get home, if there is anything you wish you had said or want to correct, just send us a note on anything you feel you got wrong or if you think, "I should have said this". We all get home and say, "I wish I'd told them that"—do by all means drop us a note.

My first question is on vocabulary. I would be very grateful to hear from you how you respond to the words "gambling addiction". Is that the wrong way to label the issue we are dealing with here? There are all kinds of different ways of describing it—such as "problem gambling" or "disordered gambling". We want to get the language right, so what would any of you be most comfortable with having it described as? We do not want to get off on the wrong foot.

Michelle Singlehurst: There will probably be mixed views, but personally, I would say "gambling disorder". I link it with mental health.

The Chair: There are a few nodding heads.

Owen Baily: I would try to avoid using certain terms and phrases. I try to use, "a person who suffers with a gambling problem" of some description or "I have had a gambling problem". I try to avoid using specific—

The Chair: "You have a gambling problem" rather than "You are a problem gambler"—not you personally.

Alex Macey: Personally, I find the term "problem gambling" quite insulting. To say it is a problem is an understatement of what we have had to go through in our lives. I prefer "disordered gambling", because it links into the mental health condition of gambling disorder, which has been around since 2013.

Tony Parente: For me, gambling addiction is a mental illness. I am easy about "gambling addiction" or "gambling disorder", but for me it was a mental illness, so that is how I could describe it.

The Chair: Is there a consensus as to how you would like us to address it? There does not seem to be.

Alex Macey: "Addiction" and "disorder" are pretty much fine.

Tony Parente: For me, it is a disorder.

Alex Macey: For me, "gambling disorder".

Q51 **The Chair:** Are we all happy to go with that? Is the Committee happy with that? Very good.

A starting point for us, and a way in, is that we are trying to understand what the entry paths are into gambling. How do you first get involved? Is it parental influence—you have a gambling father or mother who takes you gambling—or is it the penny slots? What was your way in—your first experience of gambling that gave you the taste?

Owen Baily: For me personally, I had a whole range of poor experiences growing up. I struggled with attachment and rejection, and I found it very difficult to build relationships with people. I found people, whether friends, peers or teachers, very threatening. When I look back at my entry point to gambling, on reflection, I developed a very unhealthy attachment to a fruit machine, which grew and developed. I was more comfortable with that.

The Chair: Where was the fruit machine?

Owen Baily: My earliest introductions to fruit machine gambling were in pubs and at the seaside.

The Chair: What you are describing is a form of escapism.

Owen Baily: Absolutely, yes. It was a response to all the stress, trauma, difficulties and insecurities I was experiencing. I feel that there is a lot to be said about early experiences around what in Scotland are labelled adverse child experiences—ACEs.

The Chair: How did you graduate from penny slots to something a bit more expensive?

Owen Baily: At the time I could get away with going into bookmakers and arcades—adult gaming centres. I found myself gambling straight away, and problematically. For me personally, there was no progressive escalation—it was pathological straight away, and I would gamble to the point where I would neglect all my financial responsibilities and gamble until I lost all my money. So from the very word go, I experienced the consequences of gambling.

Q52 **The Chair:** Were you underage at that point, going into some of these establishments? Was it very easy to get in?

Owen Baily: My personal experience was that I found it a bit awkward to go into adult gaming centres and bookmakers without being challenged on occasion, but there were occasions where I was able to enter those bricks-and-mortar premises unchallenged. But in my experience it was rare. I played on category D machines, not frequently, but the experience I had on those machines influenced how I felt about gambling going forward.

Lord Butler of Brockwell: May I ask: was this all cash gambling, or did you gamble on credit as well?

Owen Baily: No; when I first started gambling, it was all cash.

Alex Macey: I had minimal exposure as a seven, eight, nine year-old to Christmas gambling with the family, with cards and a couple of 2ps. That progressed. I live in a seaside resort, and probably at age 10 I started to go into town with friends on the weekend and into the arcades—there were plenty of them, and still are. My friends would go on the normal games, perhaps putting a little bit of money in a fruit machine, but I was compelled to lose everything on the fruit machines. That entrenched the addiction from that age and manifested quite quickly into me—

The Chair: How old were you at that point?

Alex Macey: About 10 or 11. That manifested itself in stealing from my mum's purse to fund the trips, until she found out. Looking back, as a child I definitely had a form of depression that was undiagnosed, so I think that there is a link there somehow. When at 17 and 18 I started to get more money, each week I would basically spend my pay days playing on pub fruit machines. Then, as my money increased, having got a better job as a police officer, that manifested into fixed-odds betting terminals in bookmakers. Again, it was a pattern of payday gambling, the whole lot going within a day or two, and then obviously suffering the consequences of not having any money until the next pay day. Then, as the online world became more prevalent from 2008 and 2009, all the way through to around 2017, for me it would be a mixture of fixed-odds betting terminals and online gambling.

The Chair: Were you able to get credit? How old were you at the point you are describing?

Alex Macey: I joined the police when I was 22, which was 2003, at roughly the same time as fixed-odds betting terminals were becoming prevalent. That is when online gambling started out as well, so it was kind of a perfect storm for me. Credit-wise, as a police officer, I was getting a fairly decent wage. Just as an example, I managed to get a £5,000 loan through a few clicks of the button on my mobile phone within five minutes. That was spent within 24 hours and the following day I did exactly the same thing.

The Chair: What did they ask you when you went for the £5,000? Was it a pay day loan?

Alex Macey: No, this was my online bank account, so I could access the loan simply through a few clicks of the button.

The Chair: Was that with a mainstream bank?

Alex Macey: That is right. I did that twice in the space of 48 hours. As I say, it took five minutes to get the loan.

The Chair: So you ended up borrowing £5,000-plus.

Alex Macey: It was £10,000, which was gambled in 48 hours.

The Chair: The bank never questioned the loans.

Alex Macey: No. It took me 18 months to pay it back.

Tony Parente: Gambling started at a young age for me, when my grandad would ask me to pick horses for him in the paper. Looking back on it—

The Chair: How old were you?

Tony Parente: When I started secondary school, we would play penny up the wall. You know, throwing a coin up against the wall. That is gambling. The coin that gets closest to the wall wins.

The Chair: How old was your friend?

Tony Parente: I was 11 at the time.

The Chair: You were 11 so he was roughly the same age. How did you put the bets on the horses?

Tony Parente: No, from the age of about eight or nine, my grandad would ask me to pick horses for him, but I feel that that was my first interaction with gambling. Then, when I was 17 or 18, I slowly started on the fruit machines in pubs and service stations. My first bet in an actual bookmakers was at 18. I had never been in one before.

The Chair: Was that on a horse?

Tony Parente: Yes, it was on a horse. I remember the name to this day. It was a £3 stake. The horse won at 33 to one and instantly I was in love with gambling.

The Chair: Because it won.

Tony Parente: The feeling it gave me I had not experienced in the 18 years before that.

The Chair: So you had the bad luck to pick a winner the first time.

