

# **Pay day lending and betting shops: Planning Guidance**

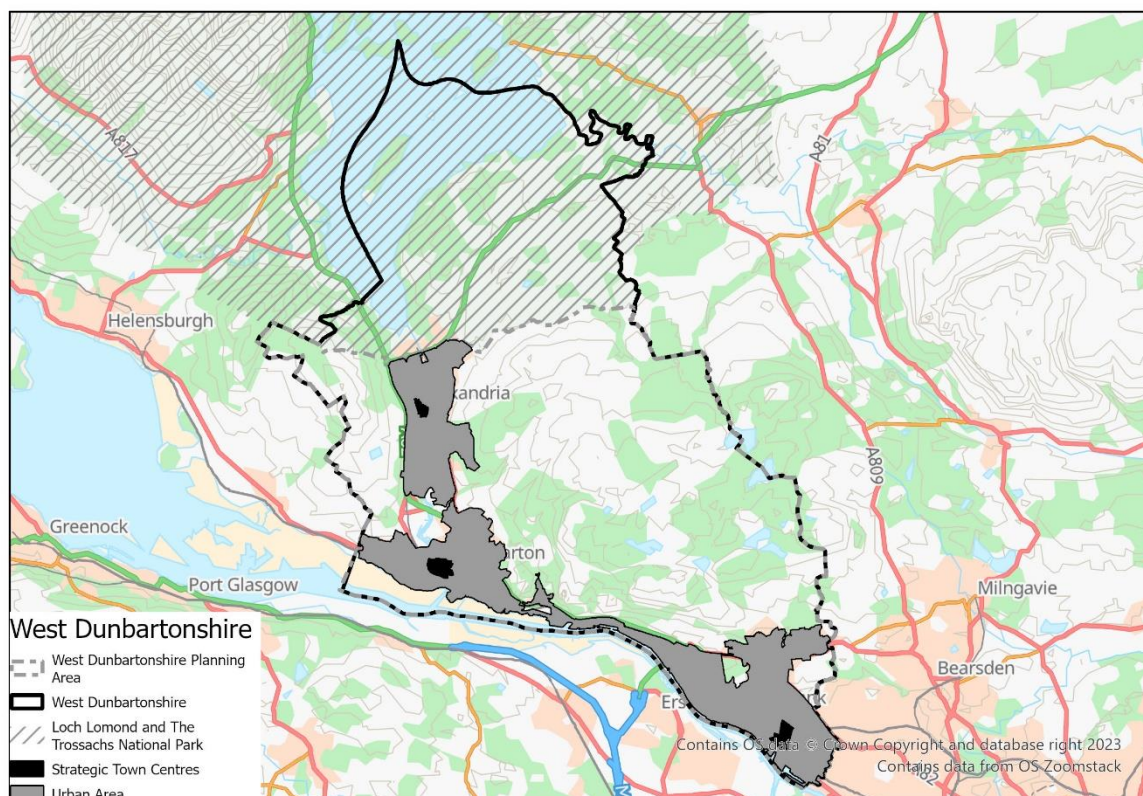
## **Background Information**

# West Dunbartonshire: profile and vulnerability to gambling and high interest debt

West Dunbartonshire is a mixed urban-rural area sitting in the north-west of the Glasgow city-region. In 2021, West Dunbartonshire's population was officially estimated to be 87,800, the majority of which lived in the urban areas of Clydebank, Dumbarton and the Vale of Leven.

The West Dunbartonshire Council planning authority area excludes that part of the Council area within the Loch Lomond and the Trossachs National Park i.e northern parts of Balloch and the rural area to the east and west of Loch Lomond. West Dunbartonshire's three main town centres - Alexandria, Clydebank and Dumbarton - and the majority of the urban area sit within the Council planning authority area.

**Map 1: West Dunbartonshire Council and Planning Authority area**



On many measures, West Dunbartonshire can be identified as one of Scotland's most deprived Council areas. In 2020, 48 of West Dunbartonshire's 121 datazones (39.67%) were within Scotland's 20% most deprived datazones, and 9 (7.44%) were within Scotland's 5% most deprived datazones<sup>1</sup>. Table 1 provides further evidence that West Dunbartonshire compares

<sup>1</sup> SIMD (Scottish Index of Multiple Deprivation) <https://simd.scot/#/simd2020/BTTTTT/9/-4.0000/55.9000/>

poorly to the Scottish average when considering health, benefits and earnings data.

**Table 1: West Dunbartonshire/Scotland comparison of employment, benefits and earnings data**

Measure	West Dunbartonshire	Scotland
<b>Economically active</b> % of residents aged 16 - 64	77.0%	77.2%
<b>Unemployment</b> % of economically active residents	3.4%	3.4%
<b>Long-term sick</b> % of economically inactive	41.6.7%	31.9%
<b>Earnings per residence</b> per week	£616.00	£640.03
<b>Out-of-work benefits</b> % of residents aged 16 - 64 claiming Job Seekers Allowance	2.1%	1.4%
<b>Benefit claimants</b> % of residents aged 16 - 64	14.6%	10.2%

Since 2016, when the pay day lending and betting shop guidance was first implemented, Economic activity and unemployment have improved in West Dunbartonshire to be on equivalent to the rest of Scotland. However, weekly earnings in the area are still lower than Scotland as a whole, and a greater number of people claim benefits. A higher proportion of those who are economically inactive due to long term illness, which is more than Scotland as a whole.

Commissioned by the Responsible Gambling Fund, research prepared by Geofutures and the National Centre for Social Research<sup>2</sup> investigated relationships between the location of gambling machines and the socio-demographic and economic environment in which they are situated. The research found that areas with a high density of fixed odds betting terminals tend to have poorer socio-economic indicators. The report identifies Clydebank as being a High Density Machine Zone - an area where there is a high density of gambling machines. It finds that areas of high machine density tend to have poorer socio-economic indicators, with a higher proportion being low income areas and a higher proportion of residents being economically inactive. Of those who are economically active, a greater number active are in the lowest socio-economic sub-groups.

Table 2 provides evidence of this showing that West Dunbartonshire has a higher number of betting shop licences per person than other local authorities with a similar population, but

<sup>2</sup> Wardle H., Kelly R., Thurstain-Goodwin M. and Astbury G. 2011. Mapping the social and economic characteristics of high density gambling machine locations. National Centre for Social Research and Geofutures Ltd.

which do not have as high a proportion of data zones within the 20% most deprived

**Table 2: Local Authority population and betting shop licence comparison<sup>3</sup>**

Local authority area	Population	Betting shop licences	Persons per licence
East Renfrewshire Council	96,600	10	9660
Midlothian Council	94,700	5	18940
Stirling Council	93,500	9	10389
West Dunbartonshire	87,800	19	4621
Argyll and Bute Council	86,200	5	17240

Since 2016 the number of betting shop licences has decreased across all the authorities in Table 2. However, West Dunbartonshire still has a significantly higher level of betting office licences than authorities of a similar population size.

---

<sup>3</sup> Betting shop licence figures derived from [www.stopthefobts.org](http://www.stopthefobts.org), January 2023. Original source is [www.gamblingcommission.gov.uk](http://www.gamblingcommission.gov.uk)

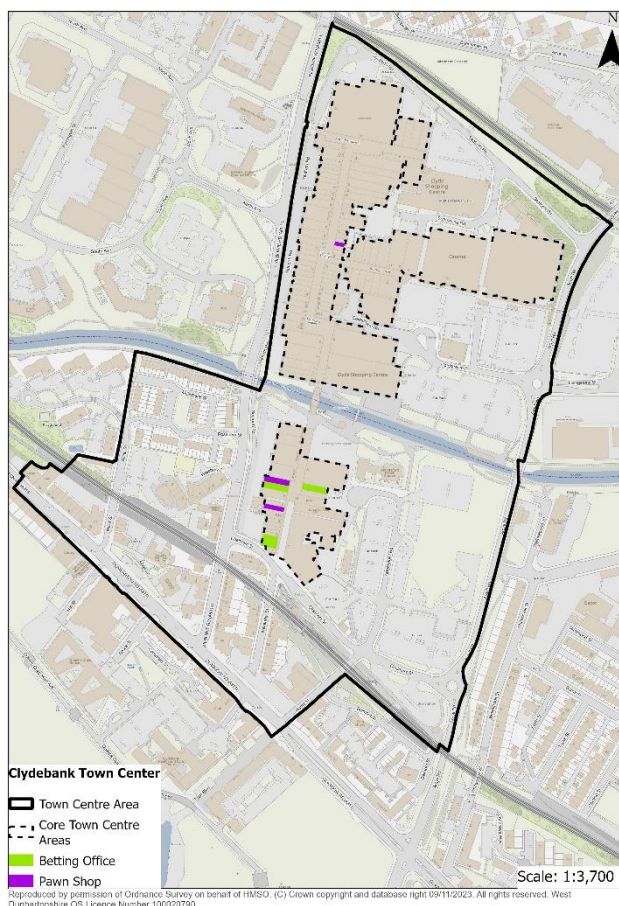
# Current situation

The Council undertakes a town centre outlet survey in Spring each year to record what types of uses are occupying town centre units and to analyse the year on year change in the mix of uses and vacancy rates. Maps 2, 3 and 4 highlight betting offices and pay day lending premises in Clydebank, Dumbarton, and Alexandria town centres, and those premises with planning permission. The information was collected in the 2023 town centre survey.

## Clydebank Town Centre

The Clyde Shopping Centre forms the majority of Clydebank town centre. The northern part of the centre is a modernised enclosed mall, and the southern part (Sylvania Way South) an unenclosed, but partially covered and fully pedestrianised, shopping area. The northern mall is adjoined by some larger retail units including a superstore, a cinema and restaurant uses, and car parking. Clydebank has good access links with a rail station in the town centre and another nearby, designated bus and taxi areas, and parking adjoining the shopping centre.

### Map 2: Clydebank town centre



A core retail area is identified within the town centre by the Local Development Plan 2. Policy SC2 aims to maintain a quality retail offer at the heart of the town centre and control against a proliferation of Class 2 uses. This covers the enclosed mall, adjoining large retail units and Sylvania Way South

Table 3 details the number of betting shops and premises offering high interest lending in Clydebank town centre. Pay day lending and gambling uses are clustered on Sylvania Way South, where there are 3 betting shops and 3 premises offering high interest lending. There is also an amusement arcade on Sylvania Way South, another within the indoor market on Sylvania Way South and another close-by on Chalmers Street. There is another betting shop nearby on Chalmers Street. Another premises offering high-interest lending can be found on Sylvania Way

Sylvania Way South is an area where the cluster of betting and pay day lending shops is very noticeable. This is particularly significant as it serves as a main gateway to the town centre linking Clydebank rail station and main bus stops on Chalmers Street with the rest of the town centre.



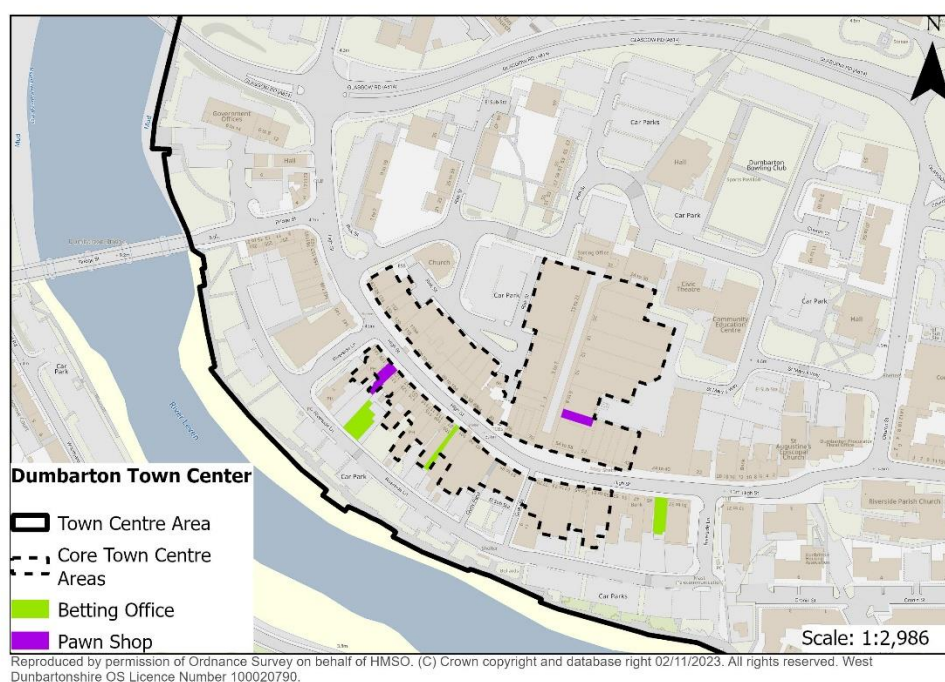
**Table 3: Betting shop and high interest lending premises in Clydebank town centre**

Clydebank town centre	2023	2015
Betting shop premises	3	3
High-interest lending premises	3	4

## Dumbarton Town Centre

The town centre is based around the historic High Street and the more modern Artizan Centre. Beyond this area is a mix of residential and civic uses such as the Sheriff Court, municipal buildings and library. The town centre is served by a rail station and several bus services which make use of the High Street.

**Map 3: Dumbarton town centre**



There is a core retail area identified within the town centre by the Local Development Plan 2, the purpose of which is to maintain a quality retail offer at the heart of the town centre and control against a proliferation of Class 2 uses. This covers the central part of the High Street and the Artizan Centre (College Way). All Pay day lending/pawn shops and betting offices within Dumbarton town centre are within or very near to the core retail area.

Table 4 details the number of betting shops and premises offering high interest lending in Dumbarton town centre. Pay day lending and betting shops are found along the High Street and in the Artizan Centre.

