

GAMBLING EDUCATION TOOLKIT 2022

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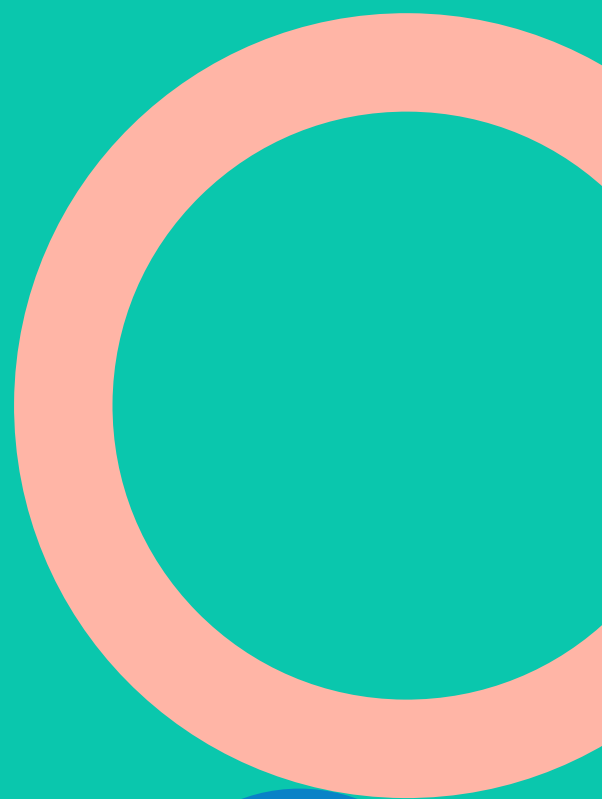
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In partnership with

BeGambleAware.org[®]



The Scottish Gambling Education Hub is a Fast Forward programme that supports young people's health and wellbeing by promoting gambling education and prevention across Scotland. Our programme is in partnership with GambleAware.

Fast Forward is an independent charity. We do not accept direct industry funding, and the Hub's work is completely independent of gambling industry influence. For more information or if you have any questions, please contact us.

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GAMBLING EDUCATION TOOLKIT 2021

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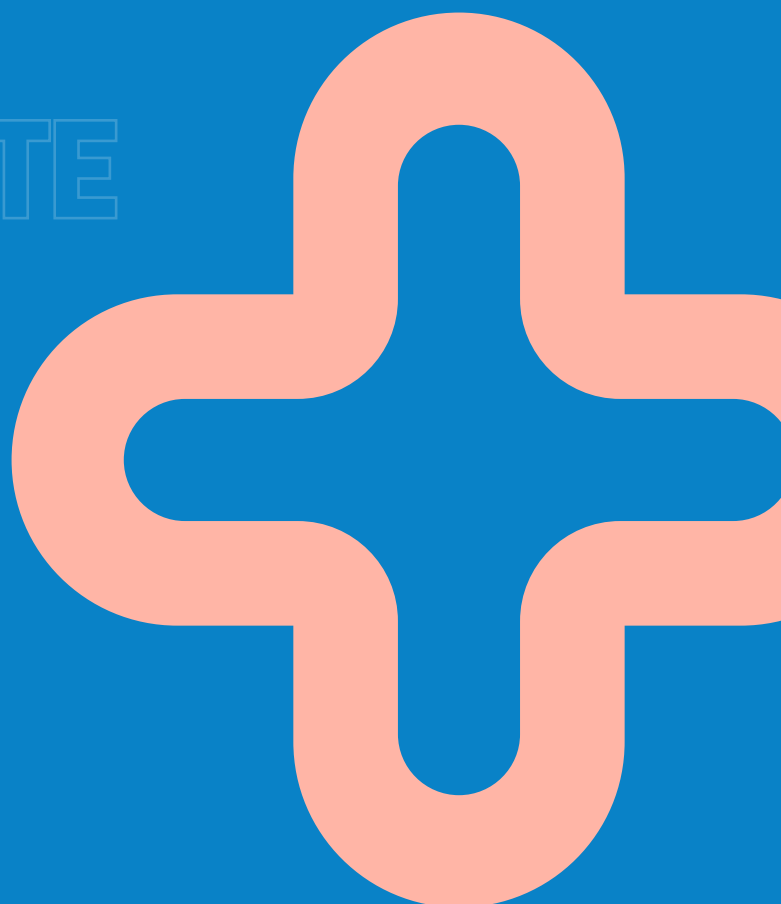
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FOREWORD

Guidance notes

The experience of harm as a result of gambling is not a new phenomenon. However, gambling harms¹ often go unrecognised.

The Gambling Education Toolkit is designed for anyone who works with children, young people, families and communities. It provides information and resources to support you to address youth gambling and gambling harms, and the connection between gaming and gambling. It also includes activities and session plans that you can adapt for a diverse range of settings, ages, objectives, skills and competences.

Where can I use this toolkit?

- The toolkit is designed to be used in **universal or targeted education settings**.
- All activities and materials promote an engaging and interactive approach, and can be adapted and used in a variety of formal and informal settings.

For example, programmes addressing: health and wellbeing, risk-taking behaviours, employability or financial education programmes, support services and education projects.

- We encourage **anyone working with children, young people, families and communities** to consider using the toolkit. It offers valuable support and information for a wide range of professionals.

For example: teachers; youth workers and community learning & development (CLD) workers; workers in other support programmes, such as NHS health improvement officers, families workers, counsellors, community-based police officers, employability and support workers.

Who can I use this toolkit with?

- The toolkit can be used with young people aged 11 to 25 and families. Most activities do not specify the age group or the level of difficulty; as a practitioner you're best-placed to assess what is most suitable for your group.
- Most of the materials have been designed to be used in group settings, however some may be adapted for one-to-one work.
- The toolkit can be used with universal audiences, and with young people or families who might be at particular risk of experiencing gambling harm.

What is the purpose of the toolkit?

- The toolkit is designed to help you to deliver gambling education sessions, or to design a longer programme.
- It provides materials with a strong focus on promoting awareness-raising, prevention and education benefitting a universal audience.
- Content can also be selected to provide initial support, early-intervention and harm reduction for young people and families that might already be engaging in gambling activities.

¹ For a definition of 'gambling harms' see [2.1 What are gambling harms?](#)

Can I use information from the toolkit on my organisation's website?

- We encourage organisations to make onward use of information from the Fast Forward website and Gambling Education Toolkit. Please get in touch (SGEH@fastforward.org.uk) if you'd like to add any of the information in this toolkit or other gambling-related content to your organisation's website or resources.

The Scottish Gambling Education Hub is committed to updating the toolkit regularly. However, we recommend signing up to our monthly newsletter (<https://bit.ly/SGEN-newsletter>) and visiting GambleAware's website (www.begambleaware.org/professionals/research-and-evaluation) to stay up-to-date on emerging gambling research.



Gambling support services and additional information

The toolkit is designed to help practitioners raise awareness of the risks of gambling harm, and to provide initial support to at-risk young people. You can follow us on Twitter to receive regular updates about gambling harms and support available: [@GamblingEduHub](https://twitter.com/GamblingEduHub).

If professional help is needed, you can consult with the local GP practice or with the guidance teacher at the young person's school. If you require signposting to specialised services, consider the following options:

General information and resources on gambling harm

GambleAware

Information, advice and online resources relating to gambling harms. Suitable for all ages.

Website:



www.begambleaware.org

List of organisations that provide help directed at managing the consequences of gambling harms:



www.begambleaware.org/finding-the-right-support

BigDeal

Information and support on gambling designed for young people and families, run by GamCare. Suitable for anyone under 18.



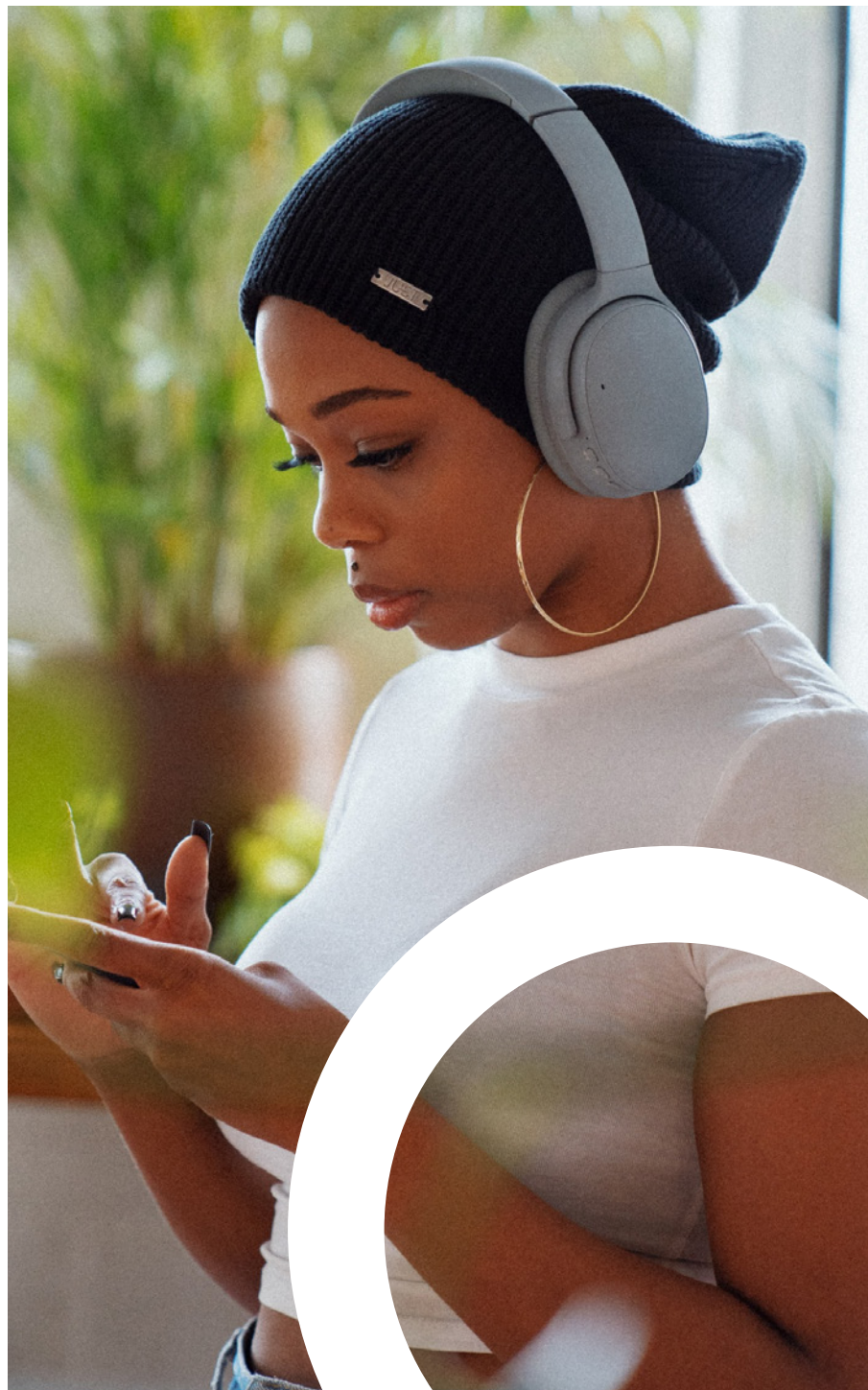
Website: www.bigdeal.org.uk



Helpline: 0203 092 6964, open Monday-Thursday 9am-8pm, Friday 9am-5pm




Livechat via website open 24 hours, 7 days a week



Referral pathways for treatment and support


National Gambling Treatment Service

Operated by a network of providers. This service uses a 'no wrong door' approach - no matter how people make contact, referral pathways are in place to deliver the most appropriate package of care. Designed for individuals experiencing difficulties with gambling, and for those impacted by someone else's gambling. Suitable for all ages.

 National Gambling Helpline: 0808 8020 133, open 24 hours, 7 days a week

(Telephone interpretation services are available for languages other than English)

 Website: www.begambleaware.org/ngts

 Live chat via website, open 24 hours, 7 days a week

RCA Trust

Counselling service providing community-based alcohol and gambling related prevention and treatment services across Scotland. Suitable for ages 16+.

 Website: www.rcatrust.org.uk


 Tel: 0141 887 0880

 Email: info@rcatrust.org.uk

GamCare

Support, information and advice for anyone experiencing gambling harms. Suitable for all ages.

 Website: www.gamcare.org.uk

 Young people's support service (18 and under): www.gamcare.org.uk/get-support/young-peoples-support-service

 Forum and Chatroom: www.gamcare.org.uk/forum


Free counselling service for anyone experiencing difficulties resulting from gambling harms (e.g. people who gamble, partners and family members), across the UK:


 www.gamcare.org.uk/get-support/find-local-treatment/

For people with hearing impairment, GamCare services can be accessed via Next Generation Text Service.

Citizens Advice Scotland

Information and advice about support available for anyone experiencing gambling harms. Suitable for all ages.

 Website: www.citizensadvice.org.uk/scotland/debt-and-money/gambling-problems/get-help-with-gambling-problems/


 Scotland's Citizens Advice Helpline: 0800 028 1456, open Monday to Friday, 9am-5pm

Self-help groups and tools

Gamblers Anonymous Scotland

Provides help for people experiencing gambling harms and runs Gamblers Anonymous Meetings across Scotland. Suitable for adults.


 Website: www.gascotland.org

 Helpline: 0370 050 8881, open 24 hours, 7 days a week

Gam-Anon Scotland

Support and encouragement for the families and friends of those experiencing disordered gambling, helping them to understand gambling harm and to help overcome it. Suitable for affected others.

 Website: <http://www.gamanonscotland.org/>


 Helpline: 0370 050 8881, open 24 hours, 7 days a week

Gambling Therapy App and Website

Online service offering free practical advice and emotional support to anyone affected by gambling harms. Suitable for all ages.

 Website: gamblingtherapy.org

Easy-to-use free app, providing a collection of tools and information to help you identify and overcome gambling harms, including live text support:

 <https://www.gamblingtherapy.org/support/the-gambling-therapy-app/>

Online support groups:

 <https://www.gamblingtherapy.org/support/about-support-groups/>

Online forums available 24/7:

 <https://www.gamblingtherapy.org/support/support-forums/>

Email support:


 <https://www.gamblingtherapy.org/email-support/>

GamFam

GamFam provides a strong support network for those affected by someone else's gambling. Suitable for families.

 Website: gamfam.org.uk

Self-help peer support programme 'GRA5P':

 gamfam.org.uk/how-we-can-help/#gra5p

Gambling With Lives

Gambling with Lives are a community of families bereaved by gambling-related suicide that provides support and campaigns for change.

 Website: gamblingwithlives.org

RecoverMe

RecoverMe is a mobile health application designed to support people experiencing harm as a result of their gambling. Suitable for all ages.

 Website: www.recovermeapp.co.uk

The app is currently free for one year using the voucher code **RECOVERME100**.

Gambling blockers and self-exclusion tools

Gamban

Gamban blocks an internet device from accessing gambling websites and apps.



Website: gamban.com

Gamban is available at no cost to college or university students or those accessing certain services from within the National Gambling Treatment Service.

GamStop

A free online self-exclusion service.



Website: www.gamstop.co.uk

Gaming and gambling information and support

Online Gaming Advice Hub

Run by Internetmatters.org, the Online Gaming Advice Hub offers information and advice for young people and families on the risks of gaming, and its connections to online gambling.



Website: www.internetmatters.org/resources/online-gaming-advice/online-gaming-the-risks

YGAM Parent Hub

The Parent Hub is designed to provide parents with the knowledge and resources to safeguard their families from risks around gaming and gambling.



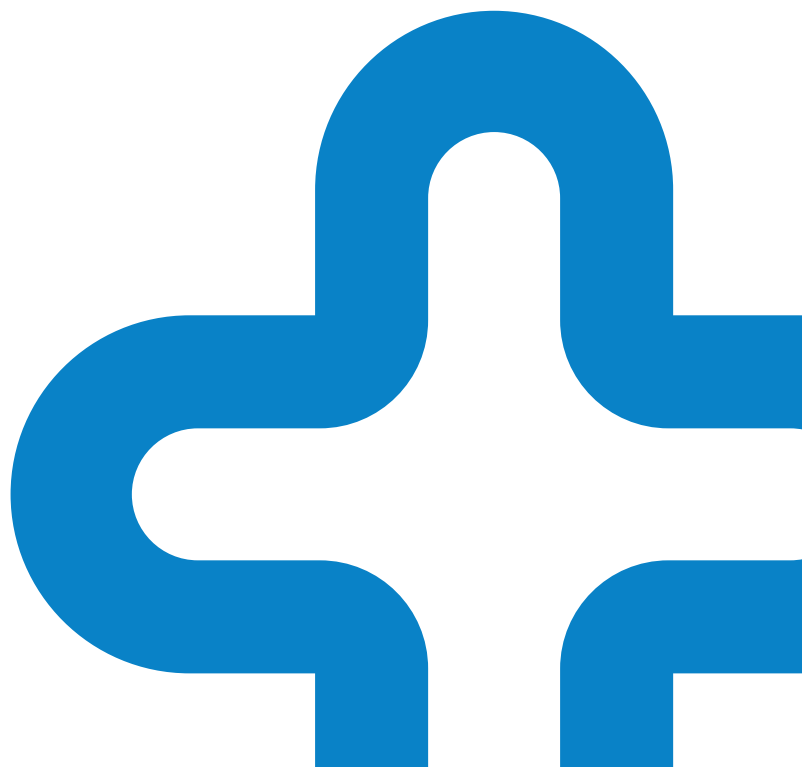
Website: parents.ygam.org

BBC Newsround

BBC Newsround's Gambling and Gaming page has information and resources on gambling-like risks within online games.