Tony Parente: Who knows? After that, similar to Alex, I had a job and I thought it was fun. I could spend what I thought I could afford. I paid the mortgage and bills and spent the rest. I went on to taking money out on credit cards, then on to loans to clear the credit cards and to get more loans. It just escalated and escalated.

The Chair: When you look back at that journey, which I am sure you have done in the process of trying to sort this out, have you had any insights into why you were so attracted to gambling? The two previous speakers have had the beginnings of a clear sense of how and why they got involved.

Tony Parente: My granddad used to say that I was lucky. I thought I was lucky and that I would be successful. It was about being recognised for something. I think it stems a lot from rejection as a child, especially by my father. It was an escape mechanism for me, big time.

Baroness Thornhill: But it was obviously a positive thing with your grandad. It was something you did together that made you feel close.

Tony Parente: Yes, it was a bond. Over time, I was spending more and more. I thought it was fun, going in with your friends and placing an occasional football bet. As they say, it was fun until the fun stops. That is how I saw it then: it was a bit of fun and I could afford to do it. But then I got in deeper and deeper. My addiction became stronger and I was spending more and more time gambling. I did not spend time with my friends or my family. It took a hold on me very early. Over the years, as some of you may have seen, it developed and when I could not get any more money or credit I turned to crime to feed my addiction. I borrowed money from family and friends and let them down, then I turned to crime. It was my addiction that led me the entire way. As I say, the numbers are very relevant. It was the time that I was spending doing this. At some points it would be 48 hours of solid gambling, making one bet every minute over a 48-hour period. It was crazy but I felt that I needed it. It was always the place I went to to escape any problems, worries or anything. It took hold of my life quite quickly.

The Chair: Thank you for that.

Lord Butler of Brockwell: Perhaps I may turn to the gentleman who took out the £10,000 loan. Did you do that as a desperate way to recover what you had lost, because you could not help it, or because it was an addiction?

Alex Macey: It was a little bit of both, really. Every time I gambled, I pretty much knew that I was not going to win, strangely enough, but I would still be chasing it. Before taking out the loans I think I had spent around £5,000 or £6,000. It was just a completely disordered mindset and not thinking about the consequences of what I was doing.

Q53 **Lord Trevethin and Oaksey:** Could I ask you about the mechanics, if you like, of borrowing money? You have told us that you took out two loans of £5,000 each in 48 hours and I think you said that you gambled that mostly online. How did you get the money? How did you get the loan from your bank on to your debit card and then on to the online site? How did that work?

Alex Macey: It takes a few clicks of a button on my internet banking account. As I say, the £5,000 loan was credited to my bank account within five minutes and then transferred to the online gambling account two minutes later.

Lord Trevethin and Oaksey: So the transfer to the online gambling site is seamless, if you like. You just put in your debit card details.

Alex Macey: Yes, it is instant.

Lord Trevethin and Oaksey: Was the gambling that you were engaging in then, on which you spent £10,000, on virtual slot machines or some other form of gambling?

Alex Macey: For me it was mainly roulette machines, either live or virtual, or a virtual fruit machine. I knew that they were my gambling preferences.

Michelle Singlehurst: I do not know where to start, really. It is all thanks to Tony and "Panorama". I watched the programme because a friend had pointed it out to me. I got some memories back to do with Ladbrokes and I thought, "I've had enough of this so I'm going to do something". That is why I am here now. My history is that I did not start gambling until 2014. Please forgive me because my memory is not great, but I will do my best. Since talking to Tony, I have finally got my laptop out and gone through loads and loads of emails. I thought that I had used two companies, but I had actually used nine.

Over that period, from 2014 to stopping in January 2017—I say "recycling" but it was an absolute mess. I went from orderly bank statements to, "What?" Basically, I lost £550,000—not all my money—all online. I have never been in a bookies in my life. I used to go to Ascot about 25 years ago and spend £2 on a bet—but no horses, no thought: just games. That is what I called them: games.

The Chair: What do you think triggered it?

Michelle Singlehurst: The other memory I have is online National Lottery scratchcards, which—believe it or not—I had not linked. That is the only other thing I can remember. I am not sure. The link for me was possibly all about dissociation. I have now been diagnosed with complex PTSD. Now I know, looking back, that it was always there. Sometimes I have had three weeks of drinking like an absolute whatever—then it would stop and go away, and come back two years later. I have mostly had periods of being up and down and, with gambling, at that time—now that I have looked at it—I had traumas in 2014 in connection with neglect of my mum in a care home. That made me even more on red alert. In the end, I pulled her out in January 2015. I had had enough of care homes—no offence to most of them—but I was on red alert anyway. I then moved us all, but before I moved us all I took my now 12 year-old daughter away for a holiday, to spend some time with her. Unfortunately, I—

The Chair: Take your time.

Michelle Singlehurst: We went to the Gran Canaries, and I will not go further—because clearly I have not dealt with it properly yet—than to say that I was raped there. So we came home and I carried on trying to look after everyone and moved us all into a house that was appropriate for my mum. She had vascular dementia and needed her own space; I was happy to get her out. However, my relationship with her was always not great. I am adopted, and she was quite narcissistic. I used to sit in the garage after school and all sorts. I have linked it to enhanced stress with me. You have a window of tolerance. If you have already been through abuse—in my case I was abused as a child by her dad; I find the word "granddad" quite hard—the traumas stack up.

It is bizarre, because you feel like you are functioning—but I look back at what I have done and the damage I am still living with. I lost the house. My partner is 67—15 years older than me—and has just retired. Now that he has had to stop work because of arthritis, we are going on to housing benefit. I cannot work because of my mental health; I am under the community mental health team. I am grateful that I even have that support, because I know a lot of people never get to that point. I would not say that I am lucky, but at least I can now say—sorry, I am shaking—"Okay, this is what happened, but this is why". If I could take it back, I would. So much needs to change. If I did not have my daughter, I would not be here. That is all I can tell you. It wrecked my life more than anything else. I would do anything to put it right, but I cannot.

Q54 **Baroness Thornhill:** Michelle, you have been quite clear that it is about mental health, and that is absolutely apparent. So in a sense, gambling was one of many escapes from trauma and hurt.

Michelle Singlehurst: Yes, like dissociating. I do not remember most of the days.

Baroness Thornhill: Somebody used the word "escapism". It was drink or whatever—and then on that occasion in 2014 it was gambling. Is that fair to say?

Michelle Singlehurst: It basically went mad from 2014 to 2017. I link it to a very high period—not just here and there but every day—of being highly stressed. It is too easy; I took out loans in my partner's name in seconds. I do not mean that in any way other than that it should not be that easy. I did things that I just regret every day. I never thought I would end up like that.

The Chair: Thank you so much for sharing that. I appreciate that it is not easy for any of you, but it is so helpful to us and I think you are going to be able to help a lot of people cope—I hope we can—through this.