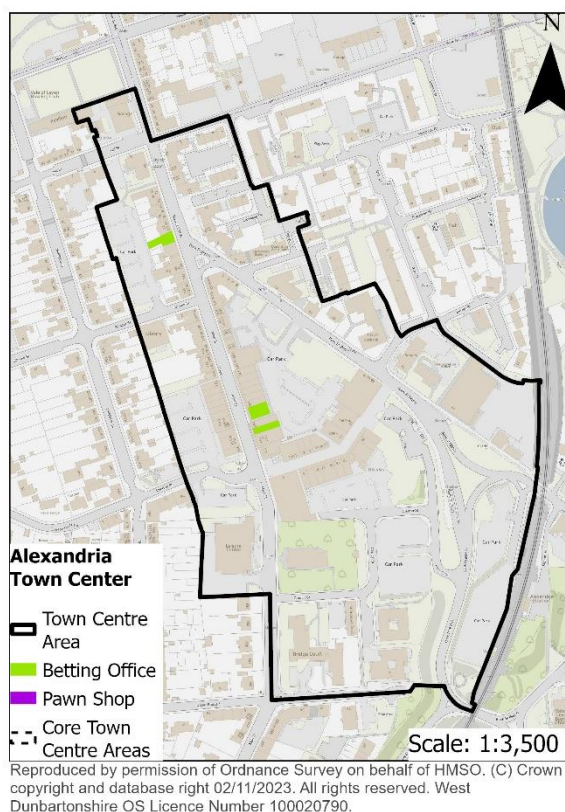
**Table 4: Betting shop and high interest lending premises in Dumbarton town centre**

Dumbarton town centre	2023	2015
Betting shop premises	3	3
High-interest lending premises	2	2

## Alexandria Town Centre

Alexandria town centre is built mostly around Main Street, Alexandria, which is a traditional high street, with Mitchell Way forming a more modern, pedestrian shopping street and Bank Street. The town centre is accessible by rail and bus services and contains a mix of retail public services, business and residences.

### Map 4: Alexandria town centre



Unlike Clydebank and Dumbarton Alexandria does not have a core retail identified in LDP2, however it there are a number of development opportunities for the town centre identified, including: the redevelopment of Mitchell Way, improvements to the public realm and residential opportunities.

There are no high interest lending premises in Alexandria Town Centre, however there are a number of betting shops along Main Street

**Table 5: Betting shop and high interest lending premises in Alexandria town centre**

Alexandria towncentre	2023	2015
Betting shop premises	3	3

### Changes To number and clustering since 2015

The number and clustering of pay day lending and betting shops has broadly remained very similar since 2015, although there has been some changes in premises.

In Clydebank there is still a concentration of these premises in Sylvania Way South. In Dumbarton the premises are mainly along the high street.

# Literature review

The Royal Society for Public Health's report 'Health on the High Street'<sup>4</sup> considers the positive and negative impacts of a range of town centre uses on health. Health was considered holistically with consideration given to:

- Healthy lifestyle choices
- Social interaction
- Access to health care services and health advice
- Mental wellbeing

The report used literature review, consultation with public health experts and a survey of a representative sample of 2000 members of the public to score a range of different high street uses in terms of their impact on health. Uses were given a score against each criteria ranging from +2 where the use had a positive impact on health to -2 where the use had a negative impact on health. A score of 0 was awarded when the impact was considered neutral.

For pay day lending shops:

- 68% of those surveyed believe they discourage healthy choices
- 65% of those surveyed believe they have a negative impact on mental wellbeing
- 57% of those surveyed believe they have no effect on providing access to health services

Payday lending services were generally used to bridge gaps in finance to the next pay check, with people on low incomes more likely to use pay day lending services. The typical borrower is single, earns less than £20,000 a year and has at least one child, according to research from a payday loan company.

For betting shops:

- 54% of those surveyed believe they discourage healthy choices
- 49% of those surveyed say they have no effect on promoting social interaction
- 52% of those surveyed say they have a negative impact on mental wellbeing

Greater accessibility to gambling was found to have increase problem gambling. Gambling machine density is disproportionality greater in areas of socioeconomic deprivation, and in areas with a younger than average population profile.

An update to Health on the High Street was undertaken in 2018<sup>5</sup>, titled 'Health on the High Street: Running on Empty'. It found that pay day loan shops declined on high street across the UK by a third, largely because of new regulations making payday lending less profitable. It also found that the increase in the number of betting shops had been halted in London where restrictions have been put in place, indicating planning restrictions are effective at reducing the proliferation of these uses.

The Royal Society for Public Health also published information on the impact of debt on a persons health and wellbeing titled 'Life on Debt Row'<sup>6</sup>. The report identified that there is a statistically significant relationship between debt and a number of negative health outcomes, including mental disorder, suicide attempts, drinking problems, drug dependence, depression, OCD, and anxiety. Households are more likely to be in debt problems if they have a low income.

---

<sup>4</sup> [b6f04bb8-013a-45d6-9bf3d7e201a59a5b.pdf \(rsph.org.uk\)](https://www.rsph.org.uk/documents/HealthOnTheHighStreet.pdf)

<sup>5</sup> [rsph.org.uk/static/uploaded/dbdbb8e5-4375-4143-a3bb7c6455f398de.pdf](https://www.rsph.org.uk/static/uploaded/dbdbb8e5-4375-4143-a3bb7c6455f398de.pdf)

<sup>6</sup> [75b46b96-10e8-48a3-bc597f3d65d91566.pdf \(rsph.org.uk\)](https://www.rsph.org.uk/documents/LifeOnDebtRow.pdf)



When compared to other forms of debt, payday loans had the greatest effect on wellbeing with more people with payday loan debt reporting the following issues than people with other forms of debt: they spent less time with others' they ate less as they could not afford healthy food; their housing is negatively effected; they could not afford time off or transport to access health care.

When studying the impact of gambling on individuals and their social network<sup>7</sup>, the University of Glasgow found that: those with easy access to gambling opportunities gambled more, and moving away from areas where gambling was a problem tended to encourage reduction; significant life events could cause someone to gamble more; and problematic gambling could affect relationships.

# Citizens Panel Survey

## 2016 Survey

The Council undertook a survey of its Citizen's Panel in August/September 2015. The survey results provide information of how residents within West Dunbartonshire view uses such as pay day lending and betting shops in terms of how they contribute to the vitality and viability of the area's town centres. The full survey is included as Appendix 1. Some headline statistics are included below.

With regard to Pay day lending shops

- 90% of respondents did not feel they were important for a vibrant town centre
- 38% disagreed and 50% strongly disagreed that they were important because they helped to fill vacant premises.
- 19% agreed and 57% strongly agreed that they charge very high interest rates
- 27% agreed and 63% strongly agreed they make it too easy for vulnerable people to get a loan
- 68% of people strongly disagreed that they add to the vibrancy of the town centre.
- 27% agreed and 44% strongly agreed that there are too many of them
- 34% agreed and 37% strongly agreed that they are not good for the wellbeing of the community.

With regard to betting offices:

- 94% of respondents did not feel they were important for a vibrant town centre.
- 42% disagree and 39% strongly disagree that they are important for filling vacant premises
- 35% agree and 44% strongly agree they make it too easy to gamble.
- 36% agree and 44% strongly agree that there are too many of them.
- 34% agree and 32% strongly agree that they are not good for community wellbeing.

Regarding the number and clustering of pay day lenders and betting offices:

- 44% were quite concerned and 31% were very concerned about the overall number of pay day lending and betting offices.
- 38% were quite concerned and 32% were very concerned about the clustering of pay day lending and betting offices.
- 20% of people agreed and 75% of people agreed the council should be able to control the number and clustering of pay day lending and betting shops in town centres.

---

<sup>7</sup> [https://www.physci.gla.ac.uk/media/Media\\_310864\\_smxx.pdf](https://www.physci.gla.ac.uk/media/Media_310864_smxx.pdf)

## 2023 Survey

The council repeated Citizens Panel survey in 2023 with the citizens panel in order to understand if there were any changes in attitudes to the pay day lending and betting offices in town centres. The repeated survey stuck to the original as closely as possible with a couple of exceptions.

The question asking respondents agreed or disagreed that pay day lending and betting offices “attracted the wrong sort of people” was changed to “they attract antisocial behaviour” at the recommendation of Performance and Strategy Officers. When asking if respondents were concerned about the number and clustering of pay day lending and betting shops, this was combined to a single question for each use, rather than asking about numbering and clustering separately. The question “To what extent do you agree that the Council should be able to restrict the number and clustering of pay day lenders and betting offices in your town centre?” was not included in the 2023 survey. The full survey is shown in appendix 2

With regard to Pay day lending shops

- 89% of respondents did not feel they were important for a vibrant town centre
- 30% disagree and 51% strongly disagree that they are important because they help to fill vacant premises.
- 22% agree and 47% disagree that they charge very high interest rates.
- 28% agree and 54% strongly agree that they make it too easy for vulnerable people to get a loan.
- 24% disagree and 61% strongly disagree that they add vibrancy to the town centre.
- 29% agree and 37% strongly agree there are too many of them.
- 31% agree and 35% strongly agree they are not good for the wellbeing of the community.

With regard to betting offices:

- 86% of respondents did not feel they were important for a vibrant town centre
- 36% disagree and 38% strongly disagree that they are important for filling vacant premises
- 30% agree and 48% strongly agree they make it too easy to gamble.
- 32% agree and 38% strongly agree that there are too many of them.
- 33% agree and 35% strongly agree that they are not good for community wellbeing.

Regarding the number and clustering of pay day lenders and betting offices:

- 40% of respondents were quite concerned and 26% were very concerned about the number and clustering of betting offices in town centres.
- 39% were quite concerned and 23% were very concerned about the number and clustering of pay day lenders in town centres.

## Conclusions from surveys

Results from both surveys indicate that residents think the number and clustering of pay day lending and betting shops have a negative impact on the vibrancy of the town centre and that they are not good for community wellbeing. There is some difference to the degree of agreement or disagreement with the questions between the two surveys, the same conclusions can be drawn from both.

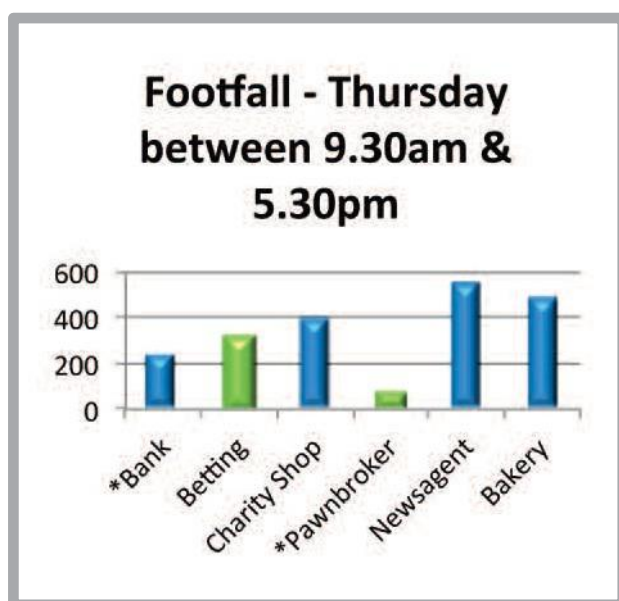
# Customer/ footfall counts

The Council undertook a survey of the number of customers visiting a variety of different shop/service types in Clydebank and Dumbarton town centres in September and October 2016. Full details of the survey methodology and full results are set out in Appendix 3. Alexandria was not included in the study or the initial guidance, and so there is not data relating to customer or footfall counts in Alexandria.

The purpose of the survey was to gain an understanding of how many customers use such as pay day lending and betting shops attracted to the town centres in comparison to other uses.

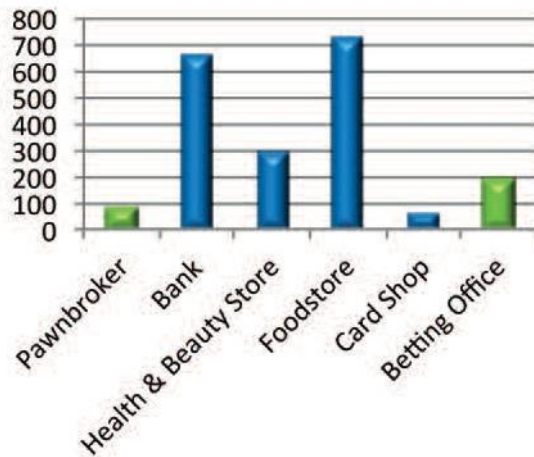
The results for Clydebank town centre indicate that whilst the betting shop surveyed attracted a comparable level of customers over the daytime period (9.30am to 5.30pm) to other uses, the pawnbroker surveyed attracted a significantly smaller amount of customers. Similar results were found in Dumbarton.

