



An Insight into the Financial Costs of Child Suicide and the Effects of Underage Gambling in the UK

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Overall Thoughts/Brief Breakdown

Key points

- What is underage gambling?
 - Different forms (both formal and informal)
 - Impacts to family, relationships, but most importantly, financial (this is what will interest the stakeholders)
- Focusing on the financial costs of gambling related harm (with a particular focus on underage gambling and related suicide impacts)
 - Costs involved in raising a child
 - Costs involved post-suicide of a child
- Focus on GamBlock® and how this data strengthens their purpose in engaging these markets
 - Packages offered by GamBlock® and the costs (only packages for personal use would be discussed)
 - Summarising why GamBlock® is essential in every household where a member is facing addiction to gambling





What is Underage Gambling?





What is Underage Gambling?

- Children are getting involved in gambling and using money in video games and apps that stimulate betting. Gambling can be seen in forms of commercial gambling like bingo, sports betting and scratchies, as well as poker (informal played in schools), on video games and in apps.
- Underage gambling is illegal – so why isn't this? There is a lack of awareness in regards to how this informal form of unregulated gambling impacts the community.
- GamBlock®'s purpose is 'to stop child and adult suicide as well as prevent problem gamblers from accessing gambling related content.'
- GamBlock® is trying to reach out to more markets/industries and make them aware of this transparent situation and how severely it harms the community and its children.





The Costs of Raising a Child In the UK





Pre-Childbirth/Antenatal Care in the UK

As per ProPublica & NPR findings, the UK maintains strict country-wide standards that help practitioners help for all their patients before, during and after childbirth. All British women have equal access to public medical services.

Antenatal Care	Description	Cost (Pound Sterling £)
Normal Cases	Pre-birth, during Pregnancy medical expenditure for a UK taxpayer. Includes Obstetrician fee, tests, consultation.	3500 – 8000
	Ultrasounds	1000
IVF	Medical procedure, Counselling, Consultation has a peculiar cost. However, under NHS it can be split & paid in instalments over two to ten years.	4000 – 6500 per cycle





Costs involved in Childbirth in the UK

The UK is one of the most pregnancy and baby friendly countries. Around 700,000 babies are born within the UK each year. With a robust system of support and limited medical expenses, individuals won't have to deal with many financial headaches during the pregnancy.

Childbirth (Private Insurance)	Details	Cost (Pound Sterling £)
Normal	This covers normal Vaginal Delivery	1900-2400
	Total Hospital Bill	2500-6000
C Section	Special medical procedure involves surgery	2826-3800
	Total Hospital Bill	6500-7300
Antenatal & Childbirth (Through NHS)	N/A	Free for Regular & C-section





Cost of childbirth/Postnatal in the UK

Typically reducing the length of time patients stay in hospitals and bed occupancy are advocated to achieve service efficiency. If quality of care is maintained, staffing and bed capacity cannot be simply reduced proportionately: reducing average length of stay on a typical postnatal ward by six hours or 17 % would reduce costs by just 8 %.

Postnatal	Type of Childbirth	Cost (Pound Sterling £)
Post birth: The UK's mothers receive Midwifery care, first in hospital then in clinic for first 10 days. Thereafter whenever it's necessary.	Through NHS per mother per baby	250
	Normally cost occurs likely to be around	1000





Vaccinations & Insurance for Children in the UK

There are vaccinations for children right after 8 weeks of birth up to 18 years.

Vaccinations	Cost (Pound Sterling £)	
Children under 1 year Old	Ranging from 8 weeks, 10 weeks, 16 weeks up to 1 year	All routine vaccines are free of cost to the patients.
	6-in-1 vaccine Pneumococcal Vaccine (PCV) MenB Vaccine Rotavirus Vaccine	Also as per the recent survey by House of Commons "UK vaccination Policy" covers 80-82% of children so far in 2020-2021.
Children from age 1 to 15	Hib/MenC, MMR Vaccine, 4-in-1 preschool booster, HPV, 3-in-1 teenage booster, MenACWY Vaccine	
Insurance		
Health	Average ranges monthly	80-200
Travel	Depending on the travel plans	30-500





Childcare/Extra Curriculum Expense in the UK

Sports/Training/Lessons	Description	Cost (Pound Sterling £)
	Yearly	260 – 300
Extra Tuition/Language lessons	Yearly	460 – 520
Drama/Dance/Club Lesson	Yearly	150 – 210
Swimming/Gymnasts/Judo/Self Defence	Yearly	312 – 420
Musical Instruments/Art/Painting Lesson	Yearly	150 – 280
Psychology Counselling	Children facing anxiety, depression, addiction of gaming	80 – 140 per session
Cost of raising a Child	By a couple parent since the birth to age 18	71,800
Cost of raising a Child	By a lone parent since the birth to age 18	97,862





In the UK education system, schools are either state schools funded by government and are free for all pupils, or they are independent schools and charge fees to the parents of the pupils.

In the UK 93% of the children in England and Wales go to "state schools". State schools are non fee paying, funded from taxes and most are organised by Local Authorities (LA).

41% of 11- to 16-year-olds in London receive tuition outside school, according to research by the Sutton Trust, a charity that works on social mobility. The average private tutor cost in the United Kingdom is £23.04 per hour.





Cost of Private Schooling in the UK

This average can be broken down into the 3 main stages of education in the UK primary or junior schooling average cost of £4,604 per school term, the secondary or senior schooling average cost of £5,248 and the sixth form average cost of £5,421.