Q55 **Lord Smith of Hindhead:** I am sure we all have many questions for you all. Thank you so much for coming. Mr Parente, you mentioned that first win, that 33-1 win when you won a flurry of pounds, which I am sure gave you a feeling of euphoria and perhaps an adrenaline rush like you had never had. Do you think that some of your subsequent betting was to try to recreate that, to get that sense back and relive that real high?

Tony Parente: Most definitely. Later on, my gambling was sometimes not about the win but the feeling of having a bet.

Lord Smith of Hindhead: Having to chase that.

Tony Parente: Yes, that rush; that sensation. I would sometimes walk in there happy to leave with nothing, just as long as I got that feeling. It may be really hard for you to understand that, but for me that is the addiction.

Lord Smith of Hindhead: I do understand; it is not about the money but about the hit.

Tony Parente: Yes, the rush.

Owen Baily: I was really impoverished, and one of the many reasons I began gambling was the pursuit of quick money. I thought gambling was a mechanism to get money quickly. For the first few years I was in hot pursuit of that big win to rescue me from the impoverished position I was in. Stupidly and naively, I rejected the notion of working hard and saving hard. That was not an option, so gambling was the way forward for me. At 18 I had the experience of a really big win. Adding to what Tony said, the potency of that experience was incredibly powerful. It really influenced me—that big win, in my experience, was like injecting rocket fuel. It drove my desire and my gambling behaviour, and within two months I had lost all that money and more.

Lord Smith of Hindhead: I am sure it is also the case—you will correct me if I am wrong—that somehow you can feel as though you are cleverer than the bookmaker or the roulette wheel. You think, "I know it has not been on red for a while, so now it's going to be red. My lucky number's eight, so eight's got to come up. I'm betting on eight because it hasn't come up for 16 spins"—or whatever. There is a sense that somehow you can outsmart or outthink the game, or just outluck it sometimes. Do you agree that that sometimes happens?

Alex Macey: Yes. I predominantly played roulette, and you are right. I would look at a list of numbers and say to myself, "Zero hasn't come up for a while". I would put small bets on it, then keep piling money on zero until it came up. It went from a £5 bet up to £900 a spin, chasing that zero that should, statistically, have come up 100 spins ago and still had not.

The Chair: Mr Parente, do you agree?

Tony Parente: Yes.

The Chair: You identify with the feelings they have described. It is not really about the money, is it? The money is integral, but that is not what gives you the feeling.

Tony Parente: The three of us have said we were in employment, working and earning money. It was not about needing to gamble to earn. For me it was the rejection of losing, the chase, trying to be successful at something and, like you say, beating the bookie. That intensifies the more and more you go. For me, the chases get stronger and stronger and stronger.

The Chair: I am certainly a long way from being a psychologist, but the theme that seems to be emerging here is self-esteem and making yourself feel that you are somebody—that you have something special about you.

Tony Parente: Look at the term "VIP" and what these bookmakers give you: "You're a VIP. You're so special. You're one of our high net worth clients. We'll take you here. We'll do that". There is a reason why they call it a certain thing—VIP. It entitles you to feel part of something. These companies are a lot cleverer than us and they know the triggers to hit. What you have said is a good example of that.

Q56 **The Chair:** Please jump in, everybody. I am interested in exploring a little the moment when there is a voice in your head saying, "Enough's enough. I need to sort this out". Was that a Eureka moment or was it forced on you? How did you each come to recognise that you really had to get it together?

Tony Parente: I will give you an example. My Eureka moment was when I was being questioned by the police. I had gambled in excess of £5 million with various bookmakers. I was suicidal. I just wanted my life to be over. I had lost my family home, my wife and my two children. I needed to get out of London. Because I had no money to my name, I asked my sister to send me £70 for a train fare. She sent me the £70 to get a train to my mum's and I gambled that £70. That was my Eureka moment when I realised that I needed to get help or it would kill me. That was a lifeline from my sister. It was on 23 September 2017 and that was my last bet.

The Chair: What did you do after that to get the help that you felt you needed?

Tony Parente: I then phoned my wife and told her that I had spent the £70 and that I needed the money for the train fare. I got to my mum's. On the Monday I was in a counselling session arranged through GamCare. I had 12 free counselling sessions. I was in on the Monday.

The Chair: Did you know where to find GamCare?

Tony Parente: Yes.

The Chair: You knew of its existence?

Tony Parente: Yes. I knew that it gave free counselling.

The Chair: How did you know about it?

Tony Parente: Through Google. I just put in "Help for gambling addiction".

The Chair: Okay. It responded very quickly?

Tony Parente: Yes, GamCare had responded before, but at that point I had chosen not to take it up. But at that moment I asked and it got me in very quickly—I was in on the Monday getting counselling.

The Chair: How long did it take you to get on top of it and get control of your life again?

Tony Parente: From there I went to a GA meeting on the Tuesday. I was in a residential programme, which I had been told about through the GamCare therapist and through my GA chair. At the time I was not aware of the Gordon Moody Association. I did not know that there was residential treatment purely for gamblers. It was a charity. I registered on the Wednesday, and three weeks later I started a 14-week residential programme at Gordon Moody.

The Chair: Fourteen weeks?

Tony Parente: Yes.

The Chair: And since then?

Tony Parente: I have not bet since that last £70. I have had support through Gordon Moody and through GamCare and its voluntary work.

The Chair: Does the urge—the addiction—return?

Tony Parente: I have not had the urge for a long time, because I have known how to cope with it when I get a thought. That is what I have been taught and have learned. There are no more lies with my story and my life. It is out there. That guilt and shame has not gone—do not get me wrong; it has not gone. I still feel a certain amount of remorse, but I cope much better. I have to say that there is still another bet in me—I said it to Michelle outside this door. I have to say that to myself, because if I take my foot off it can just come back and get in front of me again, but I do not feel that I have another recovery in me.

The Chair: I would be very interested to hear from anybody else about that moment.

Owen Baily: My Eureka moment was when I was 19 or 20 years old, having just won and lost all that money. I was on a boat docking into the Hook of Holland, having just gambled most of my money, bar €60, on the roulette table going over on the ferry. It was a very dark moment to realise that I had quit my home and my job and that I had no money and was in a foreign country. When I came back to the UK—

The Chair: Sorry, why did you quit your job?

Owen Baily: I quit the job, because I had lost all that money and I went into a depression. I wanted to escape. For me, that meant quitting everything and running away. I realise that that was a poorly informed decision. But on the ferry I lost all the money, which compounded my situation even further. It was not a pleasant time at all.

The Chair: So you are on the ferry and have spent your wages?

Owen Baily: Yes. Docking into the Hook of Holland with just my rucksack and €60, I could not begin to come to terms with my situation. I remember it quite well. I was feeling very numb because of the gravity of the situation that I had put myself in through not being able to refrain from gambling. I think that the experience of quitting my job and my home, getting on to the ferry and not resisting the urge to play roulette on the boat was a red flag moment. It was something that made me stop and think, "Hang on a minute. Something's definitely wrong here".

The Chair: So what did you do about it at that point?