## Clydebank results

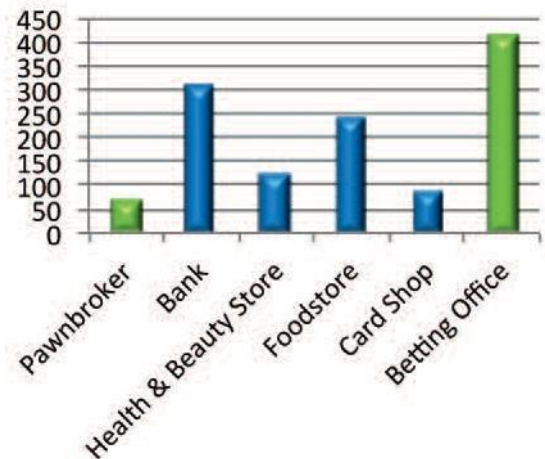


## Dumbarton results

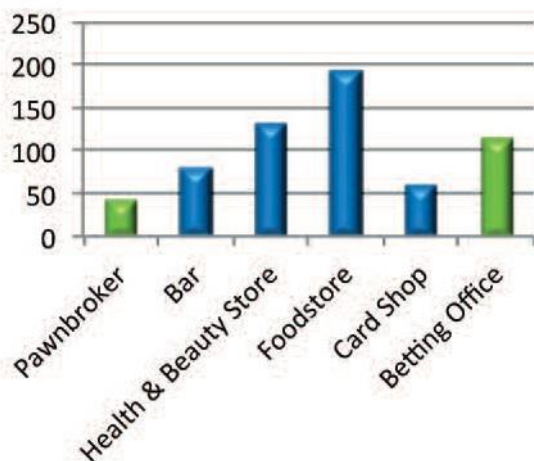
**Footfall - Thursday  
between 9.30am &  
5.30pm**



**Footfall - Saturday  
between 9.30am &  
1.30pm**



**Footfall - Saturday  
between 1.30pm and  
5.30pm**



### Evening results

Clydebank Evening Count

Dumbarton evening count

Time	Unit	Tally
17.30 - 18.00	Ladbrokes	9
18.00 - 18.30	PaddyPower	10



18.00 - 18.30	Ladbrokes	3
---------------	-----------	---

	Unit	Tally
17.30 - 18.00	William Hill	10
18.00 - 18.30	William Hill	10
18.00 - 18.30	William Hill	9

# Conclusions

This background information offers the following evidence in respect of pay day lending and betting office uses in town centres

- The socio-economic profile of West Dunbartonshire means that it is vulnerable to the ill-effects of gambling and high-interest short- term credit.
- There is already a significant presence of these uses in West Dunbartonshire, including a cluster of such uses in Clydebank town centre.
- There is evidence of a much higher betting shop/ population ratio than similar sized authorities
- The majority of residents of West Dunbartonshire held negative views in respect of the contribution these uses make to the vitality and viability of the area's town centres.
- Pay day lending uses do not contribute significantly to daytime footfall, and betting shops only make a limited contribution to evening footfall.

# **Appendix 1: Citizens Panel Research Report 2015**

# **Supplementary Guidance on Pay Day Lending and Betting Offices Premises**

**Citizens' Panel Research Report**

**by**



*For further information contact: Jim Patton*

**Director**  
**Hexagon Research and Consulting**  
**Suite 401**  
**47 Timber Bush**  
**Edinburgh**  
**EH6 6QH**

**Tel: 0131 669 9574**

**e-mail: [jim@hexagonresearch.co.uk](mailto:jim@hexagonresearch.co.uk)**

**September 2015**



## Contents

	<b>Page</b>
<b>1.</b> Introduction	3
<b>2.</b> Background and Objectives	4
<b>3.</b> Our Approach	6
<b>4.</b> The Importance of a vibrant town centre	8
<b>5.</b> Pay day lenders	16
<b>6.</b> Betting offices	21
<b>7.</b> The number and clustering of pay day lenders and betting offices in town centres	25
<b>8.</b> Concluding Comments	32
Appendix 1: The West Dunbartonshire Citizens' Panel	33
Appendix 2: Focus group discussion guide	37
Appendix 3: Survey questions	41

## **1. Introduction**

This document sets out our report for West Dunbartonshire Council on Citizens' Panel research conducted to help build the evidence base to support the development of Supplementary Guidance on Pay Day Lending and Betting Offices Premises.

In our report:

- Section 2 sets out the background to and objectives of the assignment
- Section 3 outlines our approach to designing and conducting the research programme
- Section 4 presents Panel members' views on the importance of a vibrant town centre
- Section 5 deals with respondents' attitudes to pay day lenders in local town centres
- Section 6 assesses Panel members' views on betting offices in their local town centre
- Section 7 establishes Panel members' views on the impact of the number and clustering of pay day lenders and betting offices in local town centres
- Section 8 sets out our concluding comments

## **2. Background and Objectives**

A recent report on pay day lending and gambling in Scottish town centres and neighbourhoods<sup>1</sup> cited the importance of town centres as a base for small businesses and local jobs as well as the important role they play in community identity. This was echoed in a second report<sup>2</sup> which saw town centres as an important part of vibrant communities and a critical engine for economic growth in local areas. It regarded high streets as having an important role to play in supporting the public's health; a healthy high street can provide the public with healthy choices, support community cohesion and social interaction, promote access to health services and support individual well being.

Both reports also highlighted a growing concern with the clustering of pay day lenders and betting offices in town centres, with the Scottish Government's policy objectives in relation to this aiming to:

- Improve town centres, creating vibrant community hubs with a range of services by tackling the increasing numbers and clustering of pay day lenders and betting offices
- Minimise exposure and potential adverse risk to vulnerable individuals of pay day lenders via town centres
- Minimise exposure and potential adverse risk to vulnerable individuals through gambling via town centres

However, the report from the May 2014 summit recognised that a key barrier to more coherent action was the complex nature of reserved and devolved legislation; Planning and Business rates are devolved while Financial Services, Consumer Credit and Gambling are reserved. Consequently, the Scottish Government and local authorities have limited controls on how to address concerns about the impact of pay day lenders and betting offices. Nevertheless, it was felt the Planning system could be used to guard against clustering of these types of premises.

---

<sup>1</sup> Tackling Payday Lending and Gambling in Scottish Town Centres and Neighbourhoods. A report from a summit hosted by the Minister for Local Government and Planning, Scottish Government. May 2014.

<sup>2</sup> Health on the High Street. Royal Society for Public Health. 2015

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

West Dunbartonshire Council's Planning and Building Standards Department is now involved in a pilot project supported by the Scottish Government which involves the preparation of Supplementary Planning Guidance in relation to planning applications for pay day lenders and betting offices. The purpose of the pilot is to strengthen/develop the evidence base available when the Council wants to refuse planning applications for pay day lenders and betting offices.

The Supplementary Guidance is required to be based on a policy in the Council's existing Local Development Plan, which sets out criteria for the assessment of non-retail uses (such as pay day lenders and betting offices) in core retail areas. These criteria are:

- a) Whether the change would significantly reduce the retail offer of the core retail area, or parts of it;
- b) Whether the change would lead to the concentration of a particular use to the detriment of the town centre's vitality and viability;
- c) The contribution the proposed use would make to the vibrancy of the town centre by increasing footfall;
- d) The availability and suitability of other locations in the town centre for the proposed use to locate; and
- e) Whether the unit affected by the proposal has been vacant and suitably marketed for retail use.

Criteria a, d and e can be assessed objectively as they are based on unit size or availability of units. Criteria b and c are more subjective and quite often based on a single officer's assessment. The Council therefore commissioned Hexagon Research and Consulting to develop more objective evidence for these criteria (b & c) based on public opinion.

Our approach to developing this evidence base is outlined in Section 3.



### 3. Our Approach

There is a requirement to generate robust and credible data to support the Supplementary Guidance which can withstand scrutiny as it will be used in reports to the Planning Committee and be subject to independent scrutiny by Reporters considering appeals. It is also important that any evidence has not been derived from what could be viewed as 'leading' questions.

To meet these requirements, we recommended using the West Dunbartonshire Citizens' Panel, a group of over 1,500 adults evenly divided between the Regeneration areas and the rest of West Dunbartonshire (more details of the Panel are attached at Appendix 1). In our view the Panel provided the ideal basis to conduct a two stage research programme:

#### Stage 1 - Focus group research

Two focus groups with members of the Citizens' Panel were held in Clydebank and Dumbarton with the overall aim was of establishing respondents' views on the impact of the clustering of pay day lenders and betting offices on their town centre (positive and negative). Respondents' views on how to deal with any concerns about these types of premises, including amending the Planning guidance, were also sought.

Each focus group was based on an agreed discussion guide (attached at Appendix 2), with the aim of obtaining respondents' views in an unprompted way. With the agreement of respondents, the focus groups were recorded to ensure their comments are presented accurately and verbatim comments can be included in our report (although these have been anonymised). Once detailed transcriptions of the discussions were made, the recordings were deleted. The focus groups were held on the 24<sup>th</sup> July 2015.

Location	Number of respondents	Breakdown of respondents
Garshake, Dumbarton	7	4 male, 3 female
Town Hall, Clydebank	8	4 male, 4 female

## Stage 2 - Survey of the Citizens' Panel

On completion of the focus group programme, the second stage involved a survey of all members of the Citizens' Panel. A postal survey approach was adopted for the survey which covered a number of issues in addition to the questions required for the evaluation of pay day lenders and betting offices (see Appendix 3). Questionnaires were sent out to Panel members in early August 2015. By early September, a final response of 1,028 returns had been achieved (68%), and the table below illustrates the high level of accuracy that can be attributed to the results derived from this response overall, as well as for the two main sub areas.

**Survey Response**

	<b>West Dunbartonshire</b>	<b>Dumbarton</b>	<b>Clydebank</b>	<b>Alexandria</b>
Sample achieved	1,028	316	443	269
Sampling error	± 3.0%	± 5.5%	± 4.7%	± 6.0%

As illustrated above, results for the Panel as a whole have sampling errors limited to only ± 3%. This means, for example, that if 50% of Panel members say they support the proposal for the Council to introduce planning policies so they would have stronger control over the change of a use of a property into a pay day lender or a betting office, the real figure would be in a narrow range, from only 47% to 53%.

The sampling errors for the three towns rise marginally to a range from only ± 4.7% to ± 6.0% and our analysis includes a breakdown by town as well as for West Dunbartonshire as a whole.

#### 4. The importance of a vibrant town centre

Surveyed Panel members from Dumbarton use their town centre less regularly than those in the other two towns. For example, only 39% said they visited the town weekly, compared to 56% of those from Clydebank and 61% from Alexandria. Despite this, there is widespread agreement across all three towns on the importance of a vibrant town centre. Almost three quarters (72%) agree this is 'very important' while only 1% stated that a vibrant town centre was 'not very important'.

##### How often would you visit your local town centre?

	Dumbarton	Clydebank	Alexandria	West Dunbartonshire
Daily	12%	8%	16%	12%
2-3 times a week	27%	48%	45%	41%
Once a week	33%	22%	23%	25%
2-3 times a month	20%	12%	9%	14%
Once a month	6%	6%	0%	4%
Less than once a month	2%	4%	7%	4%
Never	0%	Under 1%	Under 1%	Under 1%

##### How important do you think it is to have a vibrant town centre?

	Dumbarton	Clydebank	Alexandria	West Dunbartonshire
Very important	74%	67%	78%	72%
Quite important	25%	30%	21%	26%
Not very important	1%	1%	2%	1%
Not important at all	0%	0%	0%	0%
Don't know	0%	2%	0%	1%

There was also unanimous support among focus group respondents for the concept of a vibrant town centre, with many citing reasons such as its importance to the health and well being of the local community, as a base for community activity and an important centre of employment.

***Of course a vibrant town centre is important. It's a sign of the health of the local community.***

Clydebank respondent

***A town centre should be about more than just shopping. It should encourage people to use it for social and recreational purposes, to provide a focus for community activity.***

Clydebank respondent

***At one time the town centre had the post office, the big army recruitment centre, the Council office where you could pay your rent and rates, the Registrar, as well as a good range of shops. There were important civic functions as well as good commercial outlets. It provided a wide range of activities and was an important centre of employment. That's what a vibrant town centre needs.***

Dumbarton respondent

The features which most survey respondents regard as 'very important' in a vibrant town centre include:

- A wide range of shops (79%)
- Good quality shops (74%)
- Banks (70%)
- Pharmacy/health facilities (68%)

Conversely, those which were regarded as being of least importance focused on:

- Betting offices (59% stated these were 'not important at all')
- Pay day lenders/pawn shops (57%)

These priorities were also reflected across the three town centres.

Supplementary Guidance on Pay Day Lending and Betting Offices Premises

**How important are the following in a vibrant town centre?**

	<b>Very important</b>	<b>Quite important</b>	<b>Not very important</b>	<b>Not important at all</b>	<b>Don't know</b>
Wide range of shops	79%	21%	Under 1%	Under 1%	0%
Fast food outlets	11%	42%	41%	6%	Under 1%
Pharmacy/health facilities	68%	30%	2%	Under 1%	0%
Pubs	3%	43%	43%	11%	Under 1%
Charity shops	5%	49%	35%	10%	1%
Cafes and restaurants	36%	57%	5%	2%	0%
Betting offices	Under 1%	5%	35%	59%	1%
Libraries/museums/art galleries	42%	50%	7%	1%	0%
Banks	70%	29%	1%	Under 1%	Under 1%
Good quality shops	74%	24%	1%	1%	Under 1%
Pay day lenders/pawn brokers	Under 1%	6%	33%	57%	3%
Green/open spaces	38%	50%	9%	2%	Under 1%
'Pound' shops	11%	45%	30%	12%	2%
Leisure facilities (cinema etc)	45%	48%	5%	2%	0%
Local Government/civic uses	33%	51%	12%	2%	2%

**'Very important' aspects of a vibrant town centre**

	Dumbarton	Clydebank	Alexandria
Wide range of shops	77%	76%	87%
Fast food outlets	9%	10%	15%
Pharmacy/health facilities	73%	60%	73%
Pubs	6%	2%	1%
Charity shops	8%	4%	5%
Cafes and restaurants	44%	30%	39%
Betting offices	0%	1%	Under 1%
Libraries/museums/art galleries	36%	46%	43%
Banks	75%	60%	78%
Good quality shops	81%	72%	70%
Pay day lenders/pawn brokers	0%	1%	0%
Green/open spaces	34%	41%	38%
'Pound' shops	11%	9%	14%
Leisure facilities (cinema etc)	45%	46%	43%
Local Government/civic uses	38%	25%	38%

**Base: respondents stating "very important"**

Focus group respondents agreed that the key aspects of a vibrant town centre should include good quality shops, as well as community facilities and services and effective traffic management.

***Better quality shops has to be the starting point, but the town centre should also be a place for people to interact, so meeting places, places to sit, cafes and so on are needed.***

Clydebank respondent

***I also think a town centre needs community services such as a library, or a health centre or the Council's one stop shop. It shouldn't just be about shopping.***

Clydebank respondent

***There should be good traffic management to encourage the traffic to flow along the High Street. The one-way system is meant to do that but the parking is rarely policed and you get people parking on both sides of the road. So, when a bus***



***stops at a bus stop, it holds up all the traffic because the road isn't wide enough for cars to get past.***

Dumbarton respondent

Panel members were then asked to indicate the extent to which they were satisfied with each of these aspects of their own town centre. A very high level of satisfaction was recorded for banks (89%) and pharmacy/health facilities (86%), while over half were also satisfied with cafes and restaurants (60%) and libraries, museums and art galleries (58%). Conversely, more than half of all Panel members were dissatisfied with the range (57%) and quality (56%) of shops and approximately a third dissatisfied with pay day lenders/pawn shops (34%) and betting offices (32%).