Website: <https://www.bbc.co.uk/newsround/44736452>





48%

**OF 11-16 YEAR
OLDS HAVE
PARTICIPATED
IN A GAMBLING
ACTIVITY AT
SOME POINT
IN THEIR LIVES**



CHAPTER 1 GAMBLING IN THE UK

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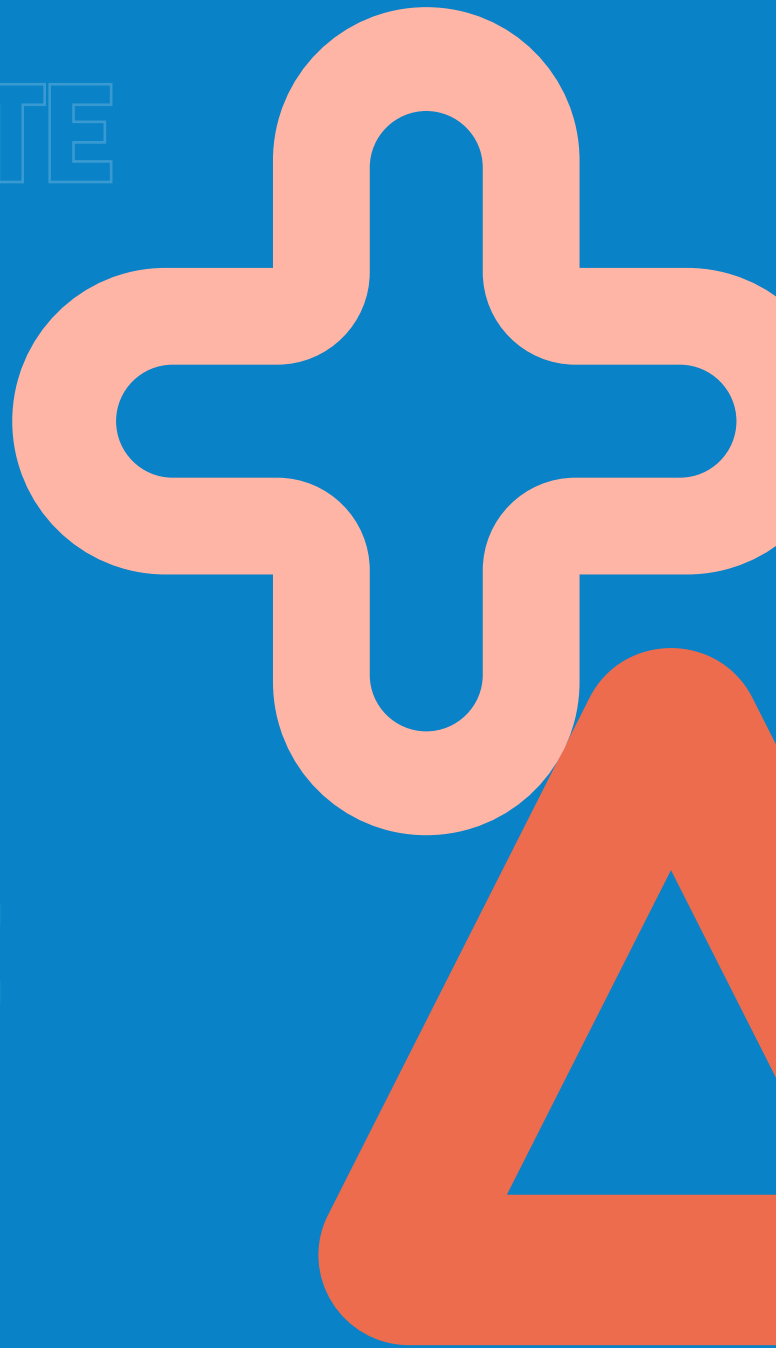
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CHAPTER 1

GAMBLING IN THE UK

This chapter provides key information and facts about gambling participation in the UK, and gambling advertising.

1.1 What is gambling?

Gambling is risking money or something of material value on something with an uncertain outcome in the hope of winning additional money or something of material value.

Gambling is a large and profitable industry in the UK, bringing in more than £12.7 billion in the year up to March 2021.²

Many forms of gambling carry age restrictions under UK laws:

Type of Gambling	Minimum Age Limit ³
Coin pushers, teddy grabbers, private/non-commercial gambling, and some lower stakes fruit machines in family entertainment centres and amusement arcades	No minimum age
Adult gaming centres, betting shops, bingo halls, bookmakers, casinos, National Lottery and scratchcards, racetracks and online gambling	18
Lotteries (except National Lottery games), football pools, and some non-commercial gambling, or low stakes and prizes gambling	16

1.2 Taking a public health approach to gambling harm

Gambling is a risk-taking behaviour – it carries a risk of harm for the person who gambles, for the people close to that person, and for the society they live in.

Gambling harms are the adverse impacts from gambling on the health and wellbeing of individuals, families, communities and society. These harms impact on people's resources, relationships and health.⁴

² Total gross gambling yield (GGY) for April 2020-March 2021. This figure is down from £14bn in the year up to March 2020, due to the impact of COVID-19 on gambling venues. Gambling Commission (2022). [Industry statistics – July 2022 Revision](#).

³ Gambling Commission, What is gambling?.

⁴ Gambling Commission (2020), [Problem gambling vs gambling-related harms](#).

The Scottish Gambling Education Hub advocates taking a **public health approach** to gambling and gambling-related harms.⁵ This involves looking at how gambling harms affect the whole population, and how harm can be prevented. It also involves determining who is most at risk of experiencing gambling harm (e.g. young people), and targeting interventions and resources to minimise health inequalities.⁶

Unfortunately, it can be *difficult to accurately measure the scale of gambling harm* in a society. This is because many gambling harms are indirect (e.g. losing sleep due to worry about a loved one's gambling), or don't happen right away (e.g. lack of progression at work or study due to preoccupation with gambling).^{7,8}

As a result, much of the existing research uses screening tools to survey the population, to identify people who gamble who are the most likely to be experiencing severe harm. These tools assign people who gamble into categories, with those scoring over a defined threshold categorised as experiencing 'problem gambling'.⁹ This language has been challenged by people with lived experience of gambling harm, as it may be stigmatising, or imply that blame for gambling harms rests on individuals.

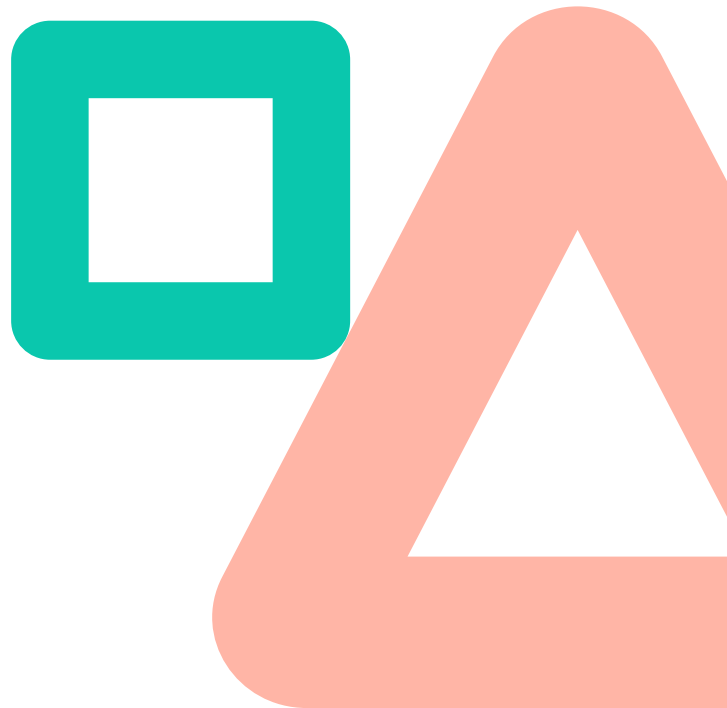
We do not want to contribute to any stigma around experiencing gambling harm by continuing to use problematic language. For that reason, we have chosen to use 'harmful gambling' language throughout the toolkit and in our other resources, rather than 'problem gambling' language.

Wherever possible, in this toolkit we have focused on broader measures of gambling harms, which give a more accurate picture of how gambling harms can impact a population.

1.3 Gambling participation in the UK

The Gambling Commission (www.gamblingcommission.gov.uk) is responsible for regulating gambling in Great Britain.

Researchers at the Gambling Commission regularly collect data on gambling participation. Summary statistics for young people and adults are provided in the following sections.¹⁰ At present, the proportion of people who are classified by screening tools¹¹ as experiencing harmful gambling is one of the main ways the Gambling Commission measures how many people are *experiencing gambling harm as a result of their own gambling*.



5 For more on gambling as a public health issue, see [Section 3.1](#).

6 See [Section 2.3](#) for a definition of health inequalities.

7 For more on gambling harms, see [Chapter 2](#).

8 van Schalkwyk et al (2021), [A public health approach to gambling regulation: Countering powerful influences](#).

9 For more information on 'problem gambling screens,' please see [Section 2.3.1](#).

10 Due to the impact of COVID-19 restrictions on data collection, the 2020 report on young people and gambling was not representative of Great Britain as in previous years. In this toolkit we refer to the full report published in 2019.

11 See [Section 2.3.1](#) for more information about screening tools like the 'Problem Gambling' Severity Index (PGSI).

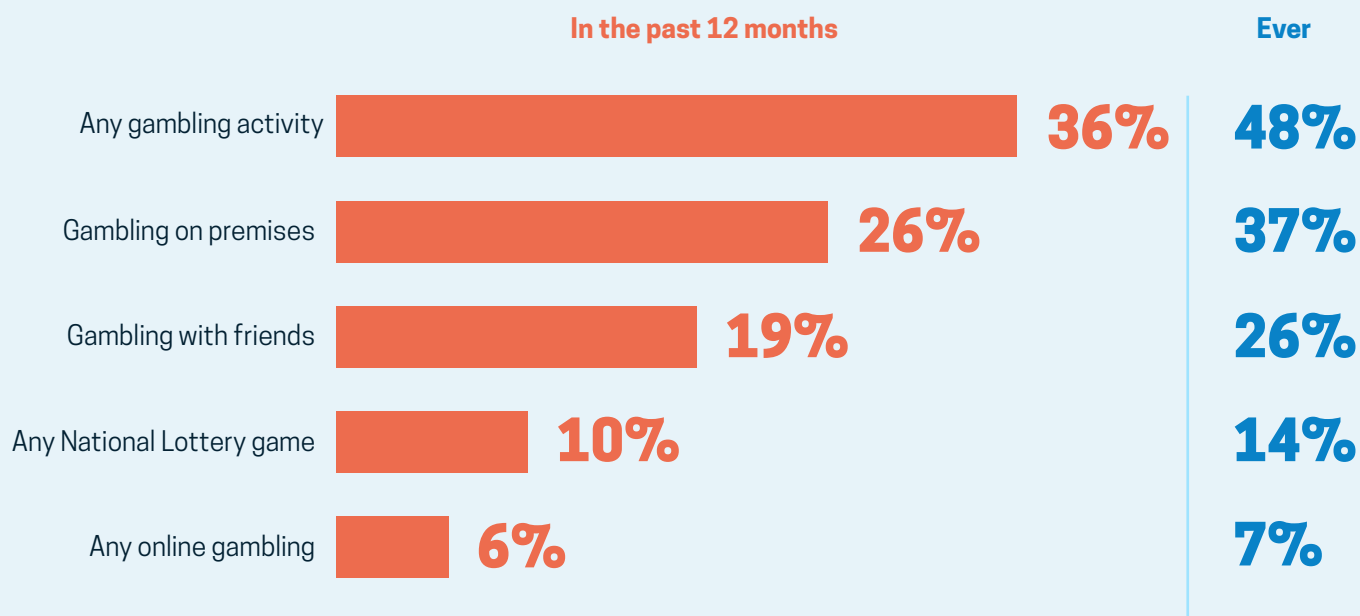
1.3.1 Young people and gambling¹²

Gambling is a common risk-taking behaviour among young people in Great Britain. 48% of 11-16 year olds have participated in gambling at some point in their lives.

In 2019, 11% of 11-16 year olds reported spending their own money on gambling in the past week. This was down from 14% in 2018.

Gambling participation

Have you spent any money on any of the following activities...?



48%
of 11-16 year olds have participated in a gambling activity at some point in their lives

Figure 1: Gambling Commission statistics on young people's gambling participation

¹² Unless otherwise stated, all statistics in [Section 1.3.1](#) are from: Gambling Commission (2019), [Young people and gambling survey](#).

Gambling and other risk-taking behaviours

More 11-16 year olds in Great Britain have gambled in the last week (11%) than have smoked tobacco cigarettes (6%), or taken illegal drugs (5%). Only drinking alcohol is more common, at 16%.

Young people who have gambled are also more likely than those who haven't to have engaged in other risk-taking behaviours, as illustrated in Figure 2.

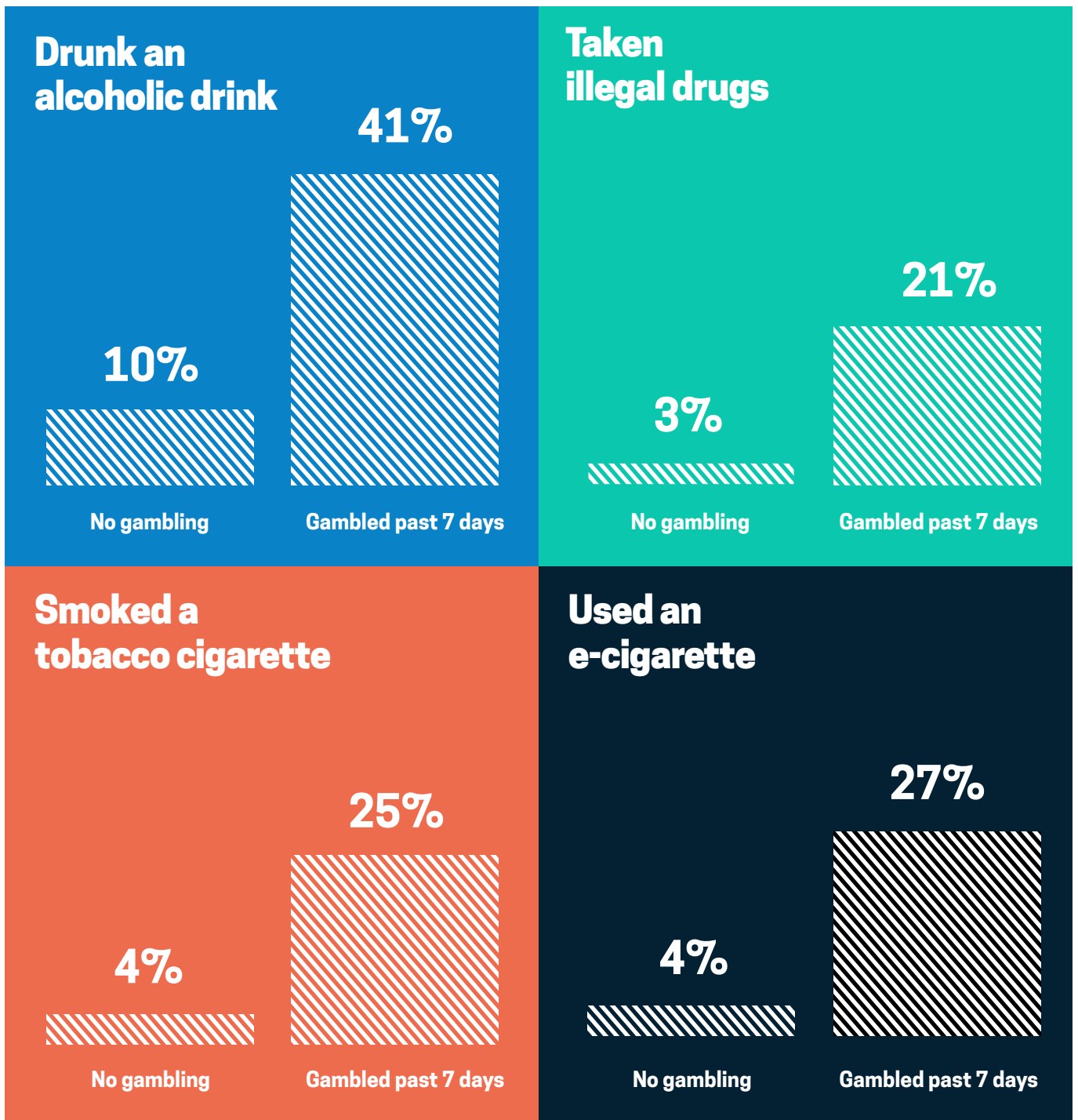


Figure 2: Participation in risk-taking behaviours, people who had gambled vs people who hadn't



Harmful gambling

1.7% of 11-16 year olds experienced harmful gambling. Gambling problems were more common in boys – 2% of boys were classified as experiencing harmful gambling, compared to 0.7% of girls.