Owen Baily: I decided that I needed to get back to the UK, so after about three weeks in Holland I returned to the UK homeless and absolutely destitute and very depressed. I ended up in Canterbury in Kent. I was desperate for help. I tried to reach out for help, but there was nothing—absolutely zero physical, face-to-face support in east Kent.

It was only through accessing a homeless centre and stressing that I had a gambling problem that I found help. I explained that I had been reaching out for help but could not seem to find it anywhere. Eventually it funded a few trips to London Bridge where GamCare was, and that is where I had my first introduction to gambling treatment. I had a few sessions with a gambling therapist through GamCare at the age of 20.

The Chair: That was the turning point for you?

Owen Baily: That was the beginning of a 16-year journey of using drugs, alcohol and gambling treatments.

The Chair: Sixteen years?

Owen Baily: Yes. It has been a very long time.

The Chair: Did you lapse along the way?

Owen Baily: Not just lapses; I have had devastating relapses.

The Chair: How do you feel now?

Owen Baily: During my 10 years of using drug and alcohol treatment, up to the point when I began to access the National Problem Gambling Clinic, I had felt that there was something missing—I was not quite getting anything that really helped me to address my gambling. It was not until I started to access the National Problem Gambling Clinic that I felt I was able to get the help I was looking for. After 10 years of trying and failing, that enabled me to get into a position where I could stop gambling and stay stopped. I coupled that with going to Gamblers Anonymous. That experience really helped me to stop gambling.

Q57 **Lord Trevethin and Oaksey:** You have told us very helpfully that you had long experience—I think it was 16 years, on and off—of looking for and getting some help with your gambling. Over that time I should think that you have had various types of treatment. I just wonder whether you could help us as to which parts of the treatment you have found most helpful and effective.

Owen Baily: Yes, I can. I find it very difficult to favour one type of help over another, because I have benefited from all types of help and intervention. I have been particularly receptive to cognitive behavioural therapy, group-based and one-to-one, which the National Problem Gambling Clinic offers. Because I have a lot of complexity alongside my gambling, I have benefited from psychodynamic therapy as well. Because of the nature and degree of severity, I have had to revisit not just some of the stuff in the cognitive behavioural therapy but also the psychodynamic experience.

CBT and psychodynamic therapy aside, I have benefited from the mutual aid groups, including AA, NA and GA—Gamblers Anonymous—and SMART groups. SMART is an acronym for self-management and recovery training. It is a growing organisation and there are various meetings. It is very CBT-based. I have taken bits from everything.

I also spent 20 months in a residential centre, which was tough but very helpful. That enabled me to learn about myself in a safe environment. I think I got to a place where I probably needed to be in that bubble for a little while.

Lord Trevethin and Oaksey: Thank you very much.

Q58 **Lord Filkin:** I think that a lot of us are at risk of compulsive behaviours at times, whether they relate to alcohol, smoking, tranquillisers or illegal drugs. A large chunk of society faces those sorts of risks at times. We decide to either prohibit those by making them illegal or try to regulate them. Is there anything about gambling in particular that we should think about in terms of the scale of harm it potentially exposes people to?

Michelle Singlehurst: I have drunk, historically, here and there. Out of everything I have ever done in my life—I am 51 now—gambling was the fastest, most devastating and most destructive. It is as if you go offline, or I did, anyway. The repercussions of it are still happening; I could go to prison. Every day I feel bad about it. I do not miss it; I do not think about gambling, but about the devastation from a knock-on effect. I think about my best friend of 30 years. I had never borrowed £5; I borrowed £6,000 from her. She is a single mother. I borrowed from friends and colleagues—£15,000.

There was lying. I do not like lies, so it does not make sense. It is like you turn into someone else. Everything you do not want to be, you become. Then, when it is all over, all you have left is complete devastation. Personally, I am not worried about the money for myself, but the devastation that I caused to others through my actions. I take responsibility for that to a degree, but I also look at the regulatory framework of gambling and the way that the operators treated me. I have had to do that by looking at emails; I have lots of emails—

The Chair: Encouraging you?

Michelle Singlehurst: Oh God, yes. That happens even with basic money laundering or ID checks, when they want to see proof of identity and proof of address, maybe a passport. One company paid me £250 as a thank you. One offered me £500. Everything was always about money: "Well done on your win. Here's £150".

The Chair: You are all smart. When you are in that place, in your head, if they had tried to stop you gambling, would you have found a way around it?

Michelle Singlehurst: Let me think about this. Only one of the nine companies did an affordability check; that was after spending £440,000.

The Chair: After you had spent £440,000?

Michelle Singlehurst: Yes, after I had spent £440,000. As far as I am aware, nobody else did one at all. At most, they might ask you for a scanned copy of your debit or credit card. Sorry, I cannot remember the question.

The Chair: Do not worry. Perhaps someone else will want to come in. It was about how smart you guys are at getting around the system.

Michelle Singlehurst: I see. The problem, particularly with online gambling, is that it is so, so easy and isolating. I was isolated anyway; I could not leave the house because of Mum. It is too easy to access things. PayPal did not regulate anything; I used PayPal a lot. With e-wallets and credit cards, you can take a loan out very, very quickly, quite rightly. You can also spend it very quickly. For me, and possibly for a lot of women, it is an isolating thing. It is not like the bingo adverts that say, "Yeah, we're going out, let's play bingo". It is not like that at all.

Lord Filkin: Do any of the others want to comment on whether gambling is different in terms of the risks?

Tony Parente: I would like to. You can gamble 24 hours a day, seven days a week, and non stop. It is very hard to do that with drink or drugs, or even with eating disorders. But you can gamble 24 hours a day, seven days a week, as long as you have the funds. That is why I think the addiction is different from a lot of others.

Alex Macey: You made the point that a gambler can always find ways around things. Danny Cheetham was meant to be here today. I went to see him yesterday and he has given me permission to say this. Danny's addiction was obviously extreme; he tried to commit suicide a number of times.

He took the initiative and wrote a letter to all the gambling companies that he could find online, saying, "I've got a gambling problem. It's hugely destructive. I've tried to commit suicide. Here are all my email addresses and bank details". He wrote to all those companies yet he was still allowed to open accounts after that.

The Chair: Do you know if they acknowledged receipt of his letter?

Alex Macey: I can tell you that I saw that one company told him that because he had not entered a self-exclusion programme, it was not accountable for allowing him to open an account after he sent that letter.

I want to read another thing from Danny. He sent me a chat log. Danny experienced a harmful period of payday gambling, like me. He went on to an online chat with the gambling company and wrote, "I want you to self-exclude me permanently. I'm feeling suicidal. I want you to close my account down. I'm going to kill myself". I have seen this chat and the response was, "Why don't you have a time out for six weeks?". He could have killed himself. The company did not think to call the police. Its response was to perhaps have a time out. I just wanted to chip in with that.

The Chair: Does self-exclusion work, in any of your experiences?

Owen Bailey: No.