This pattern was largely repeated across each town centre apart from significantly higher satisfaction in Clydebank for:

- Leisure facilities (70%)
- Local government/civic uses (58%)
- The range (44%) and quality (42%) of shops
- Fast food outlets (40%)

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

### How satisfied are you with the following in your town centre?

	Very satisfied	Quite satisfied	Neither satisfied nor dissatisfied	Quite dissatisfied	Very dissatisfied	Don't know
The range of shops	2%	22%	19%	37%	20%	0%
Fast food outlets	5%	25%	47%	12%	9%	2%
Pharmacy/health facilities	25%	61%	10%	4%	Under 1%	Under 1%
Pubs	6%	27%	49%	9%	3%	6%
Charity shops	6%	42%	41%	9%	1%	1%
Cafes and restaurants	6%	54%	22%	12%	5%	1%
Betting offices	4%	5%	51%	15%	17%	8%
Libraries/museums/art galleries	10%	48%	24%	10%	5%	3%
Banks	30%	59%	7%	3%	Under 1%	1%
The quality of the shops	4%	25%	14%	36%	20%	1%
Pay day lenders/pawn brokers	3%	5%	47%	16%	18%	11%
Green/open spaces	8%	37%	27%	21%	7%	Under 1%
'Pound' shops	7%	29%	42%	10%	8%	4%
Leisure facilities (cinema etc)	6%	28%	20%	24%	19%	3%
Local Government/civic uses	4%	34%	39%	12%	4%	7%

**Satisfied with aspects of your local town centre**

	<b>Dumbarton</b>	<b>Clydebank</b>	<b>Alexandria</b>
The range of shops	8%	44%	11%
Fast food outlets	27%	40%	18%
Pharmacy/health facilities	92%	78%	93%
Pubs	40%	26%	35%
Charity shops	44%	51%	46%
Cafes and restaurants	50%	68%	56%
Betting offices	6%	12%	9%
Libraries/museums/art galleries	44%	67%	61%
Banks	88%	89%	90%
The quality of the shops	13%	42%	29%
Pay day lenders/pawn brokers	5%	7%	13%
Green/open spaces	37%	49%	47%
'Pound' shops	44%	41%	17%
Leisure facilities (cinema etc)	8%	70%	4%
Local Government/civic uses	24%	58%	23%

**Base: respondents stating "very satisfied" or "quite satisfied"**

These findings were consistent with the views of focus group respondents. Dumbarton residents in particular complained about the poor range of shops, the prevalence of charity shops and that there were too many empty properties.

***There is very little in the town centre now. I would only go in maybe once every few weeks, usually to the bank. I think the authorities are just papering over the cracks with the town centre. It really is a terrible place and just doesn't work.***

Dumbarton respondent

***People do their food shopping out of town or go to the shopping centre in Clydebank. I don't know many people who would come into Dumbarton on a regular basis because the shops are so poor.***

Dumbarton respondent

***The shopping centre at Clydebank is undercover. They tried to put up some cover at the Artizan Centre, some sheets of glass like an awning, but it's very poorly***

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

***designed and when it rains, the water just pours in. And they are never cleaned so the appearance is very off-putting.***

Dumbarton respondent

***Unfortunately, the town centre is now full of charity shops. I know they are serving a purpose but you wouldn't decide to go into town to look in the charity shops. They don't really add anything to the vitality of the High Street.***

Dumbarton respondent

***There are too many empty shops on the High Street. That is even worse than having lots of charity shops; it creates an air of neglect and decay.***

Dumbarton respondent

Clydebank focus group respondents said they visited their town centre more frequently, with some saying the shopping centre met most of their needs. However, there was a concern that the town didn't have a genuine town centre, only a shopping centre, with none of the community focus they would prefer to see. Some also said there were too many charity shops and 'pound' shops.

***I think the shopping centre is perfectly adequate. I use it every day for my food shopping and there is also a bank.***

Clydebank respondent

***The town centre used to be around here (the Town Hall). We don't really have a town centre, just a shopping centre. You've got 3 Queens Square where they re-instated the old bandstand and there are occasions when some event is put on. But now a cycle path goes right through it and you take your life in your hands walking across it. They spent £2.2m doing up 3 Queens Square in an attempt to improve the town centre but to me it was a complete waste of money. It doesn't provide a community focus for the town.***

Clydebank respondent

***I don't use it (the shopping centre) as much as I used to as it has become dominated by places like pound shops.***

Clydebank respondent

***There are too many charity shops, especially when they seem to be concentrated in one part of the centre.***

Clydebank respondent

## 5. Pay day lenders

To help the Council develop its evidence base to support new Planning Guidance, survey respondents were asked to state the extent to which they agreed or disagreed with ten statements about pay day lenders/pawn brokers in their town centre (to minimise bias, the statements were phrased to reflect both positive and negative views of pay day lenders/pawn brokers). As illustrated in the table below, there is a very high level of agreement that pay day lenders/pawn brokers:

- Make it too easy for vulnerable people to get a loan (90% agreed with this statement)
- Charge very high interest rates (76%)
- There are too many of them (71%)
- They are not good for the well being of the town centre (71%)

Significantly, 92% also disagreed that pay day lenders/pawn brokers add to the vitality/vibrancy of the town centre (with 68% 'disagreeing strongly'). There was also little support for the role pay day lenders/pawn brokers play in helping to fill vacant premises (88% disagreed that this was important, with 50% 'disagreeing strongly') or by paying business rates (62% disagreed that this was important). These views were also strongly reflected within each of the three towns.

Supplementary Guidance on Pay Day Lending and Betting Offices Premises

**Do you agree or disagree with the following statements about pay day lender/pawn brokers in your town centre?**

	<b>Strongly agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Don't know</b>
They are important because they help to fill vacant premises	1%	6%	38%	50%	5%
They charge very high interest rates	57%	19%	1%	3%	20%
They make an important contribution to the area by paying business rates	1%	15%	38%	24%	22%
They make it too easy for vulnerable people to get a loan	63%	27%	3%	1%	6%
They add to the vitality/vibrancy of the town centre	Under 1%	2%	24%	68%	6%
There are too many of them	44%	27%	7%	6%	16%
They provide an important service for those who can't access mainstream financial institutions	3%	21%	39%	24%	13%
They attract the wrong type of people into the town/put others off	21%	30%	25%	7%	17%
They are a valuable employer in the town centre	2%	9%	37%	25%	27%
They are not good for the well being of the community	37%	34%	8%	6%	15%

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

### Agreement with statements in your local town centre about pay day lenders/pawn shops

	Dumbarton	Clydebank	Alexandria
They are important because they help to fill vacant premises	10%	8%	3%
They charge very high interest rates	88%	74%	66%
They make an important contribution to the area by paying business rates	22%	14%	11%
They make it too easy for vulnerable people to get a loan	92%	87%	91%
They add to the vitality/vibrancy of the town centre	5%	2%	2%
There are too many of them	80%	75%	55%
They provide an important service for those who can't access mainstream financial institutions	30%	24%	16%
They attract the wrong type of people into the town/put others off	49%	53%	49%
They are a valuable employer in the town centre	20%	6%	8%
They are not good for the well being of the community	66%	70%	76%

**Base: respondents stating "strongly agree" or "agree"**

Focus group respondents were also asked if they felt there was a role for pay day lenders in their town centres. Only a few agreed, saying that they suited some people.

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

***There is clearly a demand for them, so they must provide a service for some people. I guess for some people they are a necessity.***

Dumbarton respondent

***I do some volunteering work with St. Vincent de Paul and I see the lower end of the social scale. A Credit Union is a brilliant thing but a lot of people just can't get access to these because they can't save, whether it's through drugs or alcohol dependence. For some the only option is the pay day lender. They are convenient in the sense that some people can get a small loan to see them through a short period until their benefits or wages are paid. Unfortunately, it doesn't always work out as simple as that and astronomical rates of interest are charged.***

Clydebank respondent

However, the overwhelming view of focus group respondents was that pay day lenders were unwelcome in their town centres because of the high interest rates they charge, that their presence was not a sign of a healthy community as well as a feeling that the pawn broking aspect of some of the shops encouraged criminal behaviour.

***I work in the local Credit Union. Why on earth do people go in to these pay day lenders when there is a Credit Union on their doorstep? The interest in the Credit Union is 1% on the reduced balance. They can save to get some money behind them and get a loan when they need it at a low rate of interest.***

Clydebank respondent

***The pay day lenders argue that their loans are meant to be paid off quickly and the interest payable is usually a relatively small amount, but we all know they don't work like that. People borrowing the money usually extend the loan or take out another one and the interest piles up.***

Clydebank respondent

***I can't see what value they (pay day lenders) bring to the community other than to a small desperate minority. When you see these shops the impression you get is of a community that has problems. They are not a sign of a healthy and vibrant community.***

Clydebank respondent

***Some people just see what they are getting (a pay day loan) and don't think about the consequences. It's the same with the crowds you see in places like \*\*\*\*\* where they will get a TV valued at £600 for a few pounds a week but end up paying £3,000 for it as the weekly payments go on forever.***

Clydebank respondent

***My main concern is that the pay day lenders do not screen people properly so that they lend responsibly. They seem happy to lend to anyone and are probably glad when the customer can't pay back on time so they can add even more interest. That's not the type of business we should welcome on our High Street.***

Dumbarton respondent



Supplementary Guidance on Pay Day Lending and Betting Offices Premises

***My worry is that they look like they are fences for criminal behaviour, offering cash for goods with little concern where they came from.***

Clydebank respondent

***I would prefer another couple of empty shops if it meant getting rid of these places (pay day lenders) from the High Street. They create the wrong impression and attract a criminal element.***

Dumbarton respondent

***I work in a charity shop and one of the lads who comes in from time to time told me when he is skint he nicks the footballs from outside \*\* \*\*\*\*\* then sells them to the pawn broker shop. He says he never gets asked where the things come from.***

Dumbarton respondent

***These pawn broker places just encourage crime. I know of one lad who broke into a church and stole two big brass candlesticks. When the Police found them in a pawn broker's shop, the manager said he had bought them that morning for a fiver. They were obviously worth a lot more but the manager turned a blind eye to where they had come from. We don't want that sort of thing going on in our town centre.***

Dumbarton respondent

## **6. Betting offices**

A similar approach was adopted to establish Panel members' views on betting offices in their town centre. Of the nine statements about betting offices, those which most survey respondents agreed with were:

- There are too many of them (80%)
- They make it too easy to gamble (79%)
- They are not good for the well being of the community (66%)

The majority of respondents also disagreed that betting offices:

- Added vitality and vibrancy to their town centre (85% disagreed, with 41% 'strongly disagreeing')
- Were important because they help to fill vacant premises (81% disagreed)

Supplementary Guidance on Pay Day Lending and Betting Offices Premises

**Do you agree or disagree with the following statements about betting offices in your town centre?**

	<b>Strongly agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Don't know</b>
They are important because they help to fill vacant premises	1%	13%	42%	39%	5%
They make it too easy to gamble	44%	35%	13%	3%	5%
They make an important contribution to the area by paying business rates	2%	26%	30%	20%	22%
There are too many of them	44%	36%	6%	2%	12%
They add to the vitality/vibrancy of the town centre	2%	7%	44%	41%	6%
They attract the wrong type of people into the town/put others off	20%	28%	28%	9%	15%
They provide an important service for those who like to gamble	4%	40%	25%	17%	14%
They are not good for the well being of the community	32%	34%	17%	3%	14%
They are a valuable employer in the town centre	3%	20%	32%	19%	26%

**Agreement with statements about betting shops**

	<b>Dumbarton</b>	<b>Clydebank</b>	<b>Alexandria</b>
They are important because they help to fill vacant premises	11%	15%	17%
They make it too easy to gamble	86%	81%	68%
They make an important contribution to the area by paying business rates	24%	27%	32%
There are too many of them	75%	83%	83%
They add to the vitality/vibrancy of the town centre	9%	6%	15%
They attract the wrong type of people into the town/put others off	55%	46%	46%
They provide an important service for those who like to gamble	47%	44%	39%
They are not good for the well being of the community	67%	69%	62%
They are a valuable employer in the town centre	29%	19%	22%

**Base: respondents stating “strongly agree” or “agree”**

Several focus group respondents acknowledged that betting offices have been around for a long time and can provide a useful service for some people. There was also an acceptance that they help to create employment and contribute income to the area through the payment of business rates.

***The bookie’s has always been part of our society and I’m sure there are some who enjoy the odd punt. I had a friend who went to the bookies each morning to place his bets then came home and spent the afternoon watching the races on the TV. It wouldn’t appeal to me but he enjoyed it and it got him out of the house every day.***  
Dumbarton respondent

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

***I've got a neighbour and he likes to have a wee bet now and then. I'm not opposed to that but surely we don't need to have more than one or two in the town.***

Clydebank respondent

***At least they pay business rates to the Council rather than there being even more depressing empty premises which generate no income. It might not be the shop that you want but it provides employment for some people.***

Dumbarton respondent

However, there was widespread concern among most focus group respondents about the number of betting offices, their siting at the heart of town centres and the growth of fixed odds betting terminals.