'At-risk' gambling

A further 2.7% of 11-16 year olds were classified as 'at-risk', or likely to be experiencing feelings of guilt, chasing losses, or betting more than they could afford. At-risk gambling was also more common in boys, at 3.8% of boys and 1.3% of girls.



Forms of gambling

The most common kinds of gambling were placing a private bet for money with friends (5%), fruit/slot machines (4%), National Lottery scratch cards (3%), and playing cards for money with friends (3%).



Underage gambling

6% of 11-16 year olds have gambled online using a parent or guardian's account. In a separate Gambling Commission survey from 2020, 9% of 11-16 year olds reported having ever personally placed a bet in a betting shop illegally, and 3% had personally visited a casino to play casino games.¹³



Attitudes to gambling

59% agreed with the statement that gambling is dangerous, and only 11% agreed that it is OK for someone their age to gamble.



Conversations about gambling

Only 34% of parents and guardians have spoken to their child about the potential problems that gambling can lead to. Half of young people (50%) have not been spoken to about potential gambling harms at all.



Gambling ads

Young people most commonly saw adverts for gambling on TV (58%), social media (49%), and other websites (43%).

Figure 3, on the following page, summarises the Gambling Commission's 2019 report on young people.¹⁴

¹³ The sample size from this survey is not large enough to generalise to the UK population, due to COVID-19 restrictions affecting data collection. The above statistics are taken from the 2020 report data tables: Gambling Commission (2020), Young persons survey data tables.

¹⁴ The infographic is from: Gambling Commission (2019), [Young people and gambling survey](#).

YOUNG PEOPLE AND GAMBLING SURVEY 2019

Data source: Ipsos MORI Young People Omnibus 2019.

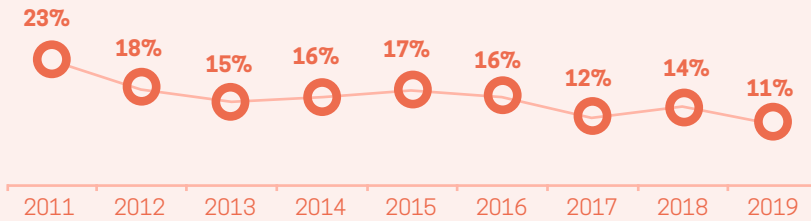
Sample: 2,943 young people aged 11-16, from 124 academies and maintained secondary, and middle-deemed secondary, schools in Great Britain.

Methodology: Self-completion online survey between 12th February and 19th June 2019

Context

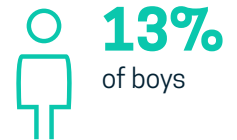
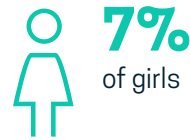
‘Gambling,’ can relate to both legal and illegal activities. Legal activity reported here includes private bets for money, playing cards for money with friends, 16 year olds playing the National Lottery and gambling that takes place on premises that do not require a gambling license.

Past week gambling participation trend

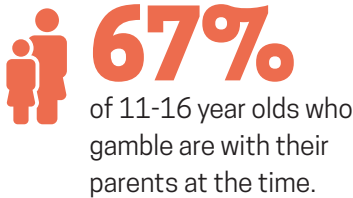


11%

of 11-16 year olds have spent their own money on gambling in the past 7 days



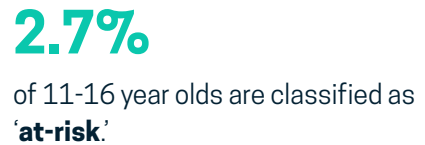
Parents



Support



Gambling harm



Online behaviour



In-game items

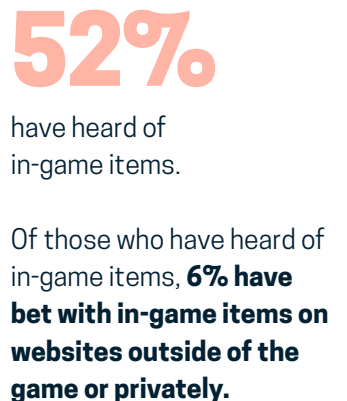


Figure 3: Summary of the Gambling Commission’s 2019 report on young people

1.3.2 Adults and gambling

Gambling is a widespread risk-taking behaviour among adults in Great Britain. In 2021, 43% of people **aged 16+ in Great Britain** had participated in any form of gambling in the last four weeks. Men were slightly more likely to have gambled in the last four weeks (44%) than women (42%). If we exclude those who only participated in National Lottery draws, 29% of adults participated in other forms of gambling in *the last four weeks*.¹⁵

Statistics in **Scottish adults** show that 62.8% of people aged 16+ have participated in any form of gambling *in the last 12 months*. Men were more likely to have gambled in the last 12 months (69%) than women (61%). If we exclude those who only participated in National Lottery draws, 45.5% of Scottish adults participated in other forms of gambling in the last 12 months.¹⁶



Harmful gambling

0.3% of adults in Great Britain were experiencing harmful gambling.



Forms of gambling

National Lottery is the most common form of gambling in adults (26%), followed by other lotteries (13%) and scratchcards (7%). 25% of adults in Great Britain had gambled online in the last four weeks, and 25% had gambled in person. Since the COVID-19 pandemic, gambling has increasingly shifted online.



'At-risk' gambling

2.7% of adults in Great Britain were classified as experiencing low- or moderate-risk gambling.



Attitudes to gambling

Only 30% of adults in Great Britain think gambling is fair and can be trusted. 7 in 10 adults (70%) think gambling is dangerous for family life.

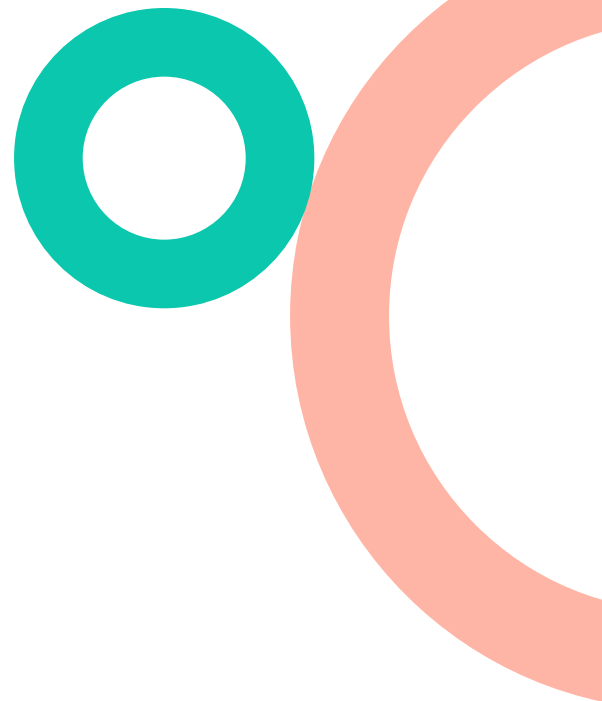


Figure 4, on the following page, summarises the Gambling Commission's report on adult gambling in 2021.

¹⁵ All statistics on Great Britain in this section are from: Gambling Commission (2022). [Gambling participation in 2021 – Findings from the quarterly telephone survey](#).

¹⁶ All statistics on Scotland in this section are from: Gambling Commission (2018). [Participation in gambling and rates of problem gambling-Scotland 2017](#).

GAMBLING PARTICIPATION IN 2021 – FINDINGS FROM THE QUARTERLY TELEPHONE SURVEY

Data source: Gambling Commission telephone survey, conducted by Yonder Consulting

Sample: Telephone survey (n=4,021 adults aged 16+)

Fieldwork: Survey administered quarterly in March, June, September & December 2021

Gambling participation

 **43%**

have gambled on any activity in the past 4 weeks

 **25%**

have gambled on any activity online in the past 4 weeks

 **25%**

have gambled on any activity in person in the past 4 weeks

Online gambling behaviour¹⁷



50%

of people who gambled online had used a mobile to gamble in the past 4 weeks



6%

have ever bet on eSports (using money or items)



15%

gambled in the workplace in the past 4 weeks



56%

of people who gambled online have more than one online account

Marketing and advertising¹⁸

87%

of respondents have ever seen/heard any gambling advertisements or sponsorships

51%

of respondents have seen a gambling advert on the television in the last week

44%

of people who gambled online have been prompted to spend money on gambling by seeing advertisements

29%

of people who gambled online have been prompted to spend money on gambling by free bets and bonuses

Perceptions and attitudes

30%

think that gambling is conducted fairly and can be trusted

82%

think that gambling is associated with crime

70%

agreed that gambling is dangerous

Figure 4: Summary of the Gambling Commission's 2022 report on adults

¹⁷ This section is from the 2020 report, as more recent reports do not include detailed online behaviour statistics. Gambling Commission (2020), [Gambling participation in 2019: Behaviour, awareness, and attitudes](#).

¹⁸ This section is from the 2020 report, as more recent reports do not include advertising statistics. Gambling Commission (2020), [Gambling participation in 2019: Behaviour, awareness, and attitudes](#).

1.4 Gambling advertising

Gambling advertising is **increasing across a range of media**, both in terms of how much there is and how much is spent on it.

According to research commissioned by GambleAware, 'paid for' advertising spend in the UK increased by 24% in three years, from £264.7m in 2015 to £328.9m in 2018.¹⁹ These figures exclude online advertising spend, because there is limited long-term trend data available.

In the UK, gambling advertising is regulated by the Committees of Advertising Practice (CAP) Code, which requires that *marketing communications for gambling must not be likely to be of particular appeal to children or young persons*, especially by reflecting or being associated with youth culture.²⁰ However, children and young people are exposed to gambling advertising in a wide range of contexts.

1.4.1 Young people's exposure to gambling ads

Young people are regularly exposed to gambling ads. According to a report by GambleAware, *96% of 11-24 year olds in the UK had seen gambling ads in the last month.*²¹

"I noticed lotto ads everywhere, on TV, outside shops, in the newspaper, all around town. It's advertising so often that I didn't even think it was gambling until this interview. It being all around makes it feel like a normal everyday thing to do."

Young person, aged 20²²

Gambling Commission statistics indicate that young people are most likely to be exposed to advertising via television – 56% of 11-16 year olds report seeing gambling ads on TV at least once a week.²³

However, advertising is increasingly shifting online, much like gambling participation. In young people 11-16 years old:²⁴

49%

see gambling ads on social media at least once a week

43%

see gambling ads on websites other than social media at least once a week

12%

follow or watch gambling companies on social media websites – most commonly YouTube (8%), Instagram (7%), and Snapchat (6%)

Despite the CAP Code, research also indicates that gambling advertising on social media, like Twitter, is significantly more appealing to children and young people than it is to adults.²⁵

¹⁹ Ipsos MORI for GambleAware (2020), [The effect of gambling marketing and advertising on children, young people, and vulnerable adults](#), p. 33.

²⁰ Gambling Commission (2021), [Advertising and marketing rules and regulations](#).

²¹ Ipsos MORI for GambleAware (2020), [The effect of gambling marketing and advertising on children, young people, and vulnerable adults](#).

²² Ipsos MORI for GambleAware (2020), [The effect of gambling marketing and advertising on children, young people, and vulnerable adults](#).

²³ Gambling Commission (2019), [Young people and gambling survey](#).

²⁴ Gambling Commission (2019), [Young people and gambling survey](#).

²⁵ Rossi & Nairn (2021), [What are the odds? The appeal of gambling adverts to children and young persons on Twitter](#).

1.4.2 Impact of gambling ads on young people

Gambling companies advertise for a reason – exposure to gambling advertising has an impact on young people’s gambling participation.

GambleAware research found that among 11-24 year olds:²⁶


- Young people with higher brand awareness were more likely to currently gamble
- Young people with higher brand awareness or a higher level of exposure to ads were more likely to say they would gamble in the future

Research by the Royal Society for Public Health found that almost two thirds of adults (63%) and over half of 11-17s (53%) are in favour of a total ban on gambling ads.²⁷



**YOUNG
PEOPLE
WITH HIGHER
BRAND
AWARENESS
WERE MORE
LIKELY TO
CURRENTLY
GAMBLE**

²⁶ MacGregor et al. (2020), [The effect of marketing and advertising on children, young people, and vulnerable people: Quantitative research report](#)
²⁷ Royal Society for Public Health (2021), [Public backs total gambling advertising ban](#).

A person wearing a green and black jacket and a tan hat is seen from the back, with their arms raised in a crowd. The background is a blurred stadium with bright lights. The text is overlaid on the right side of the image.

**CHILDREN
AND YOUNG
ADULTS ARE
MORE LIKELY
TO EXPERIENCE
GAMBLING
HARM THAN
OLDER ADULTS**

CHAPTER 2

UNDERSTANDING GAMBLING HARMS

COLLABORATE
DISCOVER
SHARE
LEARN
BALANCE
EXPLORE
DISCUSS
ENCOURAGE
SUPPORT
PRIORITISE
EMPATHISE
RESPOND
ACHIEVE



CHAPTER 2

UNDERSTANDING GAMBLING HARMS

This chapter provides a definition of gambling harms, and details on how gambling harms impact young people, families, and affected others. It also explores risk factors for experiencing gambling harm, and ways of identifying people experiencing harm from their own gambling.

2.1 What are gambling harms?

Gambling harms are “the adverse impacts from gambling on the health and wellbeing of individuals, families, communities, and society.”²⁸

These harms affect people’s resources, relationships, and health. For example:



Resources

Gambling harm can affect employment and finances, and may involve engagement in antisocial behaviours and criminal activities.



Relationships

Relationships with close family and friends may be affected, as well as with the wider community, for example through family breakdown and homelessness.



Health

Both mental and physical health may be impacted, and disordered gambling may lead to substance use and suicidal thoughts.

In Scotland, it is estimated that more than 200,000 people are at risk of, or currently experiencing, harm related to their own gambling.²⁹

A Peers for Gambling Reform report estimates that gambling-related harm costs the UK Government up to £1.17 billion per year, mostly through strain on the NHS.³⁰

Figure 5 is a detailed framework of gambling harms from the Gambling Commission’s ‘Measuring Gambling Related Harms.’³¹ It provides a detailed framework to understand the kinds of gambling harms people experience, and how we might measure them.

28 Wardle et al. (2018), [Measuring gambling-related harms: A framework for action](#).

29 Arnot (2018), [Scottish Public Health Network gambling update](#).

30 Anstey et al. for Peers for Gambling Reform (2021), [Economic assessment of selected House of Lords gambling reforms](#).

31 Wardle et al. (2018), [Measuring gambling-related harms: A framework for action](#).

Resources			Relationships		Health		
Work and employment	Money and debt	Crime	Partners, families and friends	Community	Physical health	Psychological distress	Mental health
<ul style="list-style-type: none"> Unstable employment Job loss Reduced performance 	<ul style="list-style-type: none"> Debt Financial insecurity Reduced disposable income 	<ul style="list-style-type: none"> Anti-social behaviour Crimes committed 	<ul style="list-style-type: none"> Ruptured relationships Neglected relationships Exploited relationships 	<ul style="list-style-type: none"> Reduced community cohesion / participation Social isolation Increased inequalities 	<ul style="list-style-type: none"> Reduced health, wellbeing and happiness to individuals, families and communities 		
<p>Key metrics include:</p> <ul style="list-style-type: none"> Increased benefits claims Reduced efficiency / lost productivity (absenteeism) Disciplinary issues University / school dropout Reduced academic performance Job loss Unable to gain employment Missed opportunities / progression at work / education Increased use of debt services Use of credit cards / unsecured forms of loans / access to money Reduced financial credit scores Increased financial exclusion (no access to credit etc) Use of food banks Bankruptcy and other related financial difficulties Experience of homelessness / housing insecurity Rent / Mortgage / bill arrears Use of housing and related services Crimes committed (theft, fraud, assault, etc) Increased reoffending Petty crime and criminality (not convictions) Police callouts / investigations 			<p>Key metrics include:</p> <ul style="list-style-type: none"> Reduced social capital / community engagement Increased social / community inequalities Increased social isolation Reduced social connectedness (including cultural and religious relationships) Divorce / seperation / relationship breakdown Increased use of relationship services Increased arguments and relationship stress Increased use of social services Domestic violence / abuse Reduction of future prospects (including children of gamblers) Impact on quality and quantity of future relationships Loss of trust between family members Inability to fulfill / neglect of familial responsibilities Loss of parental support / attention among children of gamblers 		<p>Key metrics include:</p> <ul style="list-style-type: none"> Reduced physical activity Increased blood pressure Poor diet / nutrition Poor overall wellbeing Increased stress Feelings of shame Feelings of stigma Experience of insomnia Experience of depression Increased anxiety Self-harm Suicide and suicidality Substance abuse / misuse Use of alcohol / drug treatment services Use of mental health, primary and secondary healthcare services Erosion of personal values, impacting wellbeing Increase in benefits claim for long-term disability / ill health 		

Figure 5: A framework of gambling harms

In a clinical context, people who experience significant harm or loss of control as a result of their gambling may be diagnosed as experiencing a gambling disorder:

Gambling disorder is defined by the World Health Organisation as a pattern of gambling behaviour that causes “significant distress or impairment” to important personal functions.³² This could include disruption or damage to personal, family or recreational pursuits. People with a gambling disorder also experience impaired control over gambling.

