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| AssessmentNo | 715 | Owner | cameron.clow | |
| Resource | Regeneration, Environment and Growth | | Service/Establishment | Regeneration |
| | First Name | Surname | Job title | |
| Head Officer | Cameron | Clow | Development Planning and Place Office | |
| | (include job titles/organisation) | | | |
| Members | Cameron Clow Alan Williamson | | | |
| | <i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i> | | | |
| Policy Title | Revision of planning guidance for Pay Day Lending and Betting Shops | | | |
| | The aim, objective, purpose and intended out come of policy | | | |
| | The guidance places planning controls on applications for the stated uses, due to the correlation of these uses with deprivation and problem gambling, and debt and negative health outcomes. The update to the guidance is expected to reflect National Planning Framework 4, which restricts payday lending and betting shops | | | |
| | Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy. | | | |
| | Licensing, environmental health, and communities. | | | |
| Does the proposals involve the procurement of any goods or services? | | | No | |
| If yes please confirm that you have contacted our procurement services to discuss your requirements. | | | No | |
| SCREENING | | | | |
| <i>You must indicate if there is any relevance to the four areas</i> | | | | |
| Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F) | | | No | |
| Relevance to Human Rights (HR) | | | No | |
| Relevance to Health Impacts (H) | | | Yes | |
| Relevance to Social Economic Impacts (SE) | | | Yes | |
| Who will be affected by this policy? | | | | |
| Users of pay day lending and betting offices on high streets. Potential economic impacts on town center areas due to restrictions of uses. | | | | |
| Who will be/has been involved in the consultation process? | | | | |
| Questions on the above uses and their impacts (positive or negative) has been put to the citizen's panel. A draft of the guidance will be consulted on with the wider public. | | | | |
| Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups. | | | | |
| | Needs | Evidence | Impact | |
| Age | Males between 16 and 24 are more likely to be problem gamblers. | Literature indicates that this group is more likely to have a gambling problem and that opportunities for | Restricting betting shops in town centres will reduce the opportunities to gamble. | |

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| | | gambling (accessibility) increases gambling problems. | |
| Cross Cutting Disability | | | |
| Social & Economic Impact | Short term loans are often used to bridge the gap to the next pay-check. Gambling premises concentrate in more deprived areas. Impacts on economy of town centres due to restricted uses. | Typical user of payday loans earns less than £20k a year. Lower income households are less likely to hold debt, but are more likely to have debt problems. Concentration of gambling premises and machines are disproportionately in deprived areas. Problem gambling can have an effect on household finances. Cross cutting with health, due to health inequalities. | |
| Sex | Males between 16 and 24 are more likely to be problem gamblers. | Literature indicates that this group is more likely to have a gambling problem and that opportunities for gambling (accessibility) increases gambling problems. | Restricting betting shops in town centres will reduce the opportunities to gamble. |
| Gender Reassign | | | |
| Health | Mental and physical wellbeing. | Problem debt impacts mental wellbeing, with relationship between debts and negative health outcomes including mental disorder, suicide attempts, problem drinking, drug dependence, depression, OCD, panic disorder, anxiety. Debt results in poor health outcomes, but also | Restricting payday lending and betting shops potentially reduces access and therefore use of these premises. |

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| | | people with poor health are more likely to be in debt. Problem gambling can strain household finances and relationships, so can impact mental health. | |
| Human Rights | | | |
| Marriage & Civil Partnership | | | |
| Pregnancy & Maternity | | | |
| Race | | | |
| Religion and Belief | | | |
| Sexual Orientation | | | |
| Actions | | | |
| | | | |
| Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this. | | | |
| <p>Policy is expected to have a positive effect on groups effected by the proliferation of these use types. There is expected to be some economic impacts resulted from restricting the uses allowable in town centres, however it is expected to make the overall town centre areas more attractive, by avoiding concentrations of these uses. Betting shops have declined nationally anyway as a result of changes in regulations to the gambling industry and the movement to online gambling, however the concentration of them is still higher in West Dunbartonshire than in comparable areas. Payday lending shops have also declined nationally due to other forms of regulation.</p> | | | |
| Will the impact of the policy be monitored and reported on an ongoing bases? | | | |
| The prevalence of these uses in town centers will be monitored via the annual town center outlet survey. | | | |
| Q7 What is your recommendation for this policy? | | | |
| Introduce | | | |
| Please provide a meaningful summary of how you have reached the recommendation | | | |
| <p>West Dunbartonshire has a socio-economic profile which is vulnerable to problem gambling and high interest lending and the corresponding impacts this has on health and wellbeing. Despite the reduction in pay day lenders and betting shops nationally, due to changes in regulation and access to online services, the number within the districts town centers has remained similar. The results of a citizen panel survey show that more of these uses in town centers is undesirable users of the town center. Restrictions of these uses will prevent further proliferation and access to them.</p> | | | |