***Clydebank is a deprived area and people can't afford to lose money through gambling so I'm opposed to them being in busy places where people passing by might be tempted to go in.***

Clydebank respondent

***As well as the bookies there are places in the shopping centre where there are loads of fruit machines where kids as young as 10 or 12 can go. I think it's incredible that we are encouraging school kids to go to these places. In a few years time they will graduate to the bookies and a lifetime of debt.***

Clydebank respondent

***In the olden days they (betting offices) were hidden up closes but now they are right on the High Street. Unfortunately, they now seem to be right at the centre of our community.***

Dumbarton respondent

***These fixed odds betting terminals just eat money. I heard that they keep about 99 pence out of every pound bet.***

Dumbarton respondent

***The profit from the slot machines (fixed odds betting terminals) is massive. They are a real menace.***

Clydebank respondent

## 7. The number and clustering of pay day lenders and betting offices in town centres

Given the views expressed above in relation to the perceived impact of pay day lenders and betting offices in West Dunbartonshire's town centres, it is not surprising that the majority of Panel members stated they were concerned about the number of these premises (75%) as well as their clustering in particular parts of the town centres (70%). Conversely, typically only one in five respondents stated they were 'not very concerned' or 'not concerned at all'.

### Are you concerned about the number and clustering of pay day lenders and betting offices in your town centre?

	Very concerned	Quite concerned	Not very concerned	Not concerned at all	Don't know
The overall number of pay day lenders and betting offices in the town centre	31%	44%	15%	3%	7%
The clustering of pay day lenders and betting offices in particular parts of the town centre	32%	38%	18%	3%	9%

### Are you concerned about the number and clustering of pay day lenders and betting offices in your town centre?

	Dumbarton	Clydebank	Alexandria
The overall number of pay day lenders and betting offices in the town centre	82%	75%	69%
The clustering of pay day lenders and betting offices in particular parts of the town centre	69%	77%	59%

Base: respondents "very concerned" or "quite concerned"

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

Focus group respondents in both towns also raised the issue (unprompted) of the clustering of pay day lenders and betting offices, with most saying they would prefer to see fewer of these outlets in their town centre.

***In the lower part of Clydebank (shopping centre) all you have are charity shops, pound shops, pay day lenders, pawn shops and bookies. We definitely don't need any more of these. I understand some people want these places but we really don't need three or four of each in such a small area.***

Clydebank respondent

***The top half of the centre is not too bad; there are some good shops there. But the bottom part is all pound shops, charity shops, bookies, fruit machine places. There is also a beautiful listed building, the old Co-operative building that is lying empty.***

Clydebank respondent

***There are three pay day lenders or pawn shops in a row at the bottom end of the shopping centre. I think there are more now than there were a few years ago. It's definitely not a problem that is going away.***

Clydebank respondent

***I wouldn't want to see any more betting shops in the town centre. This is a deprived area and betting shops can be fatal for those who have a gambling addiction.***

Dumbarton respondent

***You also get these 'cash generator' type of shops opening all the time. They can be good to get your foreign exchange when you're going on holiday, but the pawn broking and pay day loans side of the business is not welcome.***

Dumbarton respondent

Two of the Council's key criteria for the assessment of non-retail uses (such as pay day lenders and betting offices) in core retail areas are:

- Whether a change would lead to the concentration of a particular use to the detriment of the town centre's vitality and viability or,
- Whether the proposed use would make a contribution to the vibrancy of the town centre by increasing footfall

As illustrated in the table below, the vast majority of survey respondents (82%) agree that more pay day lenders and betting offices would have a detrimental effect on the vitality and vibrancy of their town centre. Conversely, only 4% agreed that more pay day lenders and betting offices would improve the vitality and vibrancy and vitality of their



### Supplementary Guidance on Pay Day Lending and Betting Offices Premises

town centre by increasing footfall. In addition, 81% agreed that more pay day lenders and betting offices would be bad for the health and well being of the local community. These views were strongly reflected within each of the three towns.

#### The effect of more pay day lenders and betting offices in your town centre

	Strongly agree	Agree	Disagree	Strongly disagree	Don't know
It would have a detrimental effect on the vitality and vibrancy of the town centre	51%	31%	8%	1%	9%
It would improve the vitality and vibrancy of the town centre by increasing footfall	2%	2%	45%	45%	6%
It would be bad for the health and well being of the community	43%	38%	6%	3%	10%

#### The effect of more pay day lenders and betting offices in your town centre

	Dumbarton	Clydebank	Alexandria
It would have a detrimental effect on the vitality and vibrancy of the town centre	86%	77%	87%
It would improve the vitality and vibrancy of the town centre by increasing footfall	2%	6%	3%
It would be bad for the health and well being of the community	84%	81%	77%

**Base: respondents stating “strongly agree” or “agree”**

Survey respondents were asked to state the extent to which they agreed that the Council should be able to restrict the number and clustering of pay day lenders and betting offices in their town centre. Overall, 95% agreed with this statement, with 75% ‘strongly agreeing’, a pattern found across all three town. Less than 1% disagreed.

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

**To what extent do you agree that the Council should be able to restrict the number and clustering of pay day lenders and betting offices in your town centre?**

	Dumbarton	Clydebank	Alexandria	West Dunbartonshire
Strongly agree	76%	77%	69%	75%
Agree	19%	18%	24%	20%
Disagree	0%	1%	0%	Under 1%
Strongly disagree	0%	1%	0%	Under 1%
Don't know	5%	3%	7%	5%

There was also universal agreement among focus group respondents that steps should be taken to prevent more pay day lenders and betting offices from opening in town centres, and in particular, from clustering in particular parts of the town centre.

***I'm a gambler and I like the fact that having two or three bookies in the town centre means there is competition and I can get shop around to get better odds, but we don't need any more than the ones we've got. Two or three is plenty.***  
Clydebank respondent

***We do not want more pay day lenders and bookies opening in the shopping centre or the streets around it. We made that clear during the Harry Corry case. We were up in arms about it.***  
Clydebank respondent

***It would be a backward step to allow too many of these (pay day lenders and betting offices) to be located on the High Street. Even though it might reduce the number of empty premises, it would be detrimental to the well being of our town and the community.***  
Dumbarton respondent

***If there was a growth in the number of pay day lenders and bookies in Dumbarton, you may as well turn the lights out because it would destroy the town. People would avoid the High Street full stop. The High Street would be dead.***  
Dumbarton respondent

***They give them catchy names like but they are basically pawn shops. I get the feeling these are the only shops which can fill up the empty spaces in the High Street but I wouldn't say that was a good thing because there are simply too many of them already. I can understand some people may need them but surely one or two on the High Street is enough.***  
Dumbarton respondent

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

***The real problem is the proximity of bookies in one place. If there was one at either end of the shopping centre, I don't think people would complain. But having them concentrated near each other, and near pawn shops or pay day lenders, is going to create an environment that is very off putting to most people coming into the centre.***

Clydebank respondent

***Siting a bookie's next to a pay day lender or a pawn broker is just asking for trouble.***

Clydebank respondent

***Surely it has reached the point where the local authorities can say, 'That's it. There aren't going to be any more bookies or any more pay day lenders'. I assume business of that nature have to be licensed so surely the Council can just stop awarding licenses to restrict the numbers.***

Dumbarton respondent

***The Council licenses bookies so I can't see why they don't refuse more licenses to reduce the number of premises.***

Dumbarton respondent

***Can't the Council set a cap on the number of licenses issued?***

Clydebank respondent

***I don't think the Council can do that (cap the number of licenses) because the Harry Corry case was an example of where the Council seemed unable to prevent the application for another betting office.***

Clydebank respondent

***What made me angry recently was when Harry Corry was closing someone wanted to use the site for another bookie's shop. The people of Clydebank all said no; we don't want another bookie's. That's the last thing we need. But the Council said they can go ahead and open a bookie's there. How can the Council take a decision like that against the wishes of the people? What can the people of Clydebank do to stop more bookies being opened if the Council won't help? It feels like we don't have a voice.***

Clydebank respondent

Respondents were informed that the Council has limited powers to address the number and clustering of pay day lenders and betting offices in town centres but one option would be to introduce planning policies so that the Council would have stronger control over the change of use of a property into a pay day lender or a betting office. As illustrated in the table below, 95% of Panel members said they would support this proposal, with more than two thirds (68%) saying they would 'strongly support' it. Only 2% said they opposed it.

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

**To what extent would you support planning policies so that the Council would have stronger control over the change of a use of a property into pay day lender or a betting office?**

	Dumbarton	Clydebank	Alexandria	West Dunbartonshire
Strongly support	67%	72%	61%	68%
Support	30%	21%	32%	27%
Oppose	1%	4%	Under 1%	2%
Strongly oppose	0%	1%	0%	Under 1%
Don't know	2%	2%	7%	3%

This proposal was also widely welcomed by focus group respondents as an effective way to prevent the future clustering of pay day lenders and betting offices in their town centres.

***That's definitely something I would support. If only the Council had those powers at the time of the Harry Corry case, we would have felt a lot happier. At the time we felt we were being ignored but now I understand the Council and the Scottish government had no option.***

Clydebank respondent

***It clearly won't help with the existing problem of bookies and pay day lenders. We have to accept that. But it will ensure the problem won't get any worse.***

Clydebank respondent

***The Council should be in a position to be able to refuse an application for a new bookie's or pay day lender if they feel there are too many of them in the area already and more would be detrimental to the well being of the town. If the simplest way to do that is to amend the planning laws, then I'm all for that.***

Dumbarton respondent

***A lot of the political parties mentioned taking action against the proliferation of pay day lenders and betting offices in their manifestos. It's good to see that now seems to be bearing fruit. The pay day lenders are the scourge of our nation and they need to be stopped.***

Clydebank respondent

***That sounds a lot better than playing around with the business rates. It tackles the issue head on by refusing to allow more premises to be turned into pay day lenders or bookies shops.***

Dumbarton respondent

Supplementary Guidance on Pay Day Lending and Betting Offices Premises

***I'm delighted to hear that action is being taken on this (dealing with the clustering of pay day lenders and betting offices). It restores your faith in the political process.***

Clydebank respondent

***The Scottish government has been criticised for being too authoritarian but this (the clustering of pay day lenders and betting offices) is an issue which does need intervention.***

Dumbarton respondent

## **8. Concluding Comments**

The survey and focus group research programme with members of the West Dunbartonshire Citizens' Panel has generated feedback on three key issues:

**The importance of a vibrant town centre** – respondents widely acknowledged the vital role a vibrant town centre can play in promoting community well being and cohesion

**Major concerns about the number and clustering of pay day lenders and betting offices** – there was universal concern about the number of pay day lenders and betting offices premises, and in particular, their clustering in some of the busiest parts of town centres where they had an unhealthy impact on community well being. Significantly,

- 82% of survey respondents agreed that more pay day lenders and betting offices would be detrimental to their town centre's vitality and vibrancy (Criterion b for the assessment of non-retail uses in core retail areas)
- Only 4% stated that more pay day lenders and betting offices would improve the vitality and vibrancy of the town centre by increasing footfall (Criterion c)
- 95% of Panel members agreed that the Council should be able to restrict the number and clustering of pay day lenders and betting offices in town centres

**Widespread support for Supplementary Planning Guidance** – there was widespread support (95%) for planning policies which would give the Council stronger control over the change of use of a property into a pay day lender or a betting office

**Jim Patton**

**Director**

**Hexagon Research and Consulting**

**September 2015**

**Appendix 1**  
**West Dunbartonshire Citizens' Panel**



## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

The West Dunbartonshire Citizens' Panel was recruited with the following aims:

- To be representative of local residents and willing to be surveyed on a regular basis about the policies and services of the community planning partners
- To recruit approximately 500 Panel members from the regeneration areas and a further 500 across the rest of West Dunbartonshire
- To allow these views to be fed into the decision-making processes of the community planning partners
- To keep Panel members informed of the actions taken by community planning partners in response to the views expressed

### **Previous Recruitment Exercises**

The original Panel recruitment exercise in 2005 produced 1,185 members, with 542 in the Regeneration areas and 639 across the rest of West Dunbartonshire. With the aim of running typically four surveys with the Panel each year, it was agreed to refresh the Panel on a regular basis and refresh exercises were carried out in October 2007, March 2009, February 2011, September 2012 and March 2014.

### **The 2014 Refresh**

Between late February and late March 2014, two exercises were completed to refresh the Panel:

- To replace those removed from the Panel, a fresh sample of 7,500 residents was drawn from the edited edition of the 2013 Electoral Register for West Dunbartonshire. Of these, 5,000 lived in the Regeneration areas and 2,500 lived elsewhere within West Dunbartonshire. Based on previous recruitment exercises, it was anticipated there would be an interest to join the Panel from approximately 5% of those from the Regeneration areas and 10% from those who lived elsewhere in West Dunbartonshire, generating approximately 500 new Panel members. The recruitment questionnaire (Appendix 1) was therefore issued to

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

the sample of 7,500 which generated 511 responses from residents who ticked a declaration to indicate they wished to become Panel members

- In recognition of wanting to maintain the Panel at a similar size, the response to the last two survey exercises was examined, revealing 490 Panel members who had not replied to either. These were sent a letter advising them they would be withdrawn from the Panel unless they indicated they wished to remain Panel members through a Freepost reply. However, none responded to say they wished to remain Panel members, leaving a core of 992 Panel members before the refresh exercise

When the 511 new Panel members were added to the 992 existing Panel members, this gave a refreshed Panel of 1,503 members, with 747 in the regeneration areas and 756 in the rest of West Dunbartonshire.

### **2014 Panel Characteristics**

Overall, the 2014 Panel has a very similar composition to the 2012 Panel and also continues to reflect many of the characteristics of the West Dunbartonshire adult population, with most variations being limited to only a few percentage points (a full breakdown is provided in Appendix 2 to this report). This is particularly the case in terms of the following characteristics:

- Residents aged 30-59 (53.5% of the Panel compared to 50.9% in the Council's estimate)
- Gender (56.1% of the Panel is female compared to 53.6% in the Council's estimate)
- Ethnicity (the Council estimates 99.3% of the adult population is white. Excluding 'not stated' responses, the Panel has 97.8% white members)
- Residents in owner occupation (62.6% of the Panel compared to 58% in the Council's estimate)

#### Supplementary Guidance on Pay Day Lending and Betting Offices Premises

However, the principal difference is that the Panel has a higher proportion of who are aged 60+ (37.1% compared to 28.8% in the Council's estimate).