2.1.1 Myths about gambling harms

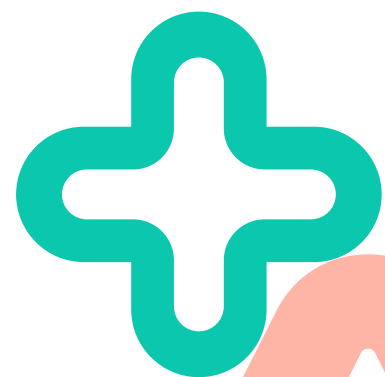
Several common myths about gambling harms have been disproven by research:

MYTH #1

‘My gambling only affects me’

Gambling harm *does not just affect people who gamble*. One person’s gambling can have a negative impact on friends, families, communities, and the society they live in.

Affected others are people who experience harm as a result of the gambling of someone close to them. It is estimated that for each person experiencing harmful gambling, six other people close to them are affected.³³



³² World Health Organization (2021), [6C50 Gambling Disorder](#).

³³ Goodwin et al. (2017), [A typical problem gambler affects six others](#).

MYTH #2

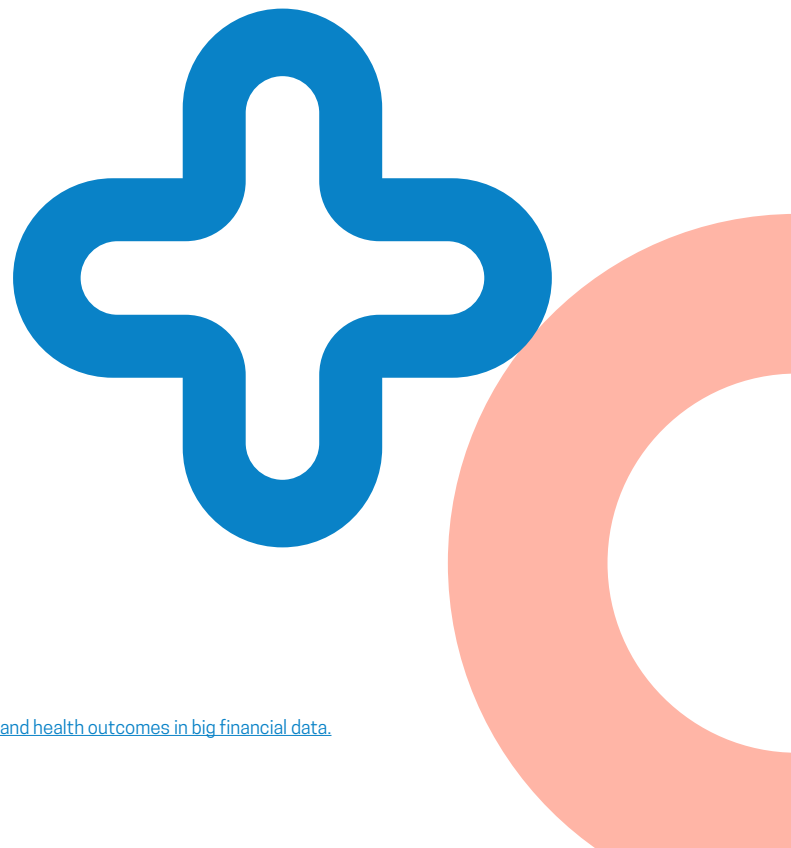
‘What’s the worst that could happen? I lose some money’

Gambling harms can affect a person’s finances, but they can also affect a range of other areas of their lives and the lives of others. For example, a person who experiences harm from their own gambling may face:³⁴

Harm to their health through increased stress, poor sleep, feelings of shame, substance use, self-harming, poor diet, or poorer overall wellbeing

Harm to their relationships through loss of trust, increased arguments, isolation, participating in fewer social activities, or relationship breakdown

Recent research has found that people who gamble even small sums are also more likely to *die earlier* than those who do not gamble – and the more someone spends on gambling, the higher the risk of dying earlier.³⁵



³⁴ Wardle et al. (2018), [Measuring gambling-related harms: A framework for action](#).

³⁵ Muggleton et al. (2021), [The association between gambling and financial, social, and health outcomes in big financial data](#).

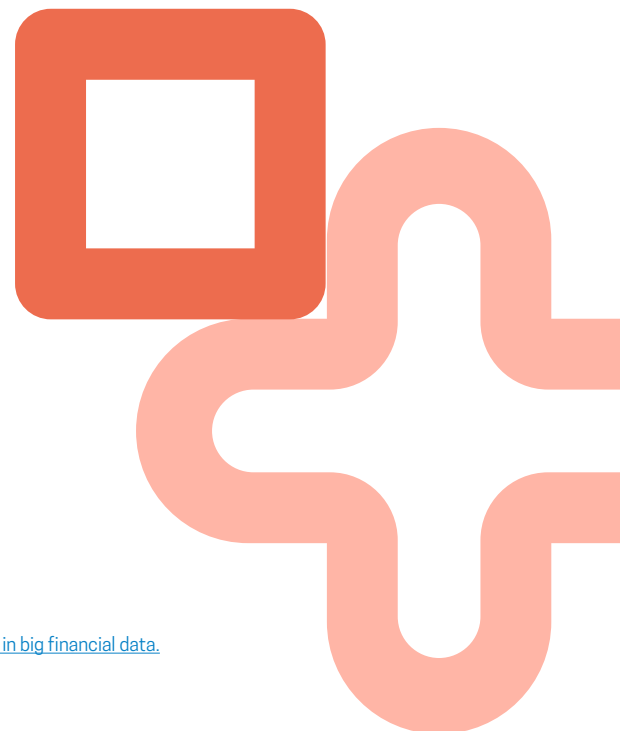
MYTH #3

‘Only people who are addicted to gambling experience harm’

All gambling involves the risk of harm. People experiencing disordered gambling do often experience severe harms as a result of their own gambling.

However, *even gambling small sums of money increases your risk* of a range of negative financial, social and health outcomes. Recent research using data from 6.5 million UK Lloyds Bank customers found that even people who spend small amounts on gambling are more likely to experience:³⁶

- **Financial hardship** (miss a mortgage payment, miss a credit card payment, take out a payday loan, be pursued by debt collectors, use unplanned overdraft)
- **Unemployment**
- **Physical disability**
- **Dying earlier**



³⁶ Muggleton et al. (2021), [The association between gambling and financial, social, and health outcomes in big financial data.](#)

MYTH #4

‘I never see people experiencing gambling harm – it’s not an issue in my community’

Gambling is a **hidden addiction** – even someone experiencing severe harms may be able to hide this from those close to them.

Someone experiencing harmful alcohol or drug use may show signs like slurred speech or dilated pupils, and will need to dispose of bottles or drug-related paraphernalia. With the 24/7 availability of gambling, people are able to gamble anywhere, any time using their mobile phone and they may not show any obvious signs of distress.

Similarly, the **stigma** of being labelled a ‘problem gambler’ can make people hide their experience, and avoid seeking help. This stigma may come from:

- **Stereotypes society holds about people who experience gambling harm**
- **Our society’s policies on gambling compared to other harmful products**
- **A person’s own beliefs and prejudices about ‘gamblers’**



2.1.2 How gambling harms affect young people

Children and young adults are more likely to experience harm as a result of **their own gambling** than older adults.

Harmful gambling is more common in young people 11-16 years old (1.7%)³⁷ than it is in adults over 16 years old (0.3%).³⁸

Similarly, Figure 6 is from Scottish research with regular sports bettors – it shows that the rate of harmful gambling is highest in young adults (13.1% of 18-24 year olds), and decreases with age (1.2% of over 65s).

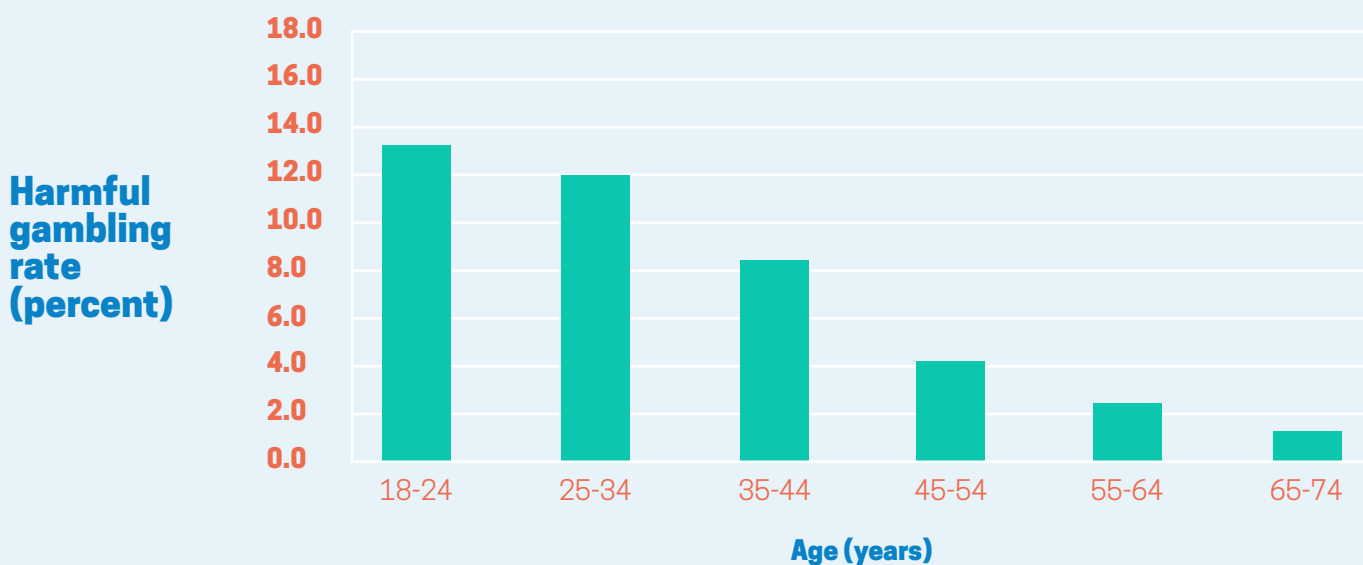


Figure 6: Rate of harmful gambling in regular sports bettors by age

³⁷ Gambling Commission (2019), [Young people and gambling survey](#).

³⁸ Gambling Commission (2022), [Gambling participation in 2021 – Findings from the quarterly telephone survey](#).

In 2021, we conducted research with Scottish young people (11-26), in partnership with Young Scot and the ALLIANCE. A quarter of young people said they'd gambled in the last 12 months (24%). Among those who had gambled, a quarter said their gambling had impacted them in some way (25%).³⁹

Young people experiencing disordered gambling are more likely to:⁴⁰



Experience emotional distress and poor mental health

Feelings of shame or guilt about their gambling, as well as more general anxiety or depression, may be more common in young people experiencing harmful gambling.



Experience problems with relationships

For example, young people may experience increased conflict in their relationships, or spend less time with family or friends due to their gambling.



Experience disruptions to their daily life

For example, young people may be late or absent from school or work as a result of losing sleep due to their gambling.



Experience poor academic performance⁴¹



Experience problems with money

For example, young people may have less money for social activities or discretionary purchases due to their gambling.



Use drugs and alcohol

Young people experiencing harmful gambling are more likely to use alcohol, tobacco, cannabis, and/or other drugs.



Attempt suicide

Men aged 16-24 are 9 times more likely to attempt suicide if they are experiencing harmful gambling, and women are 5 times more likely.

39 Fast Forward, Young Scot, & The ALLIANCE (2022), [Your views on gambling and gaming](#).

40 Wardle & McManus (2021), [Suicidality and gambling among young adults in Great Britain](#); Blake et al. (2019), [Measuring gambling-related harms among children and young people: A framework for action](#); Raisamo et al. (2012), [Gambling-related harms among adolescents: A population-based study](#); Ste-Marie et al. (2006), [Anxiety and social stress related to adolescent gambling behaviour and substance use](#); Yip et al. (2011), [Health/functioning characteristics, gambling behaviours, and gambling-related motivations in adolescents stratified by gambling problem severity: Findings from a high-school survey](#); Potenza et al. (2011), [Correlates of at-risk/problem internet gambling in adolescents](#).

Children and young people are also vulnerable to experiencing harm as a result of a **parent or caregiver's gambling**. Children of parents or caregivers who have experienced gambling problems are more likely to:

- **Experience poor mental health**
For example, children of parents experiencing harmful gambling are more likely to report experiencing depression.⁴¹
- **Experience family stress and instability**
Children of parents experiencing harmful gambling are more likely to be exposed to family harms such as family conflict, poor communication, financial or emotional deprivation, and parental neglect.⁴²
- **Experience family violence**
Adults experiencing harmful gambling are more likely to be perpetrators of family violence.⁴³
- **Develop gambling problems themselves**
People who report that their father experienced harmful gambling are 10.7 times more likely to develop gambling problems themselves. People who report that their mother experienced harmful gambling are 10.6 times more likely to experience gambling problems themselves.⁴⁴

For a detailed discussion of the kinds of gambling harms children and young people experience, we recommend reading [‘Measuring gambling-related harms among children and young people’](#) by Blake et al.



41 Dowling et al. (2016), [Problem gambling family impacts: Development of the problem gambling family impact scale](#).

42 Dowling et al. (2016), [Problem gambling family impacts: Development of the problem gambling family impact scale](#).

43 Dowling et al. (2019), [Problem gambling and family violence: Factors associated with family violence victimisation and perpetration in treatment-seeking gamblers](#);

Dowling et al. (2018), [Problem gambling and family violence: Findings from a population-representative survey](#).

44 Dowling et al. (2016), [The intergenerational transmission of problem gambling: The mediating role of parental psychopathology](#).

2.1.3 Affected others

Affected others are people who experience harm as a result of the gambling of someone close to them.

IT IS ESTIMATED THAT FOR EACH PERSON EXPERIENCING HARMFUL GAMBLING, SIX OTHER PEOPLE CLOSE TO THEM ARE AFFECTED.⁴⁵

Surveys with family members of people experiencing harmful gambling indicate that the impact on affected others can be profound.⁴⁶

99%

reported their loved one's gambling had harmed their health

E.g. loss of sleep due to stress or worry, depression, stress-related health problems, reduced physical activity, neglecting medical needs, increased alcohol and tobacco consumption, self-harming, attempting suicide – see Figure 7 below.

93%

reported their loved one's gambling had impacted their financial security

E.g. less money available for spending or saving, losing a major asset such as a car, increased debt, needing help from welfare organisations, or becoming bankrupt

82%

reported their loved one's gambling had impacted their work or education

E.g. reduced performance at work or study due to distraction, missing work or study, lack of progression at work or study, losing their job

For example, one intimate partner shares how higher stress levels due to her partner's gambling resulted in losing sleep:

“I feel so exhausted that I don't take proper care of myself, so any time I have as down time I just want to sleep, I just want to eat, and I pick up junk food and things like that to eat. I don't feel like exercising or taking care of myself. Those are a real push for me to do. I know that if I do them I feel better but it's that kind of cycle of it.”

Intimate partner⁴⁷

⁴⁵ Goodwin et al. (2017), [A typical problem gambler affects six others](#).

⁴⁶ Banks et al. for GambleAware (2018), [Families living with problem gambling](#).

⁴⁷ Banks et al. for GambleAware (2018), [Families living with problem gambling](#), p. 31.

96%

reported experiencing relationship harms

E.g. greater tension and conflict, feeling excluded, spending less time at social events, spending less time with loved ones, threatening to end the relationship with the person who gambles, ending the relationship

For example, one mother shares the shame her son has experienced as a result of his father's gambling:

ALMOST ALL REPORTED EXPERIENCING EMOTIONAL AND PSYCHOLOGICAL HARM

E.g. experiencing distress, anger, shame, hopelessness, insecurity or vulnerability

“My son’s feelings towards him now have gone like out of the window. Ever since my son has stopped writing his surname now, that’s the impact it has had on him.”