Alex Macey: Thinking about my journey, I have been lucky enough that the police have funded a lot of treatment for me, because I have been honest with them and they have supported me. I have had various consultant psychiatrists, consultant psychologists, counsellors and six or seven different types of treatment—largely ineffective for me. My eureka moment was finding a good CBT therapist, paid for by the police. In conjunction with that—

Lord Butler of Brockwell: Sorry, CBT stands for?

Alex Macey: Cognitive behavioural therapy. In conjunction with that, being a police officer, I decided to investigate my own gambling history. I trawled through all my emails and bank statements, every piece of material I could, and I asked the companies to provide all the material they held on me. A pattern emerged in which I had multiple accounts with the same companies—

The Chair: In different names?

Alex Macey: The parent company could have 10 or 20 companies below it. I would open an account, lose money on payday and tell the company, "I have a gambling problem. Permanently exclude me". The following month I would become weak and spend my wages again. I would literally type "online gambling company" into Google. Whichever one came up, I would click on it and open an account. So the pattern was that I was telling them the same messages over and over again and they were letting me open account after account after account. They were sending me marketing emails and texts, all after I had self-excluded and told them how destructive my problem was.

Lord Smith of Hindhead: Were you getting emails from tipsters on social media—tipsters or affiliates?

Alex Macey: Affiliates, yes. I could show you my phone today, and there would be between five and 10 emails from affiliates that have no permission to contact me. I do not even know who they are. It is quite hard to track down who they are, and they are linked to the main companies again. Funnily enough, I wrote to a company and told them: "You have sent me marketing material after I self-excluded". They agreed that it was wrong and gave me a refund. I had to sign a bit of paper saying that I would not tell anyone about it; fine. A month later, an affiliate sent me another text from this company—so, the same company, after I had signed this non-disclosure, sent me another text message. They have no control of their affiliates' behaviour.

Lord Smith of Hindhead: Have each of you found that, having given up your gambling, the amount of advertising, which is now almost everywhere, is quite difficult to exclude yourself from? It seems quite hard to get away from it, whether it is bingo, roulette on tv, the National Lottery, whatever.

Alex Macey: I can probably speak for most of us here. It does not offer any triggers; we are just aware of it. We are aware of people on the journey that we have been on, getting those triggers, because they are everywhere.

Q59 **Lord Trevethin and Oaksey:** Can I ask a little more about your experience of self-exclusion? You said you have done this a lot and have explained how it has worked. Have you, at any time, tried to re-open an account, or open a new account, with a gambling company which you have already pressed the button to self-exclude from?

Alex Macey: Unbeknown to me, yes.

Lord Trevethin and Oaksey: How do you mean?

Alex Macey: When I got my data back I saw that, say, in 2012, I had an account with X operator, and then in 2014 I had an account with X operator, but I do not remember who I had the account with, because I have had 80-plus different accounts.

Lord Trevethin and Oaksey: I understand. So you have had 80-plus accounts in the course of your life, but that is not with 80 different gambling operators; it is with a smaller number, because sometimes you have had multiple accounts with one operator?

Alex Macey: That is right. I could probably whittle it down to 15 companies.

Lord Trevethin and Oaksey: Going back over your data, have you discovered that with gambling company X, at one point you have self-excluded permanently, or tried to, and then tried to reopen an account with that company successfully?

Alex Macey: Over and over again. Very occasionally, say twice, has a company said: "You've already had an account and have self-excluded".

Lord Trevethin and Oaksey: So on about two occasions they have done what you might regard as what they should do, and said, "No, you've self-excluded; no more".

Alex Macey: Yes.

Q60 **Baroness Thornhill:** Can I take you back a bit? I did not know anything about the VIP-ing that you talked about until the *Panorama* programme. I found it absolutely iniquitous and was really shocked. But with your wisdom, and a little hindsight and experience, at what point on the journey could there have been interventions that might have helped you? While you have been talking, I have been imagining being your daughter, being your wives, the impact on family life and how they must have wanted to help you and what they did. Was there anything on that route at an earlier stage that might have been helpful?

Alex Macey: The only thing that would have helped me was the companies doing what they should have done: following the rules. As payday gamblers, we would not have become VIP gamblers if they had done the checks on all of us when we were payday gamblers, small-time gamblers.

Tony Parente: You asked us if we thought we could outsmart them. Why should we have to outsmart an operator who has certain codes and practices that they have to follow? If I self-exclude from an operator, they should collaborate and share that with each other.

I wrote to the Gambling Commission in 2016 admitting that I had stolen £1.8 million, embedded with one company. The response I got back was, "Sorry, we can't help you because you're based in the Middle East". Surely the Gambling Commission should have shared that with all the other operators, and then maybe more damage would not have been done. I do not hold them fully accountable, but I should not be able to outsmart an operator.

Going back to the gentleman's question about opening another account when I had self-excluded, it was so easy for me to open an account in my sister's name, with no ID being given, no proof of address, no utility bill, and spend £57,000 in three weeks. There has to be an element of responsibility from the operator as well as the individual.

The Chair: But there is no incentive for the operators to stop you spending money with them, is there?

Tony Parente: There should be an incentive for them to follow certain codes and practices that they are regulated by, and they do not.

The Chair: Rest assured we will be—

Michelle Singlehurst: This is quite new to me in terms of understanding the regulatory framework of gambling: that after spending £2,000 in one go, they should have checked what the hell I was doing. Nobody ever did.[1]

Q61 **The Chair:** When you apply for a credit card—leave aside the debit card—you have to fill in a lot of forms, and they will tell you what your credit limit is. They will give you £200, £1,000 or whatever. There are checks, so there must be a central credit rating system for banking.

Michelle Singlehurst: Definitely, yes.

The Chair: Would you support that for gambling?

Michelle Singlehurst: Yes, 100%.

The Chair: Would you be prepared to allow your data to be shared?

Michelle Singlehurst: Yes, I would. I would do anything to stop someone else committing suicide or ending up—

The Chair: Yes, but would you have agreed to that at the beginning?

Michelle Singlehurst: I think I would, actually, yes. It was a period that was just crazy for me personally. With most of them, I said, "I am not feeling right; this has happened; this has happened". They said, "Oh dear—oops! Oh, we are a really responsible company, we will shut you down, Madam".

The Chair: How do you communicate with them on that level? There are chatlines, are there?

Michelle Singlehurst: They are like vultures. You can be online and suddenly, somebody pops up and says, "Hi, Michelle, how are you?"

The Chair: And you have a chat with them. I just want to understand the mechanics of this. You are looking at placing some bets, or whatever you are going to do online, and a message pops up—a chat box—and addresses you by name. Do they say who they are? You assume that they are the gaming company.

Michelle Singlehurst: Yes, they do. That is absolutely right. It really surprised me that I could be on any site, but when you are a VIP—

Recently I went to every single company I used and asked, "What date did I open the account, when did I shut it, how much did I lose, how

[1] Note by witness: Family and friends could not intervene as they were not aware.

much did I win, did I self-exclude and if so, how?”. And then, on online chat again—I have copies of all this—they said, “Oh, you are out of your self-exclusion period”. I said, “That is not why I am contacting you, I am contacting you because I want data”. Two of them—I have absolute proof of it.