## **Appendix 2**

### **Focus group discussion guide**

**Supplementary Guidance on Pay Day Lending and Betting Offices Premises  
Focus Group Discussion Guide**

Introduction	<p>Welcome respondents and outline purpose of discussion:</p> <p>Stress the confidentiality of the discussion</p>
Your town centre	<p><b>How often do you visit your town centre?</b></p> <p><b>What do you visit the town centre for?</b></p> <p><b>Overall, how important is it to have a town centre that is ‘vibrant’ and has a positive impact on the well being of the local community?</b></p> <p><b>Why do you say that?</b>  <i>Prompt:</i>  <i>Good for community cohesion</i>  <i>Important for the local economy</i>  <i>Provides an identity for the town</i>  <i>Diverse range of shopping outlets</i>  <i>Important community facilities</i>  <i>Important business location</i></p>
A ‘vibrant’ town centre	<p><b>What are the characteristics you would associate with a good town centre?</b>  <i>Prompt:</i>  <i>Good range of shops</i>  <i>Pharmacies/health facilities</i>  <i>Leisure centres/health clubs</i>  <i>Libraries</i>  <i>Museums/art galleries</i>  <i>Pubs</i>  <i>Cafes and restaurants</i>  <i>Good open/green spaces</i>  <i>Good parking facilities</i>  <i>Good public transport</i></p> <p><b>What are the characteristics you would associate with a town centre that was not good?</b>  <i>Prompt:</i>  <i>PDLs</i>  <i>BOs</i>  <i>Tanning salons</i>  <i>Fast food outlets</i>  <i>Vacant premises</i>  <i>Litter</i>  <i>Traffic congestion</i></p>

Supplementary Guidance on Pay Day Lending and Betting Offices Premises

Rating your town centre	<p><b>Overall, how would you rate your town centre on these characteristics?</b></p> <p><b>What do you regard as the best aspects of your town centre?</b></p> <p><b>What do you regard as the worst aspects of your town centre?</b>  <i>Prompt:</i>  <i>Clustering of PDLs and BOs</i></p>
PDLs	<p><b>What are your views on the presence of PDLs in your town centre?</b>  <b>First of all, your positive views.</b></p> <p><i>Prompt:</i>  <i>They help fill vacant premises</i>  <i>They help increase the footfall in the town centre</i>  <i>They provide a service for those who can't access mainstream financial institutions</i></p> <p><b>Have you any negative views on the presence of PDLs in your town centre?</b>  <i>Prompt:</i>  <i>They exploit the most vulnerable by making it too easy to get a loan</i>  <i>They charge very high interest rates</i>  <i>They are aggressive when pursuing payment</i>  <i>There are too many of them</i>  <i>They create a bad impression</i>  <i>They attract the wrong type of people into the town/put others off</i>  <i>They are not good for the well being of local communities</i></p>
BOs	<p><b>What are your views on the presence of BOs in your town centre?</b>  <b>First of all, your positive views.</b></p> <p><i>Prompt:</i>  <i>They help fill vacant premises</i>  <i>They help increase the footfall in the town centre</i>  <i>They provide a service for those who like to gamble</i></p> <p><b>Have you any negative views on the presence of BOs in your town centre?</b>  <i>Prompt:</i>  <i>They exploit the most vulnerable by making it too easy to gamble</i>  <i>There are too many of them</i>  <i>They create a bad impression</i>  <i>They attract the wrong type of people into the town/put others off</i>  <i>They are not good for the well being of local communities</i></p>

Supplementary Guidance on Pay Day Lending and Betting Offices Premises

Clustering of PDLs and BOs	<p><b>Do you think that allowing more properties to change their use to become PDLs or BOs would affect the town centre?</b></p> <p><b>In what way?</b></p> <p><i>Positive prompts:</i></p> <p><i>It would be good for the vibrancy and vitality of the town centre</i></p> <p><i>It would be good for community well being</i></p> <p><i>It would help fill vacant premises</i></p> <p><i>It would help increase the footfall in the town centre</i></p> <p><i>It would provide a service for those who like to gamble</i></p> <p><i>Negative prompts:</i></p> <p><i>It would not be good for the vibrancy and vitality of the town centre</i></p> <p><i>It would not be good for community well being</i></p> <p><i>They exploit the most vulnerable by making it too easy to gamble</i></p> <p><i>There are already too many of them</i></p> <p><i>They create a bad impression</i></p> <p><i>They attract the wrong type of people into the town/put others off</i></p>
Solutions	<p><b>To what extent would you say you were concerned about the clustering of PDLs and BOs in your town centre?</b></p> <p><b>Overall, do you think action is needed to curtail the number and clustering of PDLs and BOs in your town centre?</b></p> <p><b>What steps do you think should be taken?</b></p> <p><i>Prompt:</i></p> <p><i>They should be charged higher business rates</i></p> <p><i>Planning permission should be refused for a change of use to a PDL or BO</i></p>
Closing remarks	<p>Council's role in pilot scheme to develop supplementary guidance by September for the Scottish Government</p> <p>Thank respondents and end</p>

### **Appendix 3 Survey Questions**



## Section 2: Your Town Centre

**Q7.** Which of the following do you regard as your local town centre?

- |   |                         |
|---|-------------------------|
| Dumbarton (the High Street, including the Artizan Shopping Centre)                  | <input type="radio"/> 1 |
| Clydebank (the Clyde Shopping Centre, Sylvania Way South and the streets near this) | <input type="radio"/> 2 |
| Alexandria (Main Street, Bank Street and Mitchell Way)                              | <input type="radio"/> 3 |

**Q8.** How often would you visit your local town centre?

- |                        |                         |
|------------------------|-------------------------|
| Daily                  | <input type="radio"/> 1 |
| 2-3 times a week       | <input type="radio"/> 2 |
| Once a week            | <input type="radio"/> 3 |
| 2-3 times a month      | <input type="radio"/> 4 |
| Once a month           | <input type="radio"/> 5 |
| Less than once a month | <input type="radio"/> 6 |
| Never                  | <input type="radio"/> 7 |

**Q9.** How important do you think it is to have a vibrant town centre?

- |                      |                         |
|----------------------|-------------------------|
| Very important       | <input type="radio"/> 1 |
| Quite important      | <input type="radio"/> 2 |
| Not very important   | <input type="radio"/> 3 |
| Not important at all | <input type="radio"/> 4 |
| Don't know           | <input type="radio"/> 5 |



**Q10.** How important are the following in a vibrant town centre?

	Very important	Quite important	Not very important	Not important at all	Don't know
Wide range of shops	0 1	0 2	0 3	0 4	0 5
Fast food outlets	0 1	0 2	0 3	0 4	0 5
Pharmacy/health facilities	0 1	0 2	0 3	0 4	0 5
Pubs	0 1	0 2	0 3	0 4	0 5
Charity shops	0 1	0 2	0 3	0 4	0 5
Cafes and restaurants	0 1	0 2	0 3	0 4	0 5
Betting offices	0 1	0 2	0 3	0 4	0 5
Libraries/museums/art galleries	0 1	0 2	0 3	0 4	0 5
Banks	0 1	0 2	0 3	0 4	0 5
Good quality shops	0 1	0 2	0 3	0 4	0 5
Pay day lenders/pawn brokers	0 1	0 2	0 3	0 4	0 5
Green/open spaces	0 1	0 2	0 3	0 4	0 5
'Pound' shops	0 1	0 2	0 3	0 4	0 5
Leisure facilities (cinema etc)	0 1	0 2	0 3	0 4	0 5
Local Government/civic uses	0 1	0 2	0 3	0 4	0 5

Supplementary Guidance on Pay Day Lending and Betting Offices Premises

**Q11.** Thinking of your own town centre, how satisfied or dissatisfied are you with the following?

	Very satisfied	Quite satisfied	Neither satisfied nor dissatisfied	Quite dissatisfied	Very dissatisfied	Don't know
The range of shops	0 1	0 2	0 3	0 4	0 5	0 6
Fast food outlets	0 1	0 2	0 3	0 4	0 5	0 6
Pharmacy/health facilities	0 1	0 2	0 3	0 4	0 5	0 6
Pubs	0 1	0 2	0 3	0 4	0 5	0 6
Charity shops	0 1	0 2	0 3	0 4	0 5	0 6
Cafes and restaurants	0 1	0 2	0 3	0 4	0 5	0 6
Betting offices	0 1	0 2	0 3	0 4	0 5	0 6
Libraries/museums/art galleries	0 1	0 2	0 3	0 4	0 5	0 6
Banks	0 1	0 2	0 3	0 4	0 5	0 6
The quality of the shops	0 1	0 2	0 3	0 4	0 5	0 6
Pay day lenders/pawn brokers	0 1	0 2	0 3	0 4	0 5	0 6
Green/open spaces	0 1	0 2	0 3	0 4	0 5	0 6
'Pound' shops	0 1	0 2	0 3	0 4	0 5	0 6
Leisure facilities (cinema etc)	0 1	0 2	0 3	0 4	0 5	0 6
Local Government/civic uses	0 1	0 2	0 3	0 4	0 5	0 6

Supplementary Guidance on Pay Day Lending and Betting Offices Premises

**Pay Day Lenders/Pawn Brokers**

**Q12.** To what extent do you agree or disagree with the following statements about pay day lenders/pawn brokers in your town centre?

	Strongly agree	Agree	Disagree	Strongly disagree	Don't know
<b>They are important because they help to fill</b>					
<i>vacant premises</i>	<i>0 1</i>	<i>0 2</i>	<i>0 3</i>	<i>0 4</i>	<i>0 5</i>
<i>They charge very high interest rates</i>	<i>0 1</i>	<i>0 2</i>	<i>0 3</i>	<i>0 4</i>	<i>0 5</i>
<i>They make an important contribution to the area by paying business rates</i>	<i>0 1</i>	<i>0 2</i>	<i>0 3</i>	<i>0 4</i>	<i>0 5</i>
<i>They make it too easy for vulnerable people to get a loan</i>	<i>0 1</i>	<i>0 2</i>	<i>0 3</i>	<i>0 4</i>	<i>0 5</i>
<i>They add to the vitality/vibrancy of the town centre</i>	<i>0 1</i>	<i>0 2</i>	<i>0 3</i>	<i>0 4</i>	<i>0 5</i>
<b>There are too many of them</b>	<b>0 1</b>	<b>0 2</b>	<b>0 3</b>	<b>0 4</b>	<b>0 5</b>
<b>They provide an important service for those who can't access mainstream financial institutions</b>	<b>0 1</b>	<b>0 2</b>	<b>0 3</b>	<b>0 4</b>	<b>0 5</b>
<b>They attract the wrong type of people into the town/put others off</b>	<i>0 1</i>	<i>0 2</i>	<i>0 3</i>	<i>0 4</i>	<i>0 5</i>
<i>They are a valuable employer in the town centre</i>	<i>0 1</i>	<i>0 2</i>	<i>0 3</i>	<i>0 4</i>	<i>0 5</i>
<i>They are not good for the well being of the community</i>	<i>0 1</i>	<i>0 2</i>	<i>0 3</i>	<i>0 4</i>	<i>0 5</i>



### Betting Offices

**Q13.** To what extent do you agree or disagree with the following statements about betting offices ('bookies') in your town centre?

	Strongly agree	Agree	Disagree	Strongly disagree	Don't know
They are important because they help to fill vacant premises	0 1	0 2	0 3	0 4	0 5
They make it too easy to gamble	0 1	0 2	0 3	0 4	0 5
They make an important contribution to the area by paying business rates	0 1	0 2	0 3	0 4	0 5
There are too many of them	0 1	0 2	0 3	0 4	0 5
They add to the vitality/vibrancy of the town centre	0 1	0 2	0 3	0 4	0 5
They attract the wrong type of people into the town/put others off	0 1	0 2	0 3	0 4	0 5
They provide an important service for those who like to gamble	0 1	0 2	0 3	0 4	0 5
They are not good for the well being of the community	0 1	0 2	0 3	0 4	0 5
They are a valuable employer in the town centre	0 1	0 2	0 3	0 4	0 5

## Supplementary Guidance on Pay Day Lending and Betting Offices Premises

**Clustering of Pay Day Lenders and Betting Offices**

**Q14.** To what extent are you concerned about the number and clustering of pay day lenders and betting offices in your town centre?

	Very concerned	Quite concerned	Not very concerned	Not concerned at all	Don't know
The overall number of pay day lenders and betting offices in the town centre	0 1	0 2	0 3	0 4	0 5
The clustering of pay day lenders and betting offices in particular parts of the town centre	0 1	0 2	0 3	0 4	0 5

**Q15.** What would be the effect of more pay day lenders and betting offices being opened in your town centre? Please state whether you agree or disagree with the following statements

	Strongly agree	Agree	Disagree	Strongly disagree	Don't know
It would have a detrimental effect on the vitality and vibrancy of the town centre	0 1	0 2	0 3	0 4	0 5
It would improve the vitality and vibrancy of the town centre by increasing footfall	0 1	0 2	0 3	0 4	0 5
It would be bad for the health and well being of the community	0 1	0 2	0 3	0 4	0 5



Supplementary Guidance on Pay Day Lending and Betting Offices Premises

**Q16.** To what extent do you agree that the Council should be able to restrict the number and clustering of pay day lenders and betting offices in your town centre?

Strongly agree

Agree

Disagree

Strongly disagree

Don't know

O 1

O 2

O 3

O 4

O 5

**Q17.** The Council has limited powers to address the number and clustering of pay day lenders and betting offices in town centres.

One option would be to introduce planning policies so the Council would have stronger control over the change of a use of a property into a pay day lender or a betting office.

To what extent would you support this option?

Strongly support

Support

Oppose

Strongly oppose

Don't know

O 1

O 2

O 3

O 4

O 5

# **Appendix 2: Citizens Panel Results 2023**

## 2023 Citizens Panel Survey Results – Pay Day Lending and Betting Shops

Questionnaires were sent out to the members of the citizens panel via an online questionnaire. 282 responses were received..