Mother⁴⁸



48 Banks et al. for GambleAware (2018), [Families living with problem gambling](#), p. 38.

Health harms

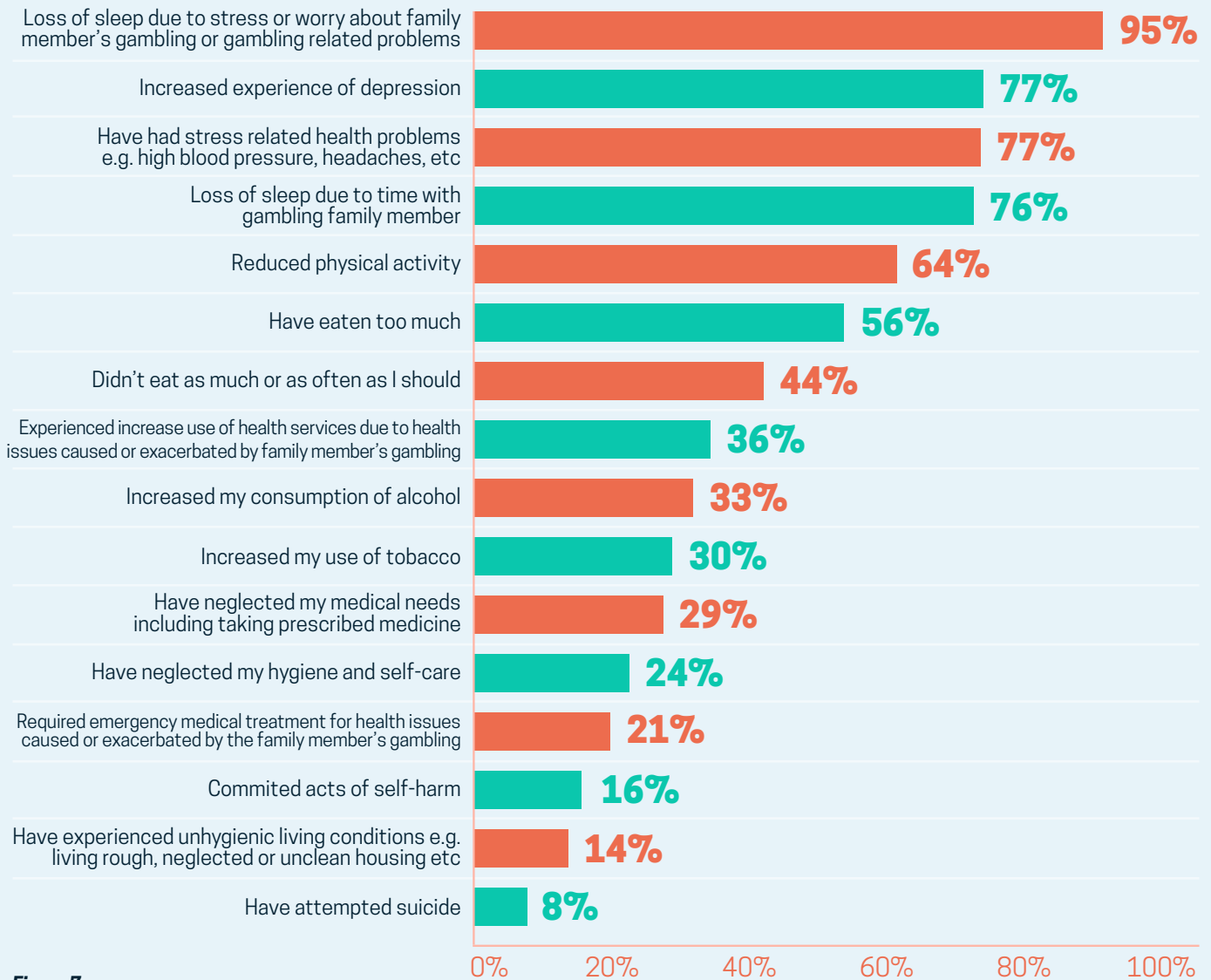


Figure 7: Health harms experienced by family members

Most family members had attempted to access support in some form, although more than one third (38%) were *not aware that support was available*. The most common barriers to accessing support were:

- Embarrassment or shame about their loved one's gambling (56%)
- Depression (56%)
- Anxiety (56%)

Although most research on affected others is conducted with adults, our 2022 report on young people (11-26) found that the gambling of loved ones is also a source of concern for a significant proportion of Scottish young people. Among young people who are close to someone who gambles regularly, a third (33%) reported worrying about that person's gambling.⁴⁹

⁴⁹ Fast Forward, Young Scot, & The ALLIANCE (2022), [Your views on gambling and gaming](#).

2.2 Gambling behaviour: A continuum

We can imagine gambling behaviour as a continuum – some people who gamble will not experience any harm as a result of their gambling, but others may experience several overlapping gambling-related harms.

All gambling carries a risk of harm. People whose gambling behaviour fits certain patterns are more likely to experience harm than others. We can understand gambling behaviour as falling into 3 categories:

- 1. Recreational or ‘lower-risk’ gambling**
Gambling occasionally, gambling for entertainment, hoping to win but expecting to lose
- 2. ‘At-risk’ gambling**
Experiencing feelings of guilt, chasing losses, or betting more than you can afford to lose
- 3. People experiencing harmful gambling or gambling disorder**
Struggling to control gambling, experiencing impacts on finances, relationships, and/or mental health

People who gamble can be classified as being somewhere along the continuum. Over time, people may move between categories, as their behaviour patterns change.

Figure 8 shows the distribution of gambling behaviour in the UK in 2017.⁵⁰ Most people who gamble are in the recreational or ‘lower-risk’ category. When a person begins to show higher-risk patterns of behaviour (e.g. chasing losses) or experiences harm from gambling, they would move along this continuum into the ‘at risk’ category. Individuals experiencing harmful gambling are those at the end of the scale, who may struggle to control their gambling and experience difficulties affecting their finances, relationships and/or mental health.

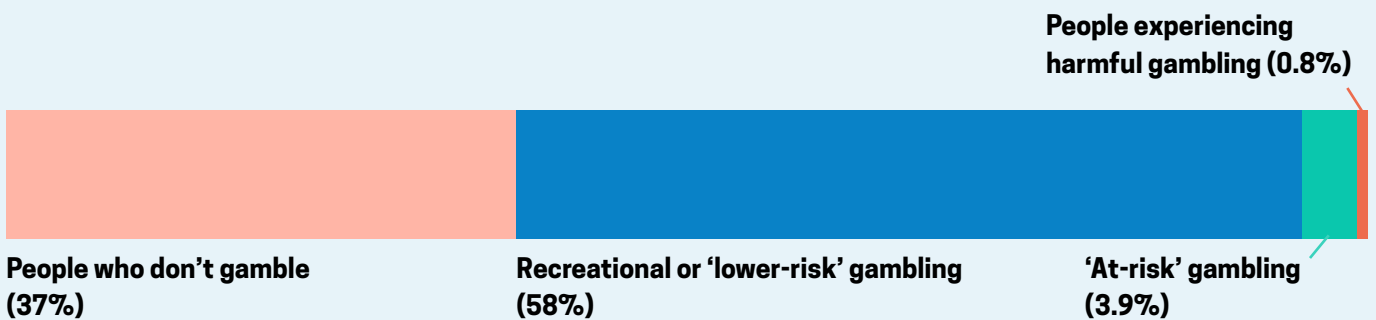


Figure 8: Distribution of gambling behaviour in the UK (2017)

⁵⁰ The Behavioural Insights Team for GambleAware (2018), [Can behavioural insights be used to reduce risky play in online environments?](#)

Figure 9 shows online gambling industry profits according to each gambling harm risk category.⁵¹ People experiencing harmful gambling or at risk of harm represent almost 60% of industry profits.

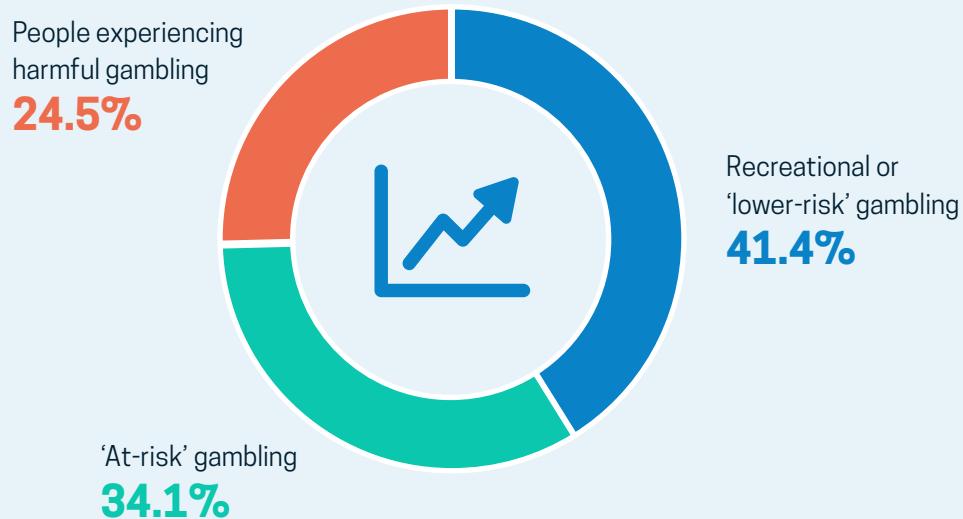


Figure 9: Percentage of online gambling industry profits from each risk category

Gambling is a risk-taking behaviour. Many people gamble, and most people’s gambling would be classified as recreational or ‘lower-risk.’ However, even people with ‘lower-risk’ behaviour patterns are more likely to experience negative life outcomes than people who don’t gamble. Because so many people gamble at this lower level of risk, research indicates that the harm from ‘lower-risk’ gambling has a bigger impact on public health than harm from ‘at-risk’ or disordered gambling.⁵²

However, limit-setting and similar behaviour patterns can help people who gamble to reduce their risk of experiencing harm. For more information on harm reduction, see Chapter 3.

Lower-risk behaviour patterns:

- Gambling occasionally
- Hoping to win but expecting to lose
- Gambling for entertainment
- Setting and sticking to limits of time and money
- Knowing when to walk away

Higher-risk behaviour patterns:

- Expecting to win
- Chasing losses
- Spending more time gambling and thinking about gambling
- Gambling to earn money or escape problems
- Gambling more than you can afford to lose
- Borrowing or stealing to fund gambling

⁵¹ Cowen & Blond for ResPublica (2018), [Online gambling: Addicted to addiction.](#)

⁵² Raybould et al. (2021), [Is there a health inequality in gambling related harms? A systematic review.](#)

2.2.1 The cycle of gambling disorder

Gambling disorder is a pattern of gambling behaviour that causes significant distress or impairment to important personal functions, where the person experiences impaired control over gambling.

People with a gambling disorder experience a series of changes to the way their brain works, similar to the way the brain changes as a result of substance use disorder. We can understand these changes as occurring in a cycle, that starts with participating in a gambling activity.

Gambling Disorder Cycle

- Fast release of 'feel-good' chemical dopamine in the brain
- Habit formation

- Preoccupation with gambling
- Cues in the environment act as a trigger: impulse control is numbed, craving is hyperactivated



- Need to gamble more to get the 'buzz' or chase losses
- Stress system in the brain activated
- Escaping stress symptoms motivates craving to gamble

Figure 10: The gambling disorder cycle

Stage 1: Gambling activity

- **Person experiences fast release of 'feel-good' chemical dopamine in the brain**
Our brains are designed to seek rewards. Gambling and other addictive products (like alcohol or drugs) affect the primitive bit of the brain, where the brain is looking for immediate reward without thinking about the long-term, and they 'hijack' that reward system by flooding it with dopamine in a way that the primitive brain wasn't designed to handle.^{53,54,55}

- **Habit formation**
Over time, the intensity of this dopamine release can affect your brain's ability to experience pleasure from other, more everyday, activities like spending time with friends or family. This is because the pleasure receptors for these more everyday activities (D2 receptors) are suppressed by the floods of dopamine your brain is exposed to through gambling.⁵⁶

53 For a good plain English description of this process, see: [Gambling: Why is it so addictive? \(BBC News\)](#).

54 Clark et al. (2013), [Pathological choice: The neuroscience of gambling and gambling addiction](#).

55 Linnet et al. (2010), [Dopamine release in ventral striatum during Iowa Gambling Task performance is associated with increased excitement levels in gambling disorder](#).

56 Rash et al. (2016), [A review of gambling disorder and substance use disorders](#).

Stage 2: Withdrawal

- **Need to gamble more to get the 'buzz' or chase losses**
Over time, some people begin to build a tolerance, and need to gamble more often, or with more money, or at riskier stakes, to experience the same 'buzz' or out of a feeling that they need to chase losses.⁵⁷
- **Stress system in the brain activated**
This leads to less experience of the 'buzz' or reward, and an activation of the stress system. Stress symptoms include: irritability, restlessness, loss of motivation, disappointment, guilt, depression/hopelessness, loss of control, anxiety/panic.⁵⁸
- **Stress symptoms motivate craving to gamble**
Experience of these negative emotions and physical states motivates you to get rid of them by gambling, leading to craving.

Stage 3: Preoccupation/anticipation

- **Preoccupation with gambling**
Persistent desire or craving, combined with a need to cope with negative emotions and harms, leads to repeated gambling with bigger amounts of money.
- **Cues in the environment act as a trigger: impulse control is numbed, craving is hyperactivated**
In people experiencing disordered gambling, external cues like ads trigger the habit-seeking, emotional brain system, and numb the impulse control system. Brain imaging studies show that the area of the brain responsible for impulse control (pre-frontal cortex) is less active in people experiencing addiction – this interferes with decision-making, self-regulation, and working memory.⁵⁹



⁵⁷ Lee et al. (2020), [Concepts and controversies regarding tolerance and withdrawal in gambling disorder](#).

⁵⁸ Cunningham-Williams et al. (2009). [Towards DSM-V: Considering other withdrawal-like symptoms of pathological gambling disorder](#).

⁵⁹ Volkow et al. (2011). [Addiction: Beyond dopamine reward circuitry](#).

2.2.2 Motivations and influences on gambling behaviour

Discussing the motivations that might lead someone to gamble can be a good way to engage young people in conversations around gambling and gambling harm. It can also help to understand the psychological needs that someone may be trying to fulfil if they choose to gamble, which opens up an opportunity to consider safer alternatives for meeting those needs.

MOTIVATIONS TO GAMBLE CAN VARY A LOT BETWEEN PEOPLE, AND A PERSON MIGHT HAVE MORE THAN ONE MOTIVATION FOR GAMBLING.

Common motivations include:⁶⁰

- **Enjoyment**
Gambling might be something a person does 'for a bit of fun,' as a form of entertainment, or something they see as 'a little treat.'
- **Excitement**
Wins, near misses, and mechanics of gambling activities like flashing lights can mean it gives a person a 'buzz of excitement.'
- **To escape negative emotions or cope with trauma**
When a person gambles, they may feel focused or 'in the zone,' which can distract them from negative emotions or impacts from trauma they may have experienced in their lives.
- **To make money**
A person might hope that 'winning big' will offer an easy way to make money, or to escape debt or fund a way out of a difficult life situation.
- **Feeling lucky or fear of regret**
If a person feels that a 'lucky chance has come my way,' or they routinely place a certain bet or numbers on the lotto, they may feel they will miss out if they do not participate.
- **Peer approval**
Even if a person is not interested in gambling themselves, they may take part as 'a way I get to enjoy being with others.'
- **Fear of missing out**
Seeing other people doing or enjoying something, especially on social media, can lead to a fear that 'I will be the only person who doesn't have this experience that could make my life better.'
- **To test their skills**
For a person who sees gambling as a matter of skill, they may feel confident that they will win, and see it as 'an opportunity to test my skills.'

⁶⁰ Based on the eight gambling typologies developed by the Gambling Commission (2022): [Understanding why people gamble and typologies](#).

Beyond a person's own motivations, their circumstances and surroundings can also influence their gambling behaviour. For example:



Advertising

Exposure to gambling ads can act as a constant reminder and push to gamble. Young people with higher exposure to ads are more likely to say they intend to gamble in the future. Young people are increasingly exposed to gambling through social media influencers and platforms like Twitch.⁶¹



Awareness

Being more familiar with, and aware of, different types of gambling or gambling brands can influence behaviour. Young people with higher awareness of gambling brands are more likely to currently gamble.⁶²



Acceptability and social norms

The society we live in influences our behaviour. In societies where gambling is 'normalised,' the activities and harms associated with gambling are seen as acceptable and ordinary. This means that gambling behaviour may be passed down as a part of life to each generation, through their upbringing and socialisation.⁶³



Accessibility

If we are surrounded by opportunities to gamble, both in person and online, this makes it easier to participate. For example, gambling venues are more likely to be located in deprived areas⁶⁴, and people who live near to gambling venues are more likely to gamble and experience harm.⁶⁵



Affordability

For some people, having a bit of money to spare can mean they are more likely to gamble. In contrast, if you are struggling to make ends meet, gambling may be seen as a possible way out of financial difficulty.