The Chair: Is the period of your self-exclusion something you self-select, or do they give you options of six months, a year, two years, for ever?

Michelle Singlehurst: Yes, but I did not choose—

The Chair: They offer you options in terms of the time?

Michelle Singlehurst: Yes. I do not think it is for ever.

Alex Macey: The maximum seems to be the magical five years, but I would always say “permanently” when I self-excluded.

The Chair: But they do not give you the option of permanently?

Alex Macey: No.

Tony Parente: Even when GamStop, which is one-button self-exclusion, was piloting it, it asked us what we would ask for. I asked for “indefinitely”, “lifetime”. The maximum is five years. You fill that in in your band, within 24 hours, with all the UK regulated operators, but the maximum they have is five years, which is strange.

Q62 **Lord Butler of Brockwell:** I do not want you to name individual companies, because we are broadcasting this, but do you have anything good to say about the industry? Are there any companies that are less bad than others in this respect?

Tony Parente: But we are not allowed to name them?

Lord Butler of Brockwell: No, please do not name them, but just say if there are some that act more responsibly than others. That is all I want you to say, but I get the impression that you think they are all as bad as each other.

Baroness Thornhill: Why can they not be named?

Lord Butler of Brockwell: The Clerk advises me that they can after all be named, because this is Parliament and we have privilege.

Michelle Singlehurst: A bit like the others, I have done a bit of digging recently. One thing that horrified me was to find out that, as a VIP, which I definitely am not, they had a different system for me. I said to them, “Hang on a minute. You are telling me that you self-excluded me because of a concerning email I sent, or a concerning call. Give me that information, please”. They said, “Sorry, we found you on a different system because you are a VIP”.

Ladbrokes—this I find incredible, considering I have not gambled since 17 January—sent me an email on 17 March saying, "Hi, you're not a VIP anymore". I went into a rant, unfortunately, but subsequently they said, "We're a responsible gambler, we will shut you down then". When I spoke to Coral recently, they said to me, "Oh, you're level 9". I said, "Sorry? I'm excluded from using". They said, "No, you're a level 9 VIP". I do not even know what that is. Obviously, they have tiers. I have other emails that say. "Thank you for joining us. If you carry on spending at this level, we'll make you a VIP". I am really not worried about being a VIP, so half of it I just skimmed over.

Alex Macey: I have seen a lot of data from my personal circumstances and a lot of other people's data as well. I can say categorically that none of them is interested in interacting when excessive money is being spent. With the VIP situation, they are simply grooming people. None of them do the proper checks. I am looking into someone's case at the moment who stole £3 million. The five companies he has been with did no interaction checks or source of income checks. As far as I am concerned, they are complicit under the Proceeds of Crime Act because they have not done what they should have.

Lord Butler of Brockwell: How do they pursue you when you cannot pay? Do they go to court? What is the mechanism by which they enforce?

Baroness Thornhill: You are never in debt to them.

Lord Butler of Brockwell: You pay up front, as it were? I see. Thank you.

The Chair: I am trying to understand level 9. Is it related to the amount you spend?

Michelle Singlehurst: It must be.

The Chair: But it is not clear to you?

Michelle Singlehurst: No, I haven't the foggiest. I did not even know what they were talking about.

Alex Macey: They could be called platinum VIP customers. Tony was right at the top.

Tony Parente: You spoke about intervention. In 2011, I spent £21,000; in 2012, £42,000; in 2013, £257,000; in 2014, £1.19 million; in 2015, £1.8 million. It was only in 2015, in November, that I was asked to provide the provenance of funds. You asked whether I would have given it to them then. I did not even have a chance to say no. I was then sent a text message saying, "Sorry for the intrusion. No need on this occasion".

I went to Dubai to escape gambling and the high-street bookmakers. Self-exclusion does not work in high-street bookmakers. That needs to be changed. [The other witnesses indicated assent.] In 2013, after I was still gambling, Ladbrokes visited me and made me a VIP. That is when my gambling escalated. You asked whether I would have given them the evidence. Probably not. Another operator, Bet365, asked for evidence—

The Chair: But if it was shared among all the betting operators?

Tony Parente: Once they had been given it, there would be no one accountable for that amount of money having been spent and my account would have been closed.

Q63 **The Chair:** Please do not feel that you have to answer this question, or answer it within a band. At the time you were spending that level of money at the bookmakers, what sort of money were you earning? It is an impertinent question, but I just want to get a sense. Shall we say that what you were spending on gambling was a lot more than you were earning?

Tony Parente: It varied over the years, and then I set up my own business, but I would say from £100,000 in 2013 to perhaps £250,000 towards the end.

The Chair: Did they ask you at any time what your earning power was?

Tony Parente: They asked but then they said, "Don't worry about it". That is what I am saying. Bet365 did the same. It is noted that I refused to give evidence but I was still allowed to gamble.

The gentleman asked about one operator. We witnessed Tombola at the gambling-related harm event. I was not aware that it had a maximum of £100 a month or a £2 stake per day that it has decided to set itself. I am not saying that that will not cause harm, but it will probably not cause half as much harm as the others.

Q64 **Baroness Thornhill:** May I push you a bit more, because you jumped in at a high level on my last question, when I asked about intervention? You went straight to the really shocking and disturbing stuff that something could be done about. By the time that you are talking about self-excluding and all of that, you are already in a mess; you are in above where you want to be.

Could anything have stopped you? Do you feel that there is a degree of inevitability about these things? What could have happened earlier? That is why I was asking you to put yourselves in the position of your families and what they tried to do. You have all talked about trauma when you were younger. It is about stuff that happened when you were young, stuff at school and all that. Any thoughts around that end of the scale, rather than about when you are a VIP?

Owen Baily: In an effort to answer your question, it would be interesting to look at things from a wider, more societal level in terms of stigma, understanding and awareness of gambling and its associated harms. When I think back to growing up, the gambling status quo was very different. It was barely spoken about; gambling harm was probably hardly acknowledged.

Again, to try to answer your question on what I am witnessing now: what I am trying to do for myself and others is to raise awareness. This process will obviously take a long time. We have made a start in generating more awareness of gambling and its associated harms, but we still have a hell of a long way to go. Continuing that process will be helpful.

Some educational initiatives have begun; they may prove helpful in generating awareness among young people about some of this.

Baroness Thornhill: But would it stop you going into that arcade, that description of yourself?

Owen Baily: For me, if I was to look back at young Owen again, no, because I had a lot of complexity and a lot of very problematic behaviours. Gambling was emerging and brewing underneath a whole raft of other behaviours on top. By the time I was free and able to gamble, my relationship with gambling was already established and unhealthy.

To fast-forward a bit to when I was 20 years old and I realised I had a gambling problem, when I reached out for help I ideally would have liked there to have been a better awareness among practitioners and professionals who worked in organisations where people such as myself would go to, particularly within the criminal justice system, homeless centres, drug and alcohol services, and social services. What I have seen over the past seven years, having been involved in this sector, is what I would describe as an inadequate level of awareness of gambling harm among professionals and organisations. I feel that ought to be improved.