The questions were a copy of a selection of questions from the citizens panel survey undertaken in 2015, which provides the background for the original 2016 guidance. While this citizens panel survey could not include all the questions of the original survey, the included questions were used to gauge if attitudes towards Payday lending/pawn shops and betting offices had changed. In the original survey specific questions on hot food takeaways were not included. For consistency Hot food takeaway questions were the same as pay day lending and betting shop questions. Alongside the results to each question there will be a comparison made to the results to the same question in the original 2015 survey.

### Town Centres

*Which of the following do you regard as your local town centre*

Dumbarton	Clydebank	Alexandria
80	137	65
28%	49%	23%

Almost half of respondents (49)% considered Clydebank their local town centre. Slightly over a quarter of respondents (28%) considered Dumbarton their local town centre and slightly under a quarter of respondents (23%) considered Alexandria their local town centre.

### *Importance to a vibrant town centre*

	<b>Very important</b>	<b>Quite Important</b>	<b>Not very important</b>	<b>Not Important at all</b>	<b>Don't know</b>
Betting offices	1%	5%	24%	62%	7%
Pay day lending/pawn shops	1%	3%	17%	71%	8%

Pay day lending and betting shops were generally unimportant to a vibrant town centre. Pay day lending/pawn shops had the strongest negative response, with 71% of respondents stating they were “not important at all” and 17% saying they were “not very important”. The response to betting offices was also negative overall, but less strong with 62% of respondents stating they were “not important at all” and 24% saying they were “not very important”.

The negative response to Pay day lending/pawn brokers in the 2023 survey was stronger than in the 2015 survey, with 14% more respondents stating they were “not important at all”. A similar proportion of respondents stated they were “very important” or “quite important” in each survey and there was 5% increase in those stating “don’t know” in the 2023 survey.

The response to betting offices in the 2023 survey was similar to the 2015 survey, however in the 2016 survey 6% more respondents said “don’t know”.

### *“Very important” aspects of a town centre*

	Dumbarton	Clydebank	Alexandria
Hot food takeaways	11%	7%	8%
Betting offices	3%	1%	0%

Pay day lending/pawn shops	1%	1%	0%
----------------------------	----	----	----

Very few respondents stated that any of the premises asked about were “very important”. A similar proportion of respondents stated that pay day lending/pawn shops and betting offices were “very important” in 2015 and 2023.

#### Pay Day lenders/Pawn Brokers

*Do you agree or disagree with the following statements about pay day lenders/pawn brokers in your town centre*

	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't know
Important because they help to fill vacant premises	2%	8%	30%	51%	9%
Charge very high interest rates	47%	22%	3%	6%	23%
Perform a valuable contribution to the area by paying business rates	2%	20%	25%	31%	22%
Make it too easy for vulnerable people to get a loan	54%	28%	1%	6%	11%
Add to the vibrancy/vitality of the town centre	1%	5%	24%	61%	9%
There are too many of them.	37%	29%	6%	4%	23%
Provide an important service to those who can't access mainstream finance	4%	24%	24%	27%	21%
Attract anti-social behaviour/put others off.	21%	28%	13%	4%	34%
Are a valuable employer in the town centre	2%	13%	32%	26%	27%
Are not good for the wellbeing of the community	35%	31%	6%	8%	19%

While the exact proportion of responses differ between the 2015 and 2023 surveys the same general trends appeared, specifically agreement or strong agreement that:

- Make it too easy for vulnerable people to get a loan (90% agreed with this statement in 2015 and 82% in 2023);
- Charge very high interest rates (76% agreed with this statement in 2015 and 69% in 2023);

- There are too many of them (71% agreed with this statement in 2015 and 66% in 2023);
- They are not good for the well being of the community (71% agreed with this statement in 2015 and 71% in 2023).

In most cases agreement was lower in 2023 than in 2015, however there is still a majority agreement.

There is still a majority disagreeing with the following statements about Pay day lenders/pawn brokers:

- they add to the vibrancy of the town centre (92% disagreed in 2015 and 85% in 2023);
- important for filling vacant premises (88% disagreed this was important in 2015 and 85% in 2023);
- They perform a valuable contribution to business rates (62% disagreed with this statement in 2015 and 56% in 2023).

*Respondents who agree or strongly agree with the following statements about pay day lenders/pawn shop*

	Dumbarton	Clydebank	Alexandria
Important because they help to fill vacant premises	10%	12%	9%
Charge very high interest rates	76%	64%	69%
Perform a valuable contribution to the area by paying business rates	20%	25%	20%
Make it too easy for vulnerable people to get a loan	88%	79%	83%
Add to the vibrancy/vitality of the town centre	5%	7%	5%
There are too many of them.	63%	72%	58%
Provide an important service to those who can't access mainstream finance	18%	31%	37%
Attract anti-social behaviour/put others off.	53%	49%	43%
Are a valuable employer in the town centre	13%	17%	15%
Are not good for the wellbeing of the community	66%	69%	63%

### Betting Offices

*Do you agree or disagree with the following statements about Betting Offices*

	Agree	Strongly Agree	Disagree	Strongly Disagree	Don't know
Are important because they help to fill vacant	16%	3%	36%	38%	7%

premises					
Make it too easy to gamble	30%	48%	11%	3%	7%
Make an important contribution to the area by paying business rates	32%	2%	26%	19%	21%
Are too many of them	32%	38%	9%	2%	18%
Add to the vitality/vibrancy of the town centre	9%	1%	41%	38%	11%
Attract anti-social behaviour/put others off.	29%	22%	18%	2%	28%
Provide an important service for those who like to gamble	36%	5%	22%	21%	16%
Are not good for the wellbeing of the community	33%	35%	10%	5%	16%
Are a valuable employer in the town centre	24%	4%	23%	24%	25%

While the exact proportion of responses differ between the 2015 and 2023 surveys the same general trends appeared, specifically agreement or strong agreement that:

- There are too many of them (80% of participants agreed or strongly agreed in 2015 and 70% in 2023)
- They make it too easy to gamble (79% of participants agreed or strongly agreed in 2015 and 78% in 2023)
- They are not good for the wellbeing of the community (66% of participants agreed or strongly agreed in 2015 and 68% in 2023)

There was mostly disagreement or strong disagreement that

- They added vitality and vibrancy to their town centre (85% disagreed in 2015 and 71% in 2023)
- They were important because they help to fill vacant premises (81% disagreed in 2015 and 74% in 2023)

*Respondents who agree or strongly agree with the following about betting offices:*

	Dumbarton	Clydebank	Alexandria
Are important because they help to fill vacant premises	24%	17%	15%
Make it too easy to gamble	83%	77%	74%
Make an important contribution to the area by paying business rates	35%	31%	42%

Are too many of them	65%	74%	71%
Add to the vitality/vibrancy of the town centre	14%	7%	11%
Attract anti-social behaviour/put others off.	51%	55%	43%
Provide an important service for those who like to gamble	45%	37%	45%
Are not good for the wellbeing of the community	64%	74%	65%
Are a valuable employer in the town centre	34%	23%	32%

There

#### The Number of Pay Day Lenders/Pawn Shops and Betting offices

*Are you concerned about the number and clustering of pay day lenders and betting offices in your town centre?*

	Not concerned at all	Not very concerned	Quite concerned	Very concerned	Don't know
Number of betting offices in the town centre	5%	20%	40%	26%	8%
Number of pay day lending/pawn shops in the town centre	5%	19%	39%	23%	14%

Over 60% of respondents were either quite concerned or very concerned about the number of pay day lending/pawn shops and betting offices in their town centre in the 2023 survey. This is the majority of respondents however the proportion of respondents concerned is down from 75% in the 2015 survey

*Respondents who are “quite concerned” or “very concerned” about the number of pay day lending and betting offices*

	Dumbarton	Clydebank	Alexandria
Betting offices	54%	72%	71%
Pay day lending/pawn shops	46%	72%	62%

Respondents in Clydebank and Alexandria were significantly more concerned than respondents in Dumbarton

*Effect of more pay day lending and betting in the Town Centre*

	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't know
Would have a detrimental effect on the vitality and vibrancy of the town centre	45%	38%	2%	1%	13%
Would improve the vitality and vibrancy of the town centre by increasing footfall	3%	4%	43%	38%	12%
Would be bad for the health and well being of the community	40%	41%	4%	0%	15%

Respondents in 2023 had a similar view to respondents in 2015, that more pay day lenders and betting would be detrimental to the town centre and bad for the health and wellbeing of the community.

*Agree or strongly agree with statements on the effect of more pay day lending and betting on town centres*

	Dumbarton	Clydebank	Alexandria
Would have a detrimental effect on the vitality and vibrancy of the town centre	83%	81%	89%
Would improve the vitality and vibrancy of the town centre by increasing footfall	9%	8%	3%
Would be bad for the health and well being of the community	84%	80%	82%

The proportion of users of different town centres agreeing or strongly agreeing with all of the above statements is very similar. A slightly larger proportion of users of Alexandria town centre agreed they would have a detrimental effect on vitality and vibrancy of the town centre. A slightly lower proportion of users of Alexandria town centre agreed they would improve vibrancy and vitality by increasing footfall.



# Appendix 3: Betting Office and Pay day loan customer count

## Introduction

This research provides background information in support of the Pay Day Lending and Betting Shops Planning Guidance. The guidance will assist in the decision making of planning applications for pay day lending and betting shops.

It was considered it would be useful to establish what contribution pay day lending and betting shops make to footfall in Clydebank and Dumbarton town centres in comparison to other town centre uses.

## Survey methodology

A total of 6 units were surveyed in each town centre across the typical shopping hours of 9.30am - 5.30pm and extended to count evening footfall generated by betting shops. This was carried out on a Thursday 10th September and Saturday 12th September in Clydebank; and Saturday 19th September and Thursday 1st October in Dumbarton; two days for each town centre. Of the 6 units surveyed in each town centre, a betting office and pay day lender were included, as well as 4 other retail/commercial related uses (see charts below). The method was to count the number of people entering each unit, with some exclusions such as young children, staff and postal workers. Surveys were based on a 10 minute count per unit per hour, and therefore do not reflect the actual footfall count for the day. However, the results have been weighted to reflect what an average count for the day would have been, based on the 10-minute results. The weighted results can be seen in the charts below.

A further evening count of the betting offices was undertaken to gauge footfall coming into the centre after normal shop opening hours.

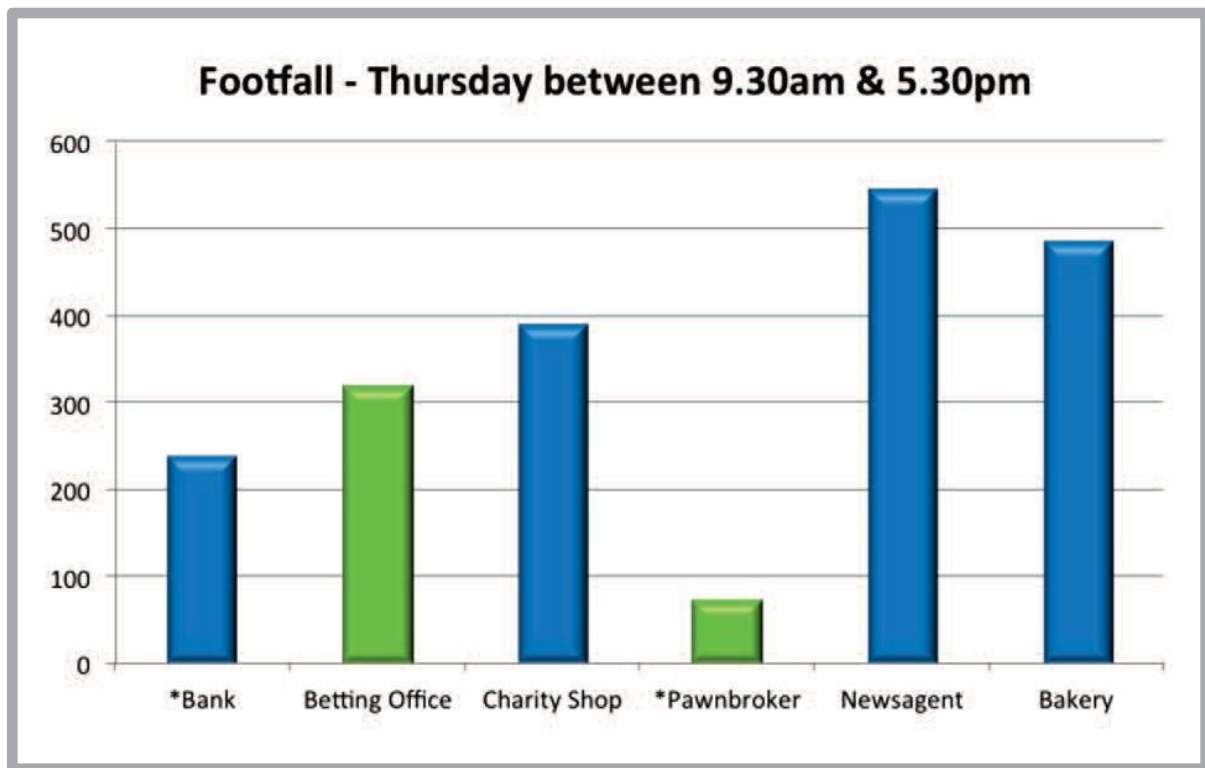
The survey was undertaken by Council staff.

## Footfall results

Figures 1 and 2 show the Clydebank results for each day. On Thursday the betting office was the fourth busiest shop, with the charity shop, newsagent and bakery attracting more customers. On Saturday, the betting office was the 2nd busiest unit, with the highest number of customers visiting the newsagent.