Age

A person's age is linked to several of the above factors, including affordability and accessibility. In the UK, most forms of gambling are age-restricted, which impacts their accessibility. Among children and young people, older young people and young adults are more likely to gamble.⁶⁶

61 MacGregor et al. (2020), [The effect of marketing and advertising on children, young people, and vulnerable people: Quantitative research report.](#)

62 MacGregor et al. (2020), [The effect of marketing and advertising on children, young people, and vulnerable people: Quantitative research report.](#)

63 Beynon et al. for Public Health England (2021), [Harms associated with gambling: An abbreviated systematic review.](#)

64 Evans & Cross (2021), [The geography of gambling premises in Britain.](#)

65 Badji et al. (2021), [Proximity to gambling venues, gambling behaviours, and related harms.](#)

66 Gambling Commission (2019), [Young people and gambling survey.](#)

2.3 Risk factors for experiencing gambling harm

All gambling products carry an element of risk. However, **gambling products** with certain characteristics are more likely to cause harm:⁶⁷

- **High speed**
- **High event frequency** (i.e. short time gap between games)
- **Repetitive**
- **Chance-based**
- **24-hour availability**

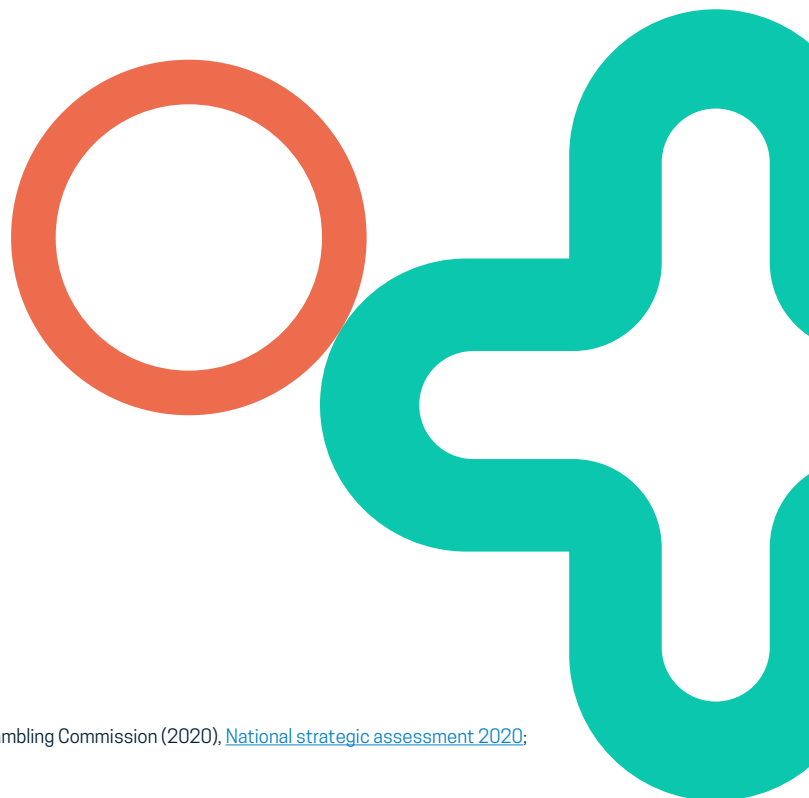
Products that are fast-paced, repetitive, and chance-based may increase some players' experience of punishment (instead of reward). This can result in more persistent play, as the player tries to escape feelings of discomfort.

Products with a high event frequency, where players can stake money relatively quickly, also present a higher risk. *Online slots, casino, and bingo* are examples of these higher risk products.

Another higher risk gambling product is in-play betting.

In-play betting is betting while a live event is taking place.

Betting on live sporting events, like football or horses, also offers the opportunity for quick, repetitive betting and presents a higher risk of harm.



⁶⁷ Forrest et al. (2022), [Patterns of play: Extended executive summary report](#); Gambling Commission (2020), [National strategic assessment 2020](#); Parke & Griffiths (2007), [The role of structural characteristics in gambling](#).

To minimise risk, people who gamble may choose to avoid products that feature these higher-risk characteristics. However, players who stick to lower-risk products may still receive ads and promotions designed to encourage them to try new, potentially riskier, gambling products. For example, you might plan to place a bet on a sporting event but receive a ‘free bonus’ to spend in a casino game. This is called cross-promotion, or ‘cross-selling.’

Cross-promotion is a marketing strategy that some companies use to promote other products while a customer is currently gambling. For example, “Bet £5 in a Sports Event, Get £5 Casino Bonus.”

A number of risk factors may also make an individual more likely to experience harm as a result of their own gambling. These include:

- **Being male**

In adults, men are more likely to experience harmful gambling (0.8%) than women (0.3%).⁶⁸ In young people, boys are more likely to experience harmful gambling (2.0%) or be classed as experiencing ‘at-risk’ gambling (3.8%) than girls (0.7% and 1.6% respectively).⁶⁹ However, some reports indicate that the rate of harmful gambling may be rising faster in women than in men.⁷⁰

- **Being young**

Young people in their teens to mid-twenties are at a higher risk of experiencing harm due to their gambling.⁷¹ For more details, see [Section 2.1.2](#) on ‘How gambling harms affect young people.’

- **Living in a deprived area**

People living in the most deprived areas of Scotland are 6.9 times more likely to experience harmful gambling.⁷² 21% of gambling premises are in the most deprived areas of GB, compared to just 2% in the least deprived areas.⁷³

- **Having family members or friends who gamble regularly**

People experiencing harmful gambling are more likely to have a higher proportion of friends and family involved in gambling.⁷⁴

- **Being unemployed⁷⁵**

- **Having experience of trauma**

People who have experienced trauma in childhood (e.g. violence in the home or neglect) are more likely to experience gambling problems later in life.⁷⁶ Gambling harms are also more common among people who have experienced life stressors during adulthood (e.g. intimate partner violence, homelessness)⁷⁷. For more information on the impact of childhood trauma on the brain, see the [UK Trauma Council’s resources](#).

68 NHS Digital (2019), [Health survey for England 2018: Supplementary analysis on gambling](#).

69 Gambling Commission (2019), [Young people and gambling survey](#).

70 Hill (2020), [‘I was living a secret life’: The agonising rise of female gamblers](#).

71 Rogers et al. (2019), [Framing a public health approach to gambling harms in Wales: Challenges and opportunities](#).

72 Wardle for Westminster City Council (2015), [Exploring area-based vulnerability to gambling-related harm: Who is vulnerable?](#)

73 Evans & Cross (2021), [The geography of gambling premises in Britain](#).

74 Mazar et al. (2018), [The importance of friends and family to recreational gambling, at-risk gambling, and problem gambling](#).

75 Rogers et al. (2019), [Framing a public health approach to gambling harms in Wales: Challenges and opportunities](#).

76 Horak et al. (2021), [Gambling disorder and childhood trauma: A complex association](#); Goghari et al. (2020), [A family study of trauma and coping strategies in gambling disorder](#); Lane et al. (2016), [Child maltreatment and ‘problem gambling’: A systematic review](#).

77 Roberts et al. (2017), [Gambling and negative life events in a nationally representative sample of UK men](#).

- **Being from a Black, Asian, or minority ethnic community**

People from ethnic minority communities are less likely to gamble, but more likely to experience harm when they do gamble.⁷⁸ For example, 1 in 5 (20%) UK adults from ethnic minority communities are classified as being at risk of harm or currently experiencing harm due to their gambling. This rate is higher than in white adults (12%).⁷⁹

- **Being a person who has migrated to the UK**

Similar to people from ethnic minority communities, migrants are also less likely to gamble,⁸⁰ but more likely to experience harm when they do gamble. Migrating to the UK may mean moving from an environment where gambling was prohibited to one where gambling is more common and normalised.

- **Experiencing poor mental health**

People with a gambling disorder are 5.9 times more likely to have poor mental health.⁸¹

- **Substance use**

Use of alcohol, tobacco, marijuana, and other drugs is associated with harmful gambling.⁸²

- **Having had a traumatic brain injury**

People who have had a traumatic brain injury are 2.8 times more likely to experience harmful gambling.⁸³

- **Having a disability, such as ADHD or autism**

Recent research has found that people experiencing disabilities such as attention deficit/hyperactivity disorder (ADHD) or autism spectrum disorder (ASD) are more likely to experience disordered gambling.⁸⁴

- **Low educational attainment**

People with a lower level of educational attainment are 2.4 times more likely to experience a gambling disorder.⁸⁵

Gambling harm can be prevented, and is not inevitable. The fact that gambling harm affects the health and wellbeing of specific population groups more than others means that it is a form of health inequality.

Health inequalities are unjust and avoidable differences in people's health across the population and between specific population groups.⁸⁶

⁷⁸ Gambling Commission (2021), [A look at gambling behaviours among Black and Minority Ethnic Communities](#).

⁷⁹ 20% of adults from ethnic minority communities scored one or higher on the 'Problem Gambling' Severity Index (PGSI) scale. For more information on the PGSI screen, see [Section 2.3.1](#). Gunstone & Gosschalk at YouGov for GambleAware (2019), [Gambling among adults from Black, Asian, and Minority Ethnic communities](#).

⁸⁰ Wardle et al. (2019), [What do we know about gambling-related harm affecting migrants and migrant communities? A rapid review](#).

⁸¹ Buth et al. (2017), [Comparative analysis of potential risk factors for at-risk gambling, problem gambling, and gambling disorder among current gamblers: Results of the Austrian Representative Survey 2015](#).

⁸² Public Health England (2021), [Risk factors for gambling and harmful gambling: An umbrella review](#).

⁸³ Turner et al. (2019), [Moderate to severe gambling problems and traumatic brain injury: A population-based study](#).

⁸⁴ Grant & Chamberlain (2020), [Autistic traits in young adults who gamble](#); Mestre-Bach et al. (2019), [The role of ADHD symptomatology and emotion dysregulation in gambling disorder](#); Theule et al. (2016), [Exploring the relationships between problem gambling and ADHD: A meta-analysis](#).

⁸⁵ Buth et al. (2017), [Comparative analysis of potential risk factors for at-risk gambling, problem gambling, and gambling disorder among current gamblers: Results of the Austrian Representative Survey 2015](#).

⁸⁶ Public Health Scotland (2021), [What are health inequalities?](#)

2.3.1 Identifying people who may be experiencing harm as a result of their gambling

There are several ways of identifying people who may be experiencing gambling harms. A person may have a higher risk of experiencing harm as a result of their gambling if they answer yes to any of **‘The Three Questions’**:⁸⁷

1. Have you ever tried to stop, cut down or control your gambling?
2. Have you ever lied to your family, friends or others about gambling or how much you spend on gambling?
3. Do you spend a lot of time thinking about gambling or future gambling?

If you use assessments as part of your practice, consider including **‘The Trigger Question’**⁸⁸ to identify people who have experienced gambling harms, whether due to their own gambling or as affected others:

- Has your gambling or the gambling of someone close to you had a negative effect on your life?

Figure 11 illustrates an example referral pathway when using The Trigger Question in your organisation’s assessments.



Source GamCare 2020

Figure 11: Example referral pathway using The Trigger Question

⁸⁷ The Three Questions are from RCA Trust’s [Gambling Problem Self Help Quiz](#).

⁸⁸ Shared with Fast Forward by GamCare (2020).

A set of questions used to identify a person experiencing harm as a result of their gambling is called a **'problem gambling' screen**.⁸⁹

The two most common screens in the UK are the *Diagnostic and Statistical Manual of Mental Disorders* (DSM-IV) and the *Problem Gambling Severity Index* (PGSI). These screens have scoring systems for behaviours that might indicate that a person who gambles is at risk of experiencing harm, including:

- **Being preoccupied with gambling**
- **Needing to gamble with increasing sums of money in order to achieve the desired excitement**
- **Being restless when attempting to cut down on gambling**
- **Gambling as a way of escaping from problems or relieving depression**
- **Returning – after losing money gambling – another day in order to get even**
- **Lying to family members or others to conceal the extent of involvement with gambling**
- **Often spending more money on gambling than intended**
- **Committing antisocial or illegal acts in order to finance gambling**
- **Falling out with family, truancy from school, or experiencing disrupted schooling because of gambling**



ALL
GAMBLING
CARRIES
A RISK
OF
HARM

⁸⁹ At present there is no more general 'gambling harm screen' in use: Gambling Commission (2021), [Problem gambling screens](#).

⁹⁰ Goodie & Fortune (2013), [Measuring cognitive distortions in pathological gambling: Review and meta-analyses](#); Ciccarelli et al. (2016), [Decision making, cognitive distortions, and emotional distress: A comparison between pathological gamblers and healthy controls](#).

2.3.2 Common fallacies

Fallacies, or cognitive distortions, are irrational beliefs and wrong ideas. Some fallacies are common amongst people who gamble, and believing in these fallacies may increase a person's risk of experiencing gambling harm.⁹⁰ These include:

Illusion of control

The illusion of control is when you believe that you control an outcome that is uncontrollable. Attributing success to skill and failure to bad luck is a misleading thought process that is common in many people, and not just amongst people who gamble.

'The gambler's fallacy': Random events are not influenced by past history

In most real-life situations, history helps us predict the future, so people tend to look for patterns and expect events to be predictable. However, dice, roulette wheels, slot machines, bingos and lotteries are all *random* events: the outcome of these games *cannot be predicted or influenced* by the players.

Normalising behaviour

People experiencing harmful gambling may overestimate the number of people who behave as they do, thinking "lots of other people gamble just as much as I do, so it can't be that bad."

Confusing 'often' with 'memorable'

Wins are memorable because they tend to be larger and more exciting, though less frequent, than the smaller, more regular losses. People who gamble may remember their wins better than their losses, and therefore believe that they are ahead when they are actually losing.

Superstitions

Some people who gamble mistakenly believe they can improve their luck by repeating superstitious habits falsely connected with past wins, e.g. wearing the 'lucky t-shirt' or playing their 'lucky numbers.'

Ignoring the odds

People who gamble may ignore that the house edge makes it mathematically unlikely to win in the long term. For example, you might buy lottery tickets because you know of someone who has won, yet you don't realise that it took 30 billion tickets (more than 4 times the earth's population) to produce 2,000 winners.

Forgetting the law of averages

The more times something happens, the closer the average result will be to its true odds. It is not unusual to flip a coin twice and to get heads both times. However, it's very unlikely for heads to come up ten times in a row. Although short winning streaks are common, long winning streaks are extremely rare. People who appear to win more frequently than other people—who seem luckier—have usually just played more often. They also have more frequent losses than other people, but they don't brag about the losses!

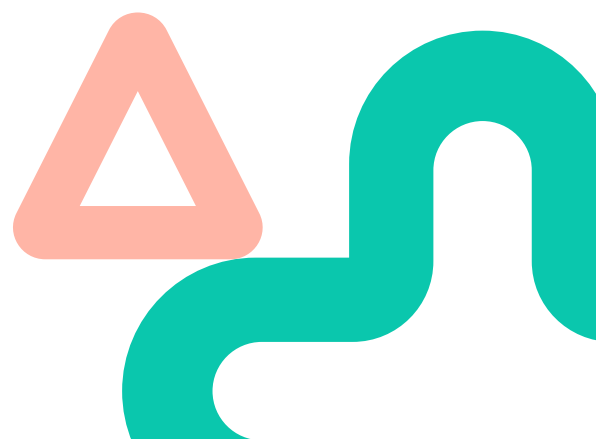
Early wins and occasional rewards encourage false hopes


Most commercial gambling enterprises understand this principle, so they offer infrequent large wins and frequent small wins. The player will then keep gambling in the hope of hitting a big win, ignoring the true odds of the game and the presence of the house edge, which means the player loses over the long term. Many people experiencing gambling harms had the misfortune of a big win when they first started to gamble.

Money does not solve all problems


People who win the lottery tend to be very happy for the first year, and then return to their previous level of happiness. Many people who gamble mistakenly believe that if they become rich, their problems will be solved and they will be forever happy.

90 Goodie & Fortune (2013), [Measuring cognitive distortions in pathological gambling: Review and meta-analyses](#); Ciccarelli et al. (2016), [Decision making, cognitive distortions, and emotional distress: A comparison between pathological gamblers and healthy controls](#).





IT IS ESTIMATED
THAT FOR
**EACH PERSON
EXPERIENCING
HARMFUL
GAMBLING, SIX
OTHER PEOPLE
CLOSE TO THEM
ARE AFFECTED.**



CHAPTER 3

GAMBLING

EDUCATION AND

HARM PREVENTION

COLLABORATE

DISCOVER

SHARE

LEARN

BALANCE

EXPLORE

DISCUSS

ENCOURAGE

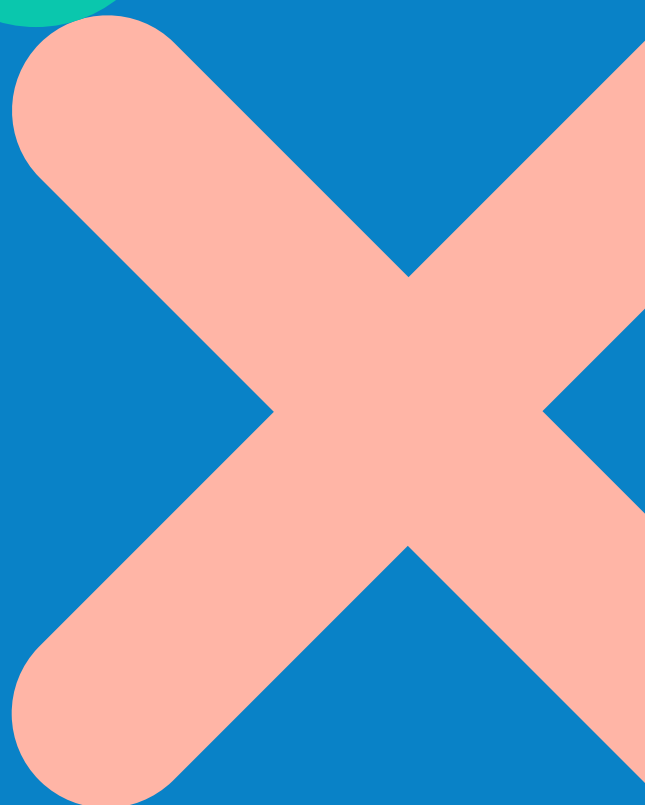
SUPPORT

PRIORITISE

EMPATHISE

RESPOND

ACHIEVE



GAMBLING EDUCATION AND HARM PREVENTION

This chapter explores gambling as a public health issue, and provides key harm reduction messages to share with young people and families. It also shares best practice advice for educating young people and families about the risks associated with gambling.