Q65 **Lord Filkin:** Just to make sure that I have a clear picture of the harm that you have experienced, whatever the causes were, could you each say how much money you lost and, in summary, what you think the other harms experienced either by you or by family or friends are?

Owen Baily: Similarly to Alex here, I was probably what you would describe as a payday gambler. Whatever money I came into, because I spent some time on social security benefits and bits of work, whenever I had any money I would gamble a huge percentage of that income—95%-plus. I would neglect all of my living responsibilities: paying my rent, buying my food and clothes, savings, et cetera. That was a pattern that went on for many years.

Lord Filkin: How many? Five, 10?

Owen Baily: More than 16 years, because I was gambling from the age of 17 or 18. It was for 20ish years, on and off—not consistently, but episodically.

Lord Filkin: For 20 years you were gambling roughly 80%-plus of your earnings?

Owen Baily: Absolutely, yes. The harms were serious because I would end up having to figure out how to survive, how to get my food and how to pay my rent. The knock-on effect on my well-being and my mental health was serious. It was not good. My main gambling product was fixed-odds betting terminals once they arrived on the market around 2001. It felt quite natural to play fruit machines and then go on to the fixed-odds betting terminals, which were first introduced more or less into the high street, which I regard as quite a substantial milestone in making various products accessible on the high street.

Alex Macey: My answer is, over the course of the lifetime of my gambling, which was, as far as payday gambling goes, 18 or 19 years' worth, about £250,000. I would make sure that my bills were paid on payday and everything else would go on to gambling, which would equate to about 60% of my wage. Similarly to Owen, although I paid my bills, everything else would go on gambling and then for the whole month afterwards I would have nothing. I would have to be inventive about how I would live. On other impacts, it would make me very reclusive socially. I did not want to engage with anyone, really: family, friends. I missed out on holidays with my family or my daughter. It obviously had an impact on how I could bring my daughter up because I again had to be inventive about what I did with no money. There were no holidays or things like that. That is pretty much it.

Lord Filkin: Tony, you said £5 million previously.

Tony Parente: That was just over five years. I would not even want to put a figure on 22 years of gambling, but I emphasise the ripple effect that that gambling had on my family, friends and employers. It is just devastating what it can do. It is not just the individual, it is the people around you.

Lord Filkin: Explain that a bit.

Tony Parente: I have missed out on being a father to my 17 year-old son and nine year-old girl. I have been a terrible husband, a terrible son, a terrible employee, a terrible employer. It has destroyed people's lives around me. The figures of what I have lost have gone; it is the effect that it has had on other people around me that is devastating. I would not want even to put a figure on 22 years of it, to be honest.

The Chair: Michelle, would you like to answer? You do not have to, we can move on.

Lord Filkin: I think you said half a million.

Michelle Singlehurst: Give or take, it is around about £550,000 in less than three years.

Lord Filkin: And the wider effects?

Michelle Singlehurst: Oh my goodness, it is everything, really. It just changes the dynamics of every relationship in your life, basically, and not for the better.

Q66 **Lord Trevethin and Oaksey:** Mr Parente, can I ask you a bit more about something you were telling us about? I think you gave us your losses over a five-year period, if I understood correctly. I think for the last two years it was £1.1 million.

Tony Parente: That was with one operator. Let us say £1.2 million in 2014 and £1.8 million in 2015.

Lord Trevethin and Oaksey: So that is £3 million over a two-year period. Would that have been with a small number of operators or a large number?

Tony Parente: That was with one.

Lord Trevethin and Oaksey: That was with one. All the betting was with one.

Tony Parente: Those particular figures, yes.

Lord Trevethin and Oaksey: So the £1.2 million and the £1.8 million.

Tony Parente: Yes, in 2014 and 2015.

Lord Trevethin and Oaksey: At what point during that period when you were losing £3 million did the operator say, if at all, "Where's this money coming from? Can you afford it?"

Tony Parente: It was November 2015.

Lord Trevethin and Oaksey: That was at the end of the second year.

Tony Parente: Yes. I closed my account in January. I was due to do it anyway. At the time I was seeking some legal advice for the victims of my gambling. I actually thought about the insanity of it and, "Maybe they realise what I'm doing", but like I said, in November 2015 he asked and then he said, "Don't worry about it". I closed my account anyway and admitted to the company what I had done.

Lord Trevethin and Oaksey: When the operator asked the question did you give a full answer, or did you give any answer?

Tony Parente: I did not even respond.

Lord Trevethin and Oaksey: You did not respond and then they said, "Don't worry"?

Tony Parente: Yes. I still have the text messages.

Lord Trevethin and Oaksey: The £3 million that you lost: was that one form of gambling?

Tony Parente: Bearing in mind that I took a break in August and told them I wanted to take a break, I did not bet from August until January 2015. That 2014 figure was only for eight months.

Lord Trevethin and Oaksey: So in fact it is eight months plus one year?

Tony Parente: Yes. They sent me £11,000 while I took the break as free cash that I could just withdraw, which I was doing, but in 2015 I got £5,000 that I had to play with. That is when I started gambling again with them.

Lord Trevethin and Oaksey: Just so we understand, was it one form of gambling?

Tony Parente: I would wake up in the morning, fire up my laptop and put it down before I tried to get some sleep. It could be 48 hours solid. I could only deposit a certain amount on each card, so if that had run out I would wait until midnight and then I would deposit again. I had nine credit and debit cards registered with that one account.

Lord Trevethin and Oaksey: With that particular operator, had you attempted to self-exclude at any point?

Tony Parente: I told my VIP manager that I was taking a break. I could feel in 2014 that it was escalating quite heavily. Like I said, they kept sending me the money over that period of time. They sent £3,500 for my birthday, which was £100 for every year, which was nice of them. I just kept withdrawing the cash, so it was like withdrawing from your online account; I could just withdraw it to my bank account. I was trying to take a break, I was getting some CBT, but then I relapsed in 2015 and started gambling again. In that year my addiction came back more aggressively.

Lord Trevethin and Oaksey: One more question. Did you have any face-to-face contact with any representatives of the gambling company?

Tony Parente: Yes. They gave me an excuse that they thought I was okay, because when I turned up at the hospitality days I looked okay and looked well within myself. I went to the horse racing, football and Formula 1.

The Chair: This is an unfair question and there is no reason why you would know the answer to it, but it is something that we would want to ask the operator: do you have a sense that the VIP managers who you referred to are incentivised and earn more money the more they can get you to spend?

Tony Parente: Most definitely.

The Chair: I think that is an important question for the operators. I think I knew the answer—as soon as you said "VIP manager", a light went on.