For both survey days, the pawnbroker attracted the least customers of all six units. It should be

noted that the bank on both days closed earlier than the other stores (4.30pm on Thursday and 3.30pm on Saturday), as did the pawnbroker on the Thursday count (4.30pm). Results have been weighted to reflect the average count for that day



**Figure 1**

**\*Bank and Pawnbroker closed during last hour of count (4.30pm - 5.30pm)**



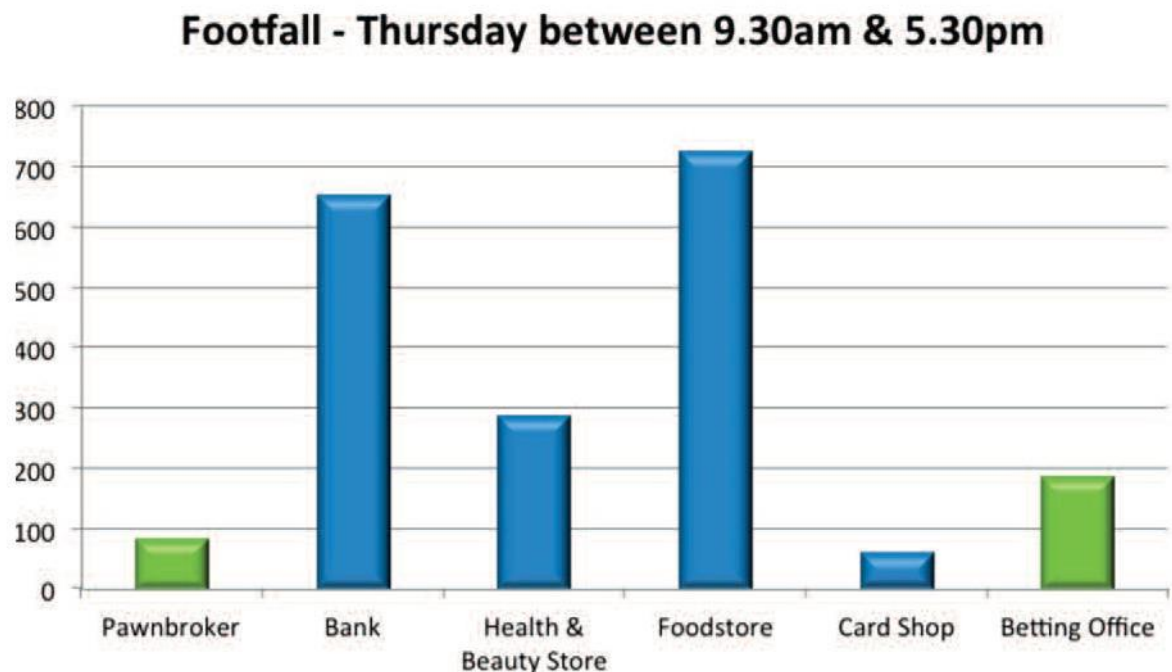
## <sup>1</sup>Figure 2

**\*Bank closed during last two hours of count (3.30pm - 5.30pm)**

Figures 3 - 5 show the results for Dumbarton. Thursday's footfall was of a similar pattern to Clydebank, the betting shop was the fourth busiest unit when compared to the others. On Saturday morning the betting shop faired the busiest with higher footfall than the other units surveyed. In the afternoon this dropped to the third highest footfall.

The pawnbroker took the second lowest footfall on Thursday with only the card shop taking less. On Saturday the pawnbroker had the lowest footfall for both morning and afternoon.

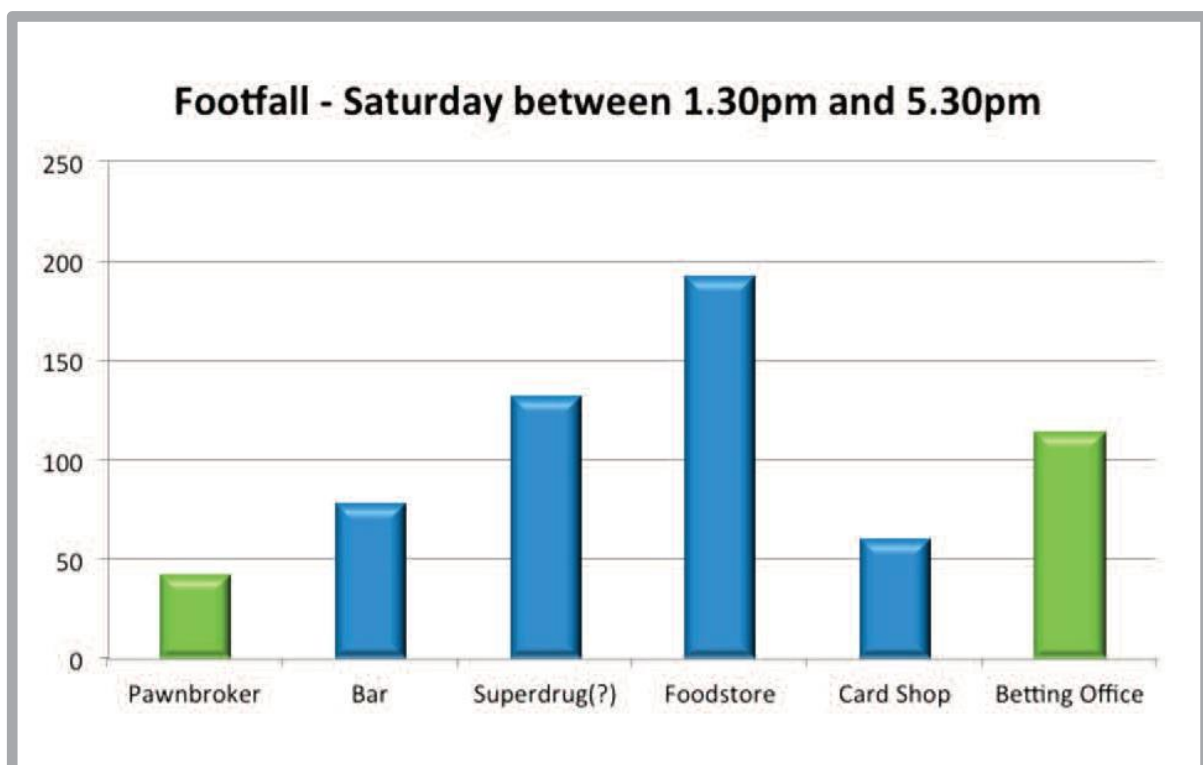
There are two separate charts displayed for Saturday. This is due to the bank closing at midday, and for the afternoon a public house was surveyed instead.



## <sup>2</sup>Figure 3



**Figure 4**



**Figure 5**

### Evening count

This provided evidence of the footfall attracted into the centres during evening hours, after the

typical closing hours of other stores. Betting shops in both town centres were open late into the evening.

In Clydebank two betting shops were surveyed for half hour periods between 5.30pm and 7pm on Thursday 12 September.

In Dumbarton. A single betting shop was surveyed between 5.30pm and 7.00pm on Thursday 1 October, with numbers recorded for half hour periods.

## Summary

From the results above, it is demonstrated that the betting offices attract a similar and at times higher footfall than that of other high street retailers/commercial users. It is also evident that such uses attract footfall into the early evening.

Generally speaking, the pawnbrokers did not have many customers in comparison to other high street occupiers.

# Customer count - actual recorded results

Clydebank: Thursday 10th September  
Weather conditions: Good, generally sunny throughout

Hour: 9.30 - 10.30

Unit	Tally
Clydesdale Bank	7
Paddy Power	4
British Heart Foundation	5
H & T Pawn	2
RS McColl	14
Greggs	8

Hour: 10.30 - 11.30

Unit	Tally
Clydesdale Bank	5
Paddy Power	8
British Heart Foundation	13
H & T Pawn	1
RS McColl	11
Greggs	11

Hour: 11.30 - 12.30

Unit	Tally
Clydesdale Bank	3
Paddy Power	11
British Heart Foundation	22
H & T Pawn	3
RS McColl	16
Greggs	22

Hour: 12.30 - 13.30

Unit	Tally
Clydesdale Bank	7
Paddy Power	10
British Heart Foundation	12
H & T Pawn	1
RS McColl	14
Greggs	18

Hour: 13.30 - 14.30

Unit	Tally
Clydesdale Bank	4
Paddy Power	8
British Heart Foundation	7
H & T Pawn	2
RS McColl	10
Greggs	13

Hour: 14.30 - 15.30

Unit	Tally
Clydesdale Bank	4
Paddy Power	5
British Heart Foundation	3
H & T Pawn	2
RS McColl	7
Greggs	3

Hour: 15.30 - 16.30

Unit	Tally
Clydesdale Bank	10
Paddy Power	2
British Heart Foundation	2
H & T Pawn	1
RS McColl	9
Greggs	3

Hour: 16.30 - 17.30

Unit	Tally
Clydesdale Bank	CLOSED
Paddy Power	5
British Heart Foundation	1
H & T Pawn	CLOSED
RS McColl	10
Greggs	3

Clydebank: Thursday 10th September, evening count  
Weather conditions: Good, light

Time	Unit	Tally
17.30 - 18.00	Ladbrokes	9
18.00 - 18.30	Paddy Power	10
18.00 - 18.30	Ladbrokes	3

# Customer count - actual recorded results

Clydebank: Saturday 12th September  
Weather conditions: Overcast, occasional rain

Hour: 9.30 - 10.30

Hour: 10.30 - 11.30

Hour: 11.30 - 12.30

Unit	Tally	Unit	Tally	Unit	Tally
Royal Bank of Scotland	16	Royal Bank of Scotland	13	Royal Bank of Scotland	16
Paddy Power	5	Paddy Power	17	Paddy Power	16
British Heart Foundation	6	British Heart Foundation	12	British Heart Foundation	10
H & T Pawn	1	H & T Pawn	0	H & T Pawn	2
RS McColl	21	RS McColl	21	RS McColl	22
Greggs	6	Greggs	10	Greggs	12

Hour: 12.30 - 13.30

Hour: 13.30 - 14.30

Hour: 14.30 - 15.30

Unit	Tally	Unit	Tally	Unit	Tally
Royal Bank of Scotland	10	Royal Bank of Scotland	6	Royal Bank of Scotland	13
Paddy Power	17	Paddy Power	13	Paddy Power	22
British Heart Foundation	19	British Heart Foundation	16	British Heart Foundation	10
H & T Pawn	1	H & T Pawn	4	H & T Pawn	1
RS McColl	14	RS McColl	14	RS McColl	10
Greggs	8	Greggs	23	Greggs	7

Hour: 15.30 - 16.30

Hour: 16.30 - 17.30

Unit	Tally	Unit	Tally
Royal Bank of Scotland	x	Royal Bank of Scotland	x
Paddy Power	4	Paddy Power	13
British Heart Foundation	9	British Heart Foundation	9
H & T Pawn	0	H & T Pawn	1
RS McColl	13	RS McColl	12
Greggs	10	Greggs	5

# Customer count - actual recorded results

Dumbarton: Saturday 19th September  
Weather conditions: Cloudy

Hour: 9.30 - 10.30

Hour: 10.30 - 11.30

Hour: 11.30 - 12.30

Unit	Tally	Unit	Tally	Unit	Tally
Ramsdens	1	Ramsdens	2	Ramsdens	4
Bank of Scotland	12	Bank of Scotland	17	Bank of Scotland	18
Superdrug	6	Superdrug	1	Superdrug	9
William Hill	14	William Hill	20	William Hill	27
Farmfoods	10	Farmfoods	2	Farmfoods	16
Hallmark & Thorntons	0	Hallmark & Thorntons	7	Hallmark & Thorntons	6

Hour: 12.30 - 13.30

Hour: 13.30 - 14.30

Hour: 14.30 - 15.30

Unit	Tally	Unit	Tally	Unit	Tally
Ramsdens	4	Ramsdens	5	Ramsdens	0
Bank of Scotland	5	Bank of Scotland	3	Bank of Scotland	3
Superdrug	5	Superdrug	3	Superdrug	10
William Hill	8	William Hill	8	William Hill	6
Farmfoods	13	Farmfoods	12	Farmfoods	4
Hallmark & Thorntons	2	Hallmark & Thorntons	0	Hallmark & Thorntons	5

Hour: 15.30 - 16.30

Hour: 16.30 - 17.30

Unit	Tally	Unit	Tally
Ramsdens	2	Ramsdens	0
Bank of Scotland	5	Bank of Scotland	2
Superdrug	5	Superdrug	4
William Hill	1	William Hill	4
Farmfoods	9	Farmfoods	7
Hallmark & Thorntons	4	Hallmark & Thorntons	1



# Customer count - actual recorded results

Dumbarton: Thursday 1st October  
Weather conditions: Foggystart, clear/sunny for remainder

Hour: 9.30 - 10.30

Hour: 10.30 - 11.30

Hour: 11.30 - 12.30

Unit	Tally	Unit	Tally	Unit	Tally
Ramsdens	1	Ramsdens	0	Ramsdens	3
Bank of Scotland	16	Bank of Scotland	22	Bank of Scotland	12
Superdrug	2	Superdrug	8	Superdrug	6
Farmfoods	8	Farmfoods	10	Farmfoods	25
Hallmark & Thorntons	0	Hallmark & Thorntons	1	Hallmark & Thorntons	2
William Hill	1	William Hill	1	William Hill	2

Hour: 12.30 - 13.30

Hour: 13.30 - 14.30

Hour: 14.30 - 15.30

Unit	Tally	Unit	Tally	Unit	Tally
Ramsdens	2	Ramsdens	3	Ramsdens	3
Bank of Scotland	18	Bank of Scotland	17	Bank of Scotland	7
Superdrug	9	Superdrug	8	Superdrug	9
Farmfoods	10	Farmfoods	20	Farmfoods	15
Hallmark & Thorntons	4	Hallmark & Thorntons	1	Hallmark & Thorntons	1
William Hill	6	William Hill	3	William Hill	11

Hour: 15.30 - 16.30

Hour: 16.30 - 17.30

Unit	Tally	Unit	Tally
Ramsdens	0	Ramsdens	2
Bank of Scotland	9	Bank of Scotland	8
Superdrug	4	Superdrug	2
Farmfoods	15	Farmfoods	18
Hallmark & Thorntons	1	Hallmark & Thorntons	0
William Hill	3	William Hill	4

Dumbarton: Thursday 1st October, evening count  
Weather conditions: Good, light

Time	Unit	Tally
17.30 - 18.00	William Hill	10
18.00 - 18.30	William Hill	10

18.00 - 18.30

William Hill

9