3.1 Preventing gambling harms

Gambling-related harm is increasingly being seen as a **public health issue**. This is because gambling presents a risk of harm to the UK population as a whole – whether through a person’s own gambling and how it affects those close to them, or through the effects that disordered gambling has on communities and society.⁹¹

Taking a public health approach to gambling harm involves looking at how it affects the whole population, and how harm can be prevented. It also involves determining who is most at risk of experiencing gambling harm (e.g. young people), and targeting interventions and resources to minimise health inequalities.⁹²

Gambling harm can be prevented, and is not inevitable. Preventing harms at a population level requires policy action on areas such as:⁹³

- Availability of gambling
- Licensing of products
- Gambling advertising

Young people are particularly vulnerable to experiencing gambling harm.⁹⁴ Early intervention to educate and support young people and families is an important tool for reducing gambling harms.⁹⁵

91 Advisory Board for Safer Gambling [formerly Responsible Gambling Strategy Board] (2016), [Gambling-related harm as a public health issue](#).

92 See [Section 2.3](#) for a definition of health inequalities.

93 Wardle et al. (2019), [Gambling and public health: We need policy action to prevent harm](#).

94 See [Section 2.1.2](#) on 'How gambling harms affect young people.'

95 Oh et al. (2017), [A review of educational-based gambling prevention programs for adolescents](#).

Research from the Royal Society for Public Health found that less than half of young people (46%) would be confident in knowing where to signpost a friend for support around disordered gambling.⁹⁶ They also found that young people want:

1. **More gambling education in schools**

To be given more information on the health risks associated with gambling, and the support services available to help.

2. **Teachers, parents, and caregivers to be given more information**

Young people identified a knowledge gap in teachers and parents around gambling and new technologies, and they want teachers and parents to be more informed to better support them.

However, a study with teachers from across the UK found that over half (50.7%) did not know where to refer a pupil experiencing gambling harm.⁹⁷ Teachers also have significantly fewer conversations about gambling, and are less confident addressing gambling than other high-risk behaviours like drug use.

Through the toolkit and the Scottish Gambling Education Hub’s trainings and resources, we aim to address these gaps. See the Foreword section for a list of [Gambling Support Services](#), and [Section 2.1.2](#) on ‘How gambling harms affect young people,’ including harms to young people’s health.

In the following section, we provide detailed gambling harm reduction advice for educating young people and families.



⁹⁶ Royal Society for Public Health for GambleAware (2019), [Skins in the game: A high-stakes relationship between gambling and young people’s](#)
⁹⁷ Roberts et al. (2022), [Teacher attitudes towards and awareness of adolescent gambling behaviour in the UK](#).

3.1.1 Harm reduction advice

All gambling carries a risk of harm. However, some behaviour patterns are lower risk than others.

Share the following tips with young people and families, to support them to reduce their risk of experiencing gambling harm:



Set a money limit and stick to it

Decide before you play how much you can afford to lose before quitting, and much you want to spend. Do not change your mind when you lose.



Set a time limit and stick to it

Decide how much of your time you want to allow for gambling. Leave when you reach the time limit, whether you are winning or losing.



Make it a rule not to gamble on credit

Don't borrow to gamble, including writing I.O.U.s or getting cash advances on a credit card.



Consider any losses the cost of playing

Expect to lose and treat any winnings as a bonus.



Do not gamble if you are feeling angry, upset or lonely

Gambling should be a form of entertainment and should not replace coping skills.



Keep a balance in your life

Gambling should never stop you spending time with friends, family, work, or other positive activities.



Never try to win back lost money

Chances are, the more you try to win back your losses, the bigger your losses will be.



Become educated about the warning signs of gambling harms

The more you know, the better choices you can make.



Learn more about how the gambling industry works

The gambling industry makes billions every year from player losses.



Learn more about how odds and chances work

This can help put ideas like '1 in a million' into perspective.

These tips are intended to prevent the onset of gambling harm if an individual chooses to gamble. They may not be appropriate for someone who is already experiencing gambling harm. See the Foreword section for a list of [Gambling Support Services](#), and [Section 2.1.2](#) on 'How gambling harms affect young people,' including harms to young people's health.

3.2 Best practice in gambling education

There is a growing body of evidence on how to deliver effective educational inputs to prevent gambling harm in young people.

For example, educating young people about common fallacies and misconceptions around gambling may be a good way to engage them on the topic of gambling.⁹⁸ Young people who believe in fallacies such as ‘The Gambler’s Fallacy’ (see [Section 2.3.2](#)) are more likely to experience gambling harm, and correcting these misconceptions is an important strategy for preventing harm. Educating young people about gambling fallacies is particularly effective when it is part of a wider programme of learning on risk and probability.

Family-based education and awareness programmes are another particularly effective way to improve outcomes for children and young people.⁹⁹ For example, programmes that build parental skills around communication and problem solving, in addition to gambling-specific knowledge and risks, help to build family resilience while reducing risks of gambling harm.

In the following section, we share best practice tips for anyone educating young people and families about gambling.



98 Keen et al. (2019), [How learning misconceptions can improve outcomes and youth engagement with gambling education programs.](#)

99 Kourgiantakis et al. (2016), [Parent problem gambling: A systematic review of prevention programs for children.](#)

3.2.1 Tips for educating young people and families about gambling

The advice provided here is adapted from the evidence-based principles developed by the PSHE Association and GambleAware,¹⁰⁰ and research on the prevention of gambling harm through education.

When developing education and prevention programmes for young people, aim to:

- 1 Be needs led**
Meet participants where they are at, ideally defining objectives with a needs assessment.
- 2 Be adapted to the life-course of your participants**
Adapt your approach to the different developmental stages and learning styles of your children, young people, or families.
- 3 Be evidence-based**
Plan your programme using theories of behaviour change with good evidence behind them.
- 4 Be embedded within wider contexts, and work holistically**
Link gambling into overlapping topics in the curriculum to build on learning and maximise impact.
- 5 Assess and evaluate the programme's impact**
Set outcomes so that you can tell what works and what doesn't, and use that to inform future planning.
- 6 Build on learning with continuous engagement**
Avoid one-off sessions if possible, and ensure that each session builds on, and reinforces, the previous ones.
- 7 Be delivered by trained and skilled educators**
Non-specialist educators may benefit from the support of specialists and using high-quality materials to ensure content is as up-to-date and relevant as possible.
- 8 Use interactive and participatory techniques**
Consider incorporating role play, peer-to-peer interactions, interactive resources, visualisations, participatory videos, and other engaging teaching techniques.
- 9 Build protective factors and reduce risk factors**
Use a life-skills approach focused on building resilience and coping mechanisms. This may help participants to apply learning in real-life situations.
- 10 Address attitudes and motivations to change behaviours**
Focus on decreasing positive attitudes to gambling rather than increasing negative ones. Challenge subjective and societal norms around gambling.

¹⁰⁰ Bell for Tes (2020), [10 effective ways to teach gambling prevention in PSHE](#).

LESS THAN HALF OF YOUNG PEOPLE WOULD BE CONFIDENT IN KNOWING WHERE TO SIGNPOST A FRIEND FOR GAMBLING SUPPORT



CHAPTER 4

GAMING AND GAMBLING

COLLABORATE

DISCOVER

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CHAPTER 4

GAMING AND GAMBLING

This chapter provides an overview of the links between gaming and online gambling, and the risks this convergence might involve for young people and families.

4.1 What is gaming?

Gaming is playing a game on an electronic device such as a PC or laptop, games console, tablet, phone, or other handheld device.

Gaming is a profitable, fast-growing industry. The UK video game market reached a record **£7.16 billion in 2021**.¹⁰¹ Worldwide revenue was estimated to be \$198 billion USD in 2021.¹⁰²

Gaming is also an almost universal pastime among young people in the UK. According to research we conducted with Young Scot and the ALLIANCE, **92% of 11-26 year olds in Scotland play video games**.¹⁰³ Gaming is more common in boys (97%), but also very common in girls (90%).¹⁰⁴

With gambling participation increasingly shifting online, the distinction between gaming and gambling is becoming blurred by gambling-like features in video games.

4.2 Gaming: Risks and rewards

In this section, we look at the potential benefits and risks of gaming for young people and families.

Gamers who are in control of their gaming, and play at a healthy level for them, can experience a range of benefits from playing video games. National Literacy Trust research with 11-16 year olds found healthy gaming can:¹⁰⁵



Improve reading skills

Video games can provide young people with a route into reading. 4 in 5 (79%) young people aged 11-16 read materials related to gaming once a month. 1 in 3 (35.3%) gamers believe playing video games make them better readers.



Support good communication with friends and family

Young people said that gaming helps them build social connections, both online and in real life. 3 in 4 (76%) talk to their friends about video games, compared to only 3 in 10 (29%) who discuss books.



Build empathy

2 in 3 (65%) young people said gaming helps them imagine being someone else.



Support mental well-being

3 in 5 (60%) parents said that communicating with family and friends through gaming was helpful to their child's well-being during COVID-19 restrictions.

101 Association for UK Interactive Entertainment [Ukie] (2020), [UK games industry market valuation 2020](#).

102 Mordor Intelligence (2022), [Gaming market - Growth, trends, COVID-19 impact, and forecasts 2022-2027](#).

103 Fast Forward, Young Scot, & The ALLIANCE (2022), [Your views on gambling and gaming](#).

104 Parent Zone (2019), [The rip-off games: How the new business model of online gaming exploits children](#).

105 Picton et al. for National Literacy Trust (2020), [Video game playing and literacy: A survey of young people aged 11 to 16](#).

However, gaming is also a potentially harmful behaviour, and a minority of gamers experience a gaming disorder.

Gaming disorder is defined by the World Health Organisation as a pattern of persistent or recurrent gaming behaviour so severe that it takes “precedence over other life interests.”¹⁰⁶

People experiencing a gaming disorder may have impaired control over gaming, and continued or increased gaming despite experiencing harm, such as *impacts on relationships, study or work, and financial harms*.¹⁰⁷

Recognition of harmful gaming as a disorder is relatively new, and estimates of its prevalence vary as there are no standard international screening tools as yet. A recent international systematic review estimates between 1.95% and 3.05% of the general population would be classified as having a gaming disorder.¹⁰⁸

Risk factors for experiencing a gaming disorder include:¹⁰⁹

- **Being male**
- **Being young**
- **Having poor physical health**
- **Being from a Black, Asian, or minority ethnic community**

A 2020 review found that *people experiencing a gaming disorder are also more likely to experience a gambling disorder*.¹¹⁰ It is not yet clear if gambling is a risk factor for developing gaming disorder, or if experiencing harmful gaming means people are more likely to gamble.

4.3 Gaming and gambling terminology



Loot box: An in-game purchase that gives a randomised reward.

Many video games now include loot boxes. Loot boxes are items in video games that contain randomised rewards and can be purchased with real-world money. For example, a loot box might contain points, equipment, or ‘skins’ (see below) for the player to use within the game.

The key feature of concern in loot boxes is that their contents are *chance-based* – purchasers do not know what they will get. Game companies may advertise the possibility of getting rare or valuable items through loot boxes, but often without disclosing that the odds of getting those items in any given loot box are quite low.

Loot boxes are increasingly common in games. The UK loot box market was estimated at £700 million at the end of 2020,¹¹¹ and 9 in 10 young people report that loot boxes are available in the games they play.¹¹² Figure 12 shows the increase of loot box availability in desktop games over the last decade.¹¹³

The Gambling Commission does not currently consider any in-game purchases, including loot boxes, to fall under the UK government’s gambling laws.¹¹⁴

YOUNG PEOPLE EXPERIENCING A GAMING DISORDER ARE MORE LIKELY TO HAVE GAMBLLED RECENTLY

106 World Health Organization (2021), [6C51 Gaming Disorder](#).

107 NHS England (2019), [Children treated for computer gaming addiction under NHS Long Term Plan](#).

108 Stevens et al. (2020), [Global prevalence of gaming disorder: A systematic review and meta-analysis](#).

109 Wittek et al. (2016), [Prevalence and predictors of video game addiction: A study based on a national representative sample of gamers](#).

110 Raneri et al. (2022), [The role of microtransactions in Internet Gaming Disorder and Gambling Disorder: A preregistered systematic review](#).

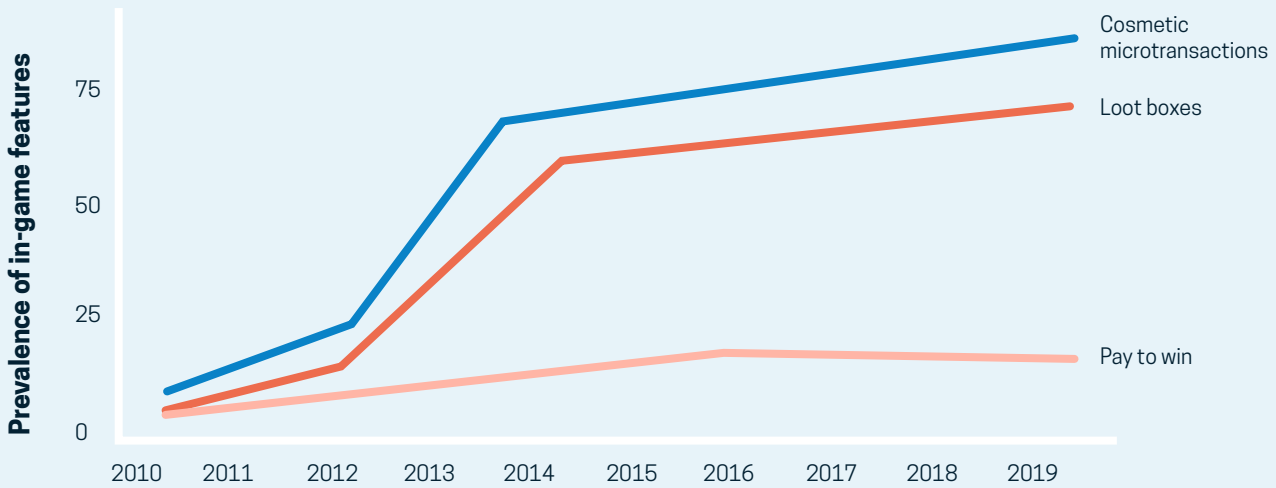
111 Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#).

112 Parent Zone (2019), [The rip-off games: How the new business model of online gaming exploits children](#).

113 Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#).

114 Woodhouse (2021), [Loot boxes in video games](#).

Figure 12: Prevalence of loot boxes in desktop games on content provider Steam



Another connection between gaming and gambling has to do with the use of skins.



Skins: In-game items that change the way your character, avatar, or weapon looks within a game.

Players can win skins, buy them directly, or find them inside loot boxes. In some cases, players can use skins to gamble on third-party websites that are separate to the game itself.



Skins gambling: Players use websites to trade, bet, or sell their skins in exchange for cash.¹¹⁵

Some games contain gambling-like features, but do not involve any money changing hands.



Social casino: Casino games that are free to play, with no money either to play or to win.

Social casinos often use outcome algorithms that are not random, but rather designed to enhance player engagement and satisfaction.¹¹⁶ This may give some players the impression that they might be ‘good at gambling’ if they played with real money.

Finally, although e-sports are not a form of gambling, people can bet on e-sports.



E-sports: Electronic sports in which people play video games against each other, either professionally or for fun.

Popular e-sports games include first-person shooter games (e.g. Call of Duty), football and other traditional sports games (e.g. FIFA), battle arena games (e.g. League of Legends), and battle royale games (e.g. Fortnite).

The popularity of betting on e-sports soared during the COVID-19 pandemic restrictions, as an alternative to betting on live sports while they were unavailable during lockdown. *Betting on e-sports increased by 2922% in one year, from £50k in March 2019 to £1.5 million in March 2020.*¹¹⁷ E-sports betting revenue remains high (£1.8 million in February 2021) despite many live sporting events resuming over the course of 2020-2021.

BETTING ON E-SPORTS INCREASED BY 2922% IN ONE YEAR

115 Gambling Commission (2019), [Young people and gambling survey](#).

116 Gainsbury et al. (2014), [A taxonomy of gambling and casino games via social media and online technologies](#).

117 Gambling Commission (2021), [Gambling business data on gambling during Covid-19 March 2021](#).

4.4 Why talk about gaming and gambling?

Gambling participation is increasingly shifting online, and the distinctions between gaming and online gambling are no longer as clear-cut. This has led to international concern. In 2018, the Gambling Commission signed an international declaration of gambling regulators, committing themselves to investigating the issue, and highlighting their concerns, including:

“...Controversies relating to skin betting, loot boxes, social casino gaming and the use of gambling themed content within video games available to children.”¹¹⁸

We address gaming and gambling in this toolkit for three reasons:



1. Psychological and behavioural similarities

Video games and gambling games have important psychological similarities. For example, both often use ‘variable reinforcement ratios’ to reward players. Behaviours are learned more quickly when the rewards are randomised – the player could potentially win at any time, but they never know quite when.¹¹⁹



2. Similar risks and harms associated with excessive play

Excessive gaming or gambling can lead to harmful patterns of play, and gaming or gambling disorders.¹²⁰



3. People who gamble may be more likely to be gamers, and vice versa

In young people aged 16-24, some evidence indicates that people who gamble are more likely to play video games, and gamers are more likely than non-gamers to gamble.¹²¹

118 Gambling Commission (2018), [International gambling and gaming declaration 2018](#).

119 Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#).