Q67 **Lord Smith of Hindhead:** I think that my question has been answered already, but I will ask another, if I may. We spoke earlier about the gateways into gambling and how you started off. If you were a younger man now, I think it would be less likely that you would be going to the seaside arcade machines, because there is so much availability and access to gambling now. As a committee, we have to make recommendations to the Government as to how we are going to solve the problems of the future, not how we could have solved the problems 20 years ago. In my personal view, to come up with something about category D small-scale machines would be, at best, poor.

We are really speaking now about online gaming, loot boxes, trading skins and the scratchcards that are available everywhere, because the small machines have come out of the cafés and so on and are not available now. Would you agree that, for the future, they are going to be the danger areas and the gateways? If you were a young man now, Owen, you would not now be going down to find a slot machine, you would be at home, on your phone or your laptop, playing games and wanting to trade games, would you not? That is really the future problem gateway area.

Owen Baily: I am disappointed that category Ds have not received the political scrutiny or focus that I would have liked them to have had. But I have to admit, and this really came true to me the other day, it feels like it is a case of, "Move over category Ds, there's a bigger beast now". It is just as you have described with the gaming, and it is scary. I am genuinely concerned.

Alex Macey: Our experiences have gone now and it is changing, for sure. The digital infiltration and manipulation that kids have to deal with now is just scary. I say to people that I am so glad I am not a kid now having to deal with what they have to deal with. Danny Cheetham showed me that the top app for kids at the moment, with something like 50 million downloads, has a fruit machine bolt-on. That is the top app at the moment for kids.

Q68 **The Chair:** I have two final questions in the few minutes remaining. How difficult is it to overcome the stigma—if there is a stigma—about admitting to the sorts of issues that you have had in your lives with gambling?

Owen Baily: Disabling, debilitating. The stigma is very much alive and it is something that I personally come across a lot. It is what keeps people from opening up, the difficulty and dealing with that shame.

Alex Macey: The big point for people not coming forward is their employment. They are very reluctant to come out as a gambler because of their jobs. Perhaps if I were not leaving the police imminently I might not have come out publicly, but I have nothing to lose. It is pretty much the same for all of us, but what I find with a lot of people is that they are not coming out publicly because they are in fear of losing their job.

Tony Parente: Yes, I agree. The stigma is lowering—the more of the likes of us who can share our lived experience can show that there is hope for moving on from this and that the help and support is out there. But it has got to come from within a person, that is where it has to start.

The Chair: Michelle, would you agree with that?

Michelle Singlehurst: Yes. I am quite new to social media. Basically, I put it all aside for a couple of years and I have just focused on waiting for the diagnosis. I think that there is stigma, but I also think that awareness is rising. I am only on Twitter, but already there are more people on there saying things—it is not even a question of needing to put your hands up, but just saying, "Actually, yes, ouch, this is happening". For women, especially, I think about what gambling gives us. I do not think that I was chasing wins; I do not know what I was doing, if I am honest. I think it was the isolation and worrying about family; I was worried that I would be judged—God only knows, to be honest. I was a parent, a mum, I was trying to run a business. It is different for different genders.

Alex Macey: That is a really important point actually. I do not want females to be left behind. Female gambling is a really big thing, with the bingo targeting and so on. There are lots of women out there who perhaps do not want to come forward and I think that we definitely need to address that.

The Chair: Is there anything you feel very strongly that we should recommend that could help the situation? I give you notice of that question and you can think about it. Baroness Armstrong has a question.

Q69 **Baroness Armstrong of Hill Top:** Do you think that companies treat women and men differently?

The Chair: You mean the operators?

Baroness Armstrong of Hill Top: Yes, the operators. For example, did you get invited to VIP days and go, or was it mainly just online but you had a manager who kept in contact with you?

Michelle Singlehurst: No. In fact, a very good example is Coral, which invited me to something at Wembley. I do not remember what it was. I immediately said no, for obvious reasons. Then I followed up to tell them what had actually happened and they shut me down.

In terms of incentives and everything, a lot of the things were more for men—racing and that kind of thing. But then, equally, if I could not attend something, like with Coral, they immediately gave me money—£250 I think it was—that they put into my betting account with a wagering requirement of "times five". That basically means that I had to spend £1,250 before I could withdraw a penny.

One sent me £500 of Argos vouchers, another sent me two lots of red-letter days—all of which I spent on other people. So they found a way of giving me something.

Q70 **The Chair:** Do not feel obliged, but do you have any thoughts on what you would hope to see in our recommendations? Is there anything that springs to mind immediately where, with the stroke of a pen, we could change people's lives?

Owen Baily: I do not know about with the stroke of a pen, but we should compare what the gambling industry spend collectively on gambling advertising with what they collectively contribute towards gambling research, education and treatment. It is not great that we depend on the polluter pays model, but I would like to see more money made available for research, education and treatment.

Alex Macey: My answer would be to have some form of accountability process. The Gambling Commission, as Tony and I know, is not interested in assisting.

The Chair: Not interested—or, as it says, is not set up for that?

Alex Macey: My cases were very small-fry compared to Tony's. I do not get any updates on them and I do not expect to. But there seems to be a bit of a skewed process. If you complain to the Gambling Commission, you think there will be some accountability—but there is not, so you complain to an operator and there is rarely accountability from them. So where do you turn if you have no money and you cannot afford a solicitor to go to court? You have nowhere to turn. That is my view.

Tony Parente: The operators should have an element of duty of care. If they fail in their duty of care under their licence or code of practice, they will get fined—but there is nothing for victims.

Like Alex said, I have spoken to the Gambling Commission on numerous occasions, not for myself but for victims, and there is no support, no feedback and no help. If operators fail and get fined, they will fail again and get fined again. There has to be an element of accountability for their actions.

The Chair: There is an interesting mismatch here, compared with what you have to go through to open a bank account, where somebody will look after money that they know you have because you have put it into your account. If you want to open a bookmaker's account, they do not know whether you have that money or not—but it is 10 times or 100 times easier to open a bookmaker's account than to open an account to spend your own money.

It is bizarre, but that is for another day. Michelle, is there anything you would like to add?

Michelle Singlehurst: If you look at the financial services sector, you see that it is heavily regulated. There is a clear process for customers and people in the industry. I have gone on to the Gambling Commission's site. A lot of it is almost apologising: "We are really sorry, operators, but could you just do this?" In my eyes, sorry, that is not regulation.

I know that I can go to the Financial Ombudsman or the FSCS. But, as has quite rightly been said, where do people go? It is all loose and wishy-washy, if I am honest.

The Chair: On behalf of the Committee, thank you. By happy chance, we were due to have two evidence sessions today, but the other one, for all kinds of reasons, could not happen, so we were able to run this at much greater length. I have to say that that was a very happy and fortuitous accident.

We have benefited enormously from your courage in coming here and your contributions. We thank you and wish you all the very best in the future. Please write to us if you think of anything else.

Our thanks to Dr Henrietta Bowden-Jones for organising this session. It has been absolutely invaluable to us. Hopefully, at the end you will see our report and see your contributions reflected in it. They have been absolutely invaluable and hugely courageous. We congratulate you on coming to terms with what you have had to come to terms with in such a courageous way. So thank you all very much indeed.