Average Tuition Annual Fees: (GBP) 2,975 • 5,519

FS1	KG1/FS2	KG2/Y1	G1N2	G2/Y3	G3/V4	G4N5	G5N6	G6/Y7	G7N8	GBIY9	G9/V10	G10/Y11	G11N12	G12/Y13
2,975	3,536	3,536	3,536	4,060	5,432	5,432	5,432	5,519	5,519	5,519	5,519	5,519	5,519	5,519



Embley Independent school in West Wellow, England, School fees





The Costs of Child Suicide





Post-Suicide Costs

- It has been reported that though there has been a gradual shift in interest towards online gambling ([“Health Survey for England 2018,” n.d.](#)). It is reported that online gambling has been the largest growth sector in Great Britain and accounts for more than one third of the total gambling market ([“Gambling Commission website,” n.d.](#)). It is reported by researchers that particularly among young men, the rates of online betting have increased in England and Scotland from 12% in 2012 to 17% in 2018 ([McCaughey, n.d.](#)).
- Though suicide is linked with mental disorders almost all the times by researchers ([Askandaryan et al., n.d.](#)), it can be evidently seen that financial losses can lead to the thoughts, and actions seeking self harm, further leading to the loss of life. In the late 19th century, a sociologist Emil Durkheim found suicide to be linked primarily with a person’s social circumstances ([Suicide, 2005](#)). It was found in a research that a loss of a fortune did trigger an urge to take your own life, resulting in the inevitable. It has been found that people who lost a significant amount typically ended up committing suicide ([Saxby and Anil, 2012](#)).





Post-Suicide Costs

- The numbers tell us about the appalling economic impacts when an underage child commits suicide. These numbers dice out the difference between positive impacts of saving a life and what happens when a precious life is, in fact, lost. It has been reported by Dr Bernadka Dubicka, a chair from the Royal College of Psychiatrists, that data from the NHS Digital shows that 41% of all the admissions to the hospital in case of self-harm were teenagers. The data also shows this number to have been increasing every year ([Marsh, 2021](#)).
- It is estimated that in England alone, the average money lost to suicide is about £1.7 million. This cost model is based on the services used leading up to and immediately following the suicide, the cost lost to the society (lost work time and finding a replacement to a lost worker) and the human costs (including the pain and suffering to friends and family affecting productivity) ([Rigby, n.d.](#)). It has been reported by the National Audit Office that there are currently 55,000 problem gamblers, aged 11 to 16 in the UK. A Gambling Commission in 2019 found that 11% of the 11-16 years old children admit to using their own money for gambling purposes (["Game over," n.d.](#)). This is 55,000 lives of underage children on the line, who have a whole life ahead of them. It totals to an economic loss of £1.7 million per life, tells us we have £93.5 million at stake due to problem gamblers.





How GamBlock® is helping to reduce these costs?





What is GamBlock®?

- All versions of GamBlock® block all forms of online gambling, including, but not limited to, gambling information, hidden gambling (not displayed on the computer/mobile phone or device), spread betting, fantasy games, lotteries, bingo, sportsbook, sweepstakes, gambling software and sites that pertain to "real world" gambling.

How is GamBlock® Different?

- Unlike its imitators, GamBlock® receives NO FUNDING from the gambling industry. GamBlock® is funded by its customers.





Cost Savings with GamBlock®

GamBlock® offers different packages per device, which can be purchased by parents to restrict access of their underage children to online gambling (“Download & Pricing – Block Gambling Websites - Gamblock,” n.d.). The cost portfolio of these packages (cost per 12 months) is provided below:

Package Name	Description
Samsung - GamBlock® for Help Organisations	To block online gambling services for a Samsung Android phone.
Non-Samsung Android - GamBlock® Divergence	To block online gambling services for a non-Samsung Android phone.
Windows Personal Gold	It provides protection against all forms of online gambling on the Windows PCs.
Apple Mobile Device	GamBlock® protection is enabled on new Apple Mobile device ordered through GamBlock®.
Your Apple Device - Variable Blocking	GamBlock® protection is provided on the customer’s own Apple device.





Cost Savings by GamBlock®

Using the packages offered by GamBlock®, there can be significant savings and financial benefits in the longer term. The average money spent on underage children by parents and the UK government both, and the total average money saved by stopping a suicide by underage children through the use of GamBlock® is provided below:

Condition	Description	Average Cost per child before turning 18 (Pound Sterling £)
Average Spend by the UK Government per child under 18	The average money spent on each underage child by the UK government through child welfare and benefits before turning 18.	180,000
Average Spending by Parents per child	The average money spent by Parents per child till they turn 18.	202,660
Total Average Cost Saved by using GamBlock®		382,660





Concluding Facts and Findings





Conclusion

- Raising a child is an expensive task, with both the parents and the state combining their efforts to provide the basic necessities of life to a child.
- Online forms of gambling have become common and addictive forms of gambling, allowing underage children to gamble by hiding their identities.
- There is an increase in suicides among the underage children due to the money lost through online gambling.
- There is an enormous amount of money lost when an underage child commits suicide.
- With an increasing number of underage children risking personal and borrowed money through online gambling, there is an enhanced risk of underage suicide after the money is lost.





Conclusion (Continued)

- The National Audit Office reports that there are approximately 55,000 underage children gambling online in the UK.
- There is a major economic loss at stake, with a reported £1.7 million lost by the UK for each underage child life lost due to online gambling.
- GamBlock® is making strides by blocking problem gamblers completely, being an unbreakable hurdle towards online gambling.
- While there have been reports of Casinos and Online Gambling forums making deals with imitators to unblock online gambling on a system for a fixed part of the day, GamBlock® makes sure there is not a single minute when the online gambling feature is unblocked once GamBlock® is running at the user's end.





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