120 Griffiths (2018), Hot topics: [Gambling blocking apps, loot boxes, and 'crypto-trading addiction'](#).

121 McBride & Derevensky (2016), [Gambling and video game playing among youth](#).

4.4.1 Awareness and attitudes towards gaming and gambling

The Gambling Commission does not currently consider in-game purchases, including loot boxes, to fall under the UK government’s gambling laws.¹²² However, due to concern about increasingly blurred lines between video games and gambling, their 2019 report on young people and gambling included information on gaming for the first time.

In young people aged 11-16:¹²³

52%

have heard of in-game items

such as loot boxes
(66% of boys, 37% of girls)

13%

have heard of skins betting,
and awareness increases with
age (6% of 11 year olds vs 17%
of 16 year olds)

Our own 2022 report found that among Scottish young people aged 11 to 26:¹²⁴

- **Over half have opened a loot box** in a game (60%)
- **Feelings about loot boxes were neutral**, with the same proportion saying they ‘don’t like them at all’ as ‘like them a lot’ (9%)
- **More than 4 in 5 respondents think young people should have a say** on laws around gambling and gambling-like game features (84%)

In 2019, the Royal Society of Public Health published a report on the views of young people aged 11 to 24 on the links between gaming and gambling. They found that:¹²⁵

Gambling-like gaming features are seen as ‘normal’

9 out of 10 (90%) believe that buying loot boxes is normal for young people, and almost 7 out of 10 (67%) believe it’s normal for peers to take part in skins betting.

“We need to stop acting like repeated gambling is normal and healthy for teens when it is destructive and should be viewed like drugs and alcohol.”

Young person, aged 15-17¹²⁶

122 Woodhouse (2021), [Loot boxes in video games](#).

123 Gambling Commission (2019), [Young people and gambling survey](#).

124 Fast Forward, Young Scot, & The ALLIANCE (2022), [Your views on gambling and gaming](#).

125 Royal Society for Public Health for GambleAware (2019), [Skins in the game: A high-stakes relationship between gambling and young people’s health and wellbeing?](#)

126 Royal Society for Public Health for GambleAware (2019), [Skins in the game: A high-stakes relationship between gambling and young people’s health and wellbeing?](#), p. 18.

Young people think loot boxes and skins gambling could be addictive

Nearly 8 in 10 (79%) say that young people could find loot boxes addictive, and 7 in 10 (69%) say that skins betting could be addictive.

Young people think playing video games could lead to gambling

Over half (55%) believe that playing a mobile or video game could lead a young person to gamble.

“When I was 13, I spent all my birthday money on packs on FIFA and then starting to use my mum’s card to buy more when that had gone. I knew it was wrong, but I couldn’t stop. I’d spend all my time thinking about when I could next get a pack. It’s so easy to get caught up in – I was definitely addicted.”

Young person, aged 14¹²⁷

“Loot boxes and packs ingrain a betting culture into young players. I believe this would make them to be more likely to be affected with a gambling addiction in the future and this is what I believe caused myself to spend excessive amounts on online betting.”

Young person, aged 22-24¹²⁸



127 Royal Society for Public Health for GambleAware (2019), [Skins in the game: A high-stakes relationship between gambling and young people’s health and wellbeing?](#), p. 17.
128 Royal Society for Public Health for GambleAware (2019), [Skins in the game: A high-stakes relationship between gambling and young people’s health and wellbeing?](#), p. 22.

92%

OF SCOTTISH
YOUNG PEOPLE
AGED 11-26 PLAY
VIDEO GAMES



4.5 Participation in gambling-like gaming activities

Participating in gambling-like gaming activities, like loot boxes and skins gambling, is common for young people in the UK. In 2019, the Gambling Commission found that¹²⁹:



Loot boxes

44% of young people aged 11-16 have ever paid money to open a loot box. A separate Gambling Health Alliance report found that over a quarter (27%) of 11-14 year olds bought a loot box in the previous week.¹³⁰



Skins gambling

6% of 11-16 year olds have ever bet with in-game items ('skins gambling') on websites outside of the game or privately.

A 2021 report for GambleAware found that loot box purchasers are more likely to be:¹³¹

- **Young**
- **Male**
- **From a Black, Asian, or minority ethnic community**
- **Someone with lower educational qualifications**
- **Unemployed**

Figure 13 shows that among over 18s, loot box purchasing is more common in younger adults.

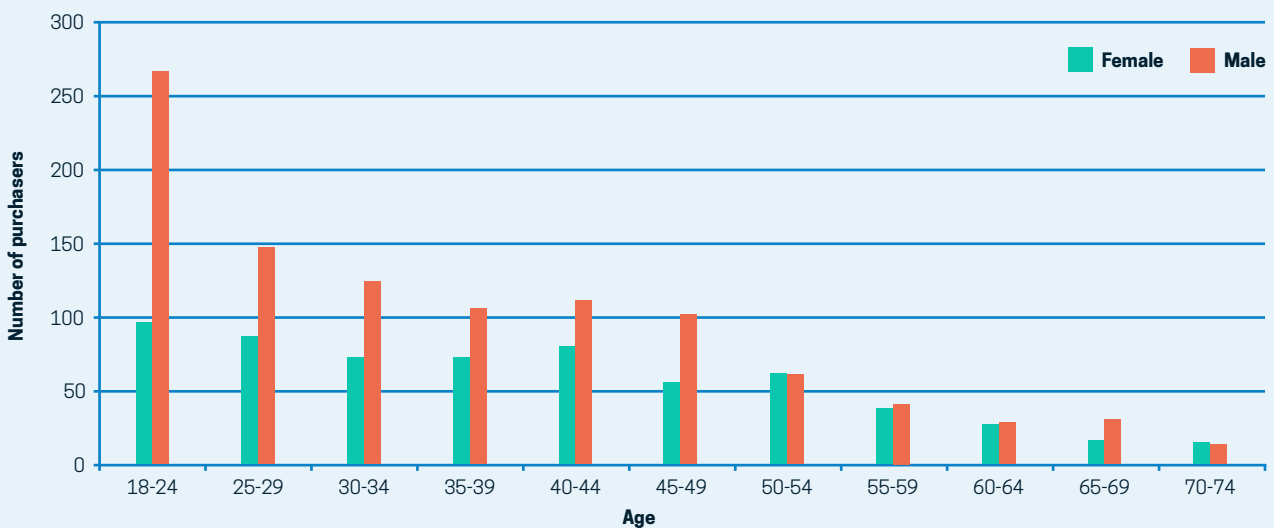


Figure 13: Number of loot box purchasers by age and sex¹³²

129 Gambling Commission (2019), [Young people and gambling survey](#).

130 Gambling Health Alliance (2020), [Loot boxes in video games: Call for evidence](#).

131 Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#).

132 Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#).

4.5.1 Motivations for purchasing loot boxes

Gamers buy loot boxes for many reasons – and some of them are similar to common reasons for gambling.¹³³ For example:



Excitement of opening loot boxes, including the sound, colours and animations



The thrill of ‘near misses’, when you feel you were close to getting a high-value item



Peer pressure



Promotions and ads



Feelings of temptation or compulsion



Boredom or escapism

“It’s not just you click a button and then there you go you’ve got it – there’s a lot of, like, animation that comes with it and that’s quite, like, exciting and thrilling for me.”

Young person¹³⁴



¹³³ This section is summarised from the ‘Lifting the Lid on Loot-Boxes’ report for GambleAware: Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#).

¹³⁴ Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#), p. 21.

Other motivations include:



Fear of missing out

Fear of being left out of social events around opening loot boxes, or their contents



The value of the content

Wanting to get specific items from loot boxes (e.g. high value or rare items, specific skins for aesthetic value)



Game-related motives

To win, to progress in the game, to skip 'grinding' for items in the game, or to make playing the game more enjoyable

“Fear of missing out, that’s what people are most vulnerable to... they think, ‘oh wow, I want to really get into this and do well in this game’, then they put a time limited event on and you think, ‘hang on a minute, I haven’t really gathered enough resources to do this event, maybe I need to buy something.’”

Young person¹³⁵

135 Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#), p. 22.

4.6 Gaming and gambling: A harmful connection?

In [Section 4.2](#), we identified some of the risks of disordered gaming. In this section, we look at the particular risks that the **connection between gaming and gambling** presents for young people and families.

Children and young people are regularly exposed to gambling-like features in games – so much so that they see buying loot boxes and skins gambling as ‘normal’.¹³⁶ This has prompted concern, as research indicates that there are links between purchasing loot boxes and disordered gambling in young people.

Young people experiencing harmful gambling are more likely to purchase loot boxes. They are also more likely to spend heavily.¹³⁷

- Over half of industry revenue from loot boxes comes from 5% of spenders
- Almost 1/3 of the top 5% spenders meet the criteria for harmful gambling

A 2021 review commissioned by GambleAware found that:

“Relationships between loot box engagement and ‘problem gambling’ have been robustly verified in around a dozen studies.”¹³⁸

Currently, it is not clear whether loot boxes *can cause harmful gambling*, or whether loot boxes allow the *gaming industry to profit* from young people already experiencing gambling harms. However, this connection shows that the two behaviours are psychologically similar.

Loot boxes have also come under fire in the media in recent years. Cases include young people purchasing loot boxes using their student loans,¹³⁹ or their parent or caregiver’s card details,¹⁴⁰ spending large sums of money they cannot afford.

Sale of loot boxes has been age restricted or banned in some countries, including China, Belgium, and the Netherlands. At present, loot boxes are not considered to be a form of gambling in the UK. At the time of writing, the UK Government was reviewing its policy on loot boxes as part of its wider review of gambling laws in the UK.



136 Royal Society for Public Health for GambleAware (2019), [Skins in the game: A high-stakes relationship between gambling and young people's health and wellbeing?](#)

137 Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#)

138 Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#), p. 2.

139 Hannah & Andrews (2020), [Loot boxes: I blew my university savings gaming on Fifa.](#)

140 Kleinman (2019), [‘My son spent £3,160 in one game.’](#)

4.7 Harm reduction advice

This section provides harm reduction advice for gambling-like gaming activities. For advice on preventing harmful gaming, and more information on the risks and benefits of gaming for young people, we recommend:

- [Online Gaming Advice Hub](#) from Internetmatters.org¹⁴¹
- Parent Zone's [Pressure to Spend](#) page for advice for parents¹⁴²

Advice for young people and families on gambling-like gaming activities:



Think about how much each game costs you

Consider the ongoing costs of playing a game before downloading it, including subscription fees and any in-game purchases.



Set spending limits and track your spending

It can be easy to lose track of gaming spend, so make a point of setting spending limits. Then keep track to make sure you are able to stick to your limits.



Use gift cards for purchases rather than debit or credit cards

Buy gift cards with pre-set credit, instead of linking debit or credit cards to your gaming accounts.



Use parental controls

Set up parental controls to limit credit card access for gaming accounts. Consider setting these controls up with your child – it's a good opportunity to discuss risks, limit-setting, and the value of online purchases.



Set up email notifications for purchases

Link gaming accounts to an email address that you use regularly, so that any new purchases send you a notification.

For more general gambling harm reduction advice, and information about gambling education best practice, see [Chapter 3](#).

141 <https://www.internetmatters.org/resources/online-gaming-advice/>

142 <https://parentzone.org.uk/article/pressure-to-spend>

44%

**OF YOUNG
PEOPLE AGED
11-16 HAVE
EVER PAID
MONEY
TO OPEN
A LOOT BOX**



CHAPTER 5 CURRICULUM FOR EXCELLENCE

COLLABORATE

DISCOVER

SHARE

LEARN

BALANCE

EXPLORE

DISCUSS

ENCOURAGE

SUPPORT

PRIORITISE

EMPATHISE

RESPOND

ACHIEVE



CURRICULUM FOR EXCELLENCE

This chapter provides guidance on how gambling education aligns with the Curriculum for Excellence framework.¹⁴³

The approach and objectives of this toolkit support delivery of several benchmarks in the Curriculum for Excellence. Using the session plans and activities listed in Chapters 7 and 8, practitioners enable young people to increase their own knowledge of gambling and gambling harms, and strengthen their capacity to make informed choices.

5.1 Health and wellbeing

Teachers can link the contents of this toolkit to the **Benchmarks for Health and Wellbeing (Personal and Social Education)** released by Education Scotland in March 2017.¹⁴⁴ Fundamentally, awareness about gambling and its consequences can help develop young people's skills in dealing with risk-taking behaviours.

For example, we suggest the following links:

- **HWB 3**
Gambling is specifically mentioned in HWB 3: the young person *“weighs up risk and identifies potential safe and unsafe behaviours and actions, for example, the impact of gambling.”*

Further, through gambling education and harm prevention sessions, the young person *“identifies and selects the skills / qualities required to make positive choices in challenging situations, for example, confidence, resilience, assertiveness”* and *“gives examples of positive coping strategies when dealing with stressful and challenging situations, for example, walk away, talk to friend / adult, physical activity.”*

- **HWB 2**
Raising awareness of gambling harms is linked to HWB 2: the young person *“identifies the impact of risk taking behaviours on life choices and relationships, for example, job prospects, (...) family.”*
- **HWB 4**
Through developing a young person's understanding of the risks involved in gambling, the young person *“demonstrates the skills/qualities required to assess and manage risk, for example, self-awareness, self-confidence, composure.”*

In line with these benchmarks, a gambling education session could provide a relevant opportunity to look at coping skills and ways for young people to identify and deal with gambling-related harm.

The Experiences and Outcomes in the Health and Wellbeing curriculum do not specifically address gambling. However, it is crucial to recognise that gambling is a risk-taking behaviour that often goes along with other risk-taking behaviours, and affects young people's health and wellbeing.

As such, **we recommend that gambling education is included in the Health and Wellbeing curriculum.** This will support young people in developing their critical thinking and problem-solving skills, as well as their ability to make informed choices and to manage risk.

¹⁴³ Education Scotland, [What is Curriculum for Excellence?](#).

¹⁴⁴ You can read the entire document at: <https://education.gov.scot/improvement/Documents/HWBPersonalSocial%20EducationBenchmarksPDF.pdf>

5.1.1 'Substance misuse'

Consider linking gambling to the learning outcomes of other risk-taking behaviours, such as substance misuse.¹⁴⁵ For example, the Substance Misuse section of the Health and Wellbeing curriculum states:

“Learners develop their understanding of the use and misuse of a variety of substances including over the counter and prescribed medicines, alcohol, drugs, tobacco and solvents. They explore and develop their understanding of the impact of risk-taking behaviour on their life choices. The experiences and outcomes will enable learners to make informed personal choices with the aim of promoting healthy lifestyles.”

Given that gambling can also be harmful, and has similarities and links to substance use, it may be relevant to address gambling when working towards these experiences and outcomes:

- **HWB 3-40a / HWB 4-40a** (...) I can demonstrate strategies for making informed choices to maintain and improve my health and wellbeing and can apply these in situations that may be stressful or challenging, or involve peer pressure.
- **HWB 3-41a / HWB 4-41a** After assessing options and the consequences of my decisions, I can identify safe and unsafe behaviours and actions.

¹³⁸ We use the term 'substance misuse' in this section because it is the language used in the Curriculum for Excellence. Elsewhere in the toolkit we use the term 'substance use.'

5.1.2 Mental and emotional wellbeing

Consider linking gambling to the learning outcomes focused on mental and emotional wellbeing:

“The mental, emotional, social and physical wellbeing of everyone within a learning community should be positively developed by fostering a safe, caring, supportive, purposeful environment that enables the development of relationships based on mutual respect.”

Gambling education represents a valuable addition to the curriculum, as it could include supporting young people in understanding how gambling may affect people’s emotions, relationships and mental health.

- **HWB 0-01a / 1-01a / 2-01a / 3-01a / 4-01a** I am aware of and able to express my feelings and I am developing the ability to talk about them.
- **HWB 0-02a / 1-02a / 2-02a / 3-02a / 4-02a** I know that we all experience a variety of thoughts and emotions that affect how we feel and behave and I am learning ways of managing them.
- **HWB 0-03a / HWB 1-03a / HWB 2-03a / HWB 3-03a / HWB 4-03a** I understand that there are people I can talk to and that there are a number of ways I can access practical and emotional support to help me.
- **HWB 0-04a / HWB 1-04a / HWB 2-04a / HWB 3-04a / HWB 4-04a** I understand that my feelings and reactions can change depending upon what is happening within me and around me. This helps me to understand my own behaviour and the ways others behave.
- **HWB 0-06a / HWB 1-06a / HWB 2-06a / HWB 3-06a / HWB 4-06a** I understand the importance of mental wellbeing and that this can be fostered and strengthened through personal coping skills and positive relationships. I know that it is not always possible to enjoy good mental health and that if this happens there is support available.
- **HWB 0-08a / HWB 1-08a / HWB 2-08a / HWB 3-08a / HWB 4-08a** I am learning how to give appropriate support.

5.1.3 Social wellbeing

- **HWB 0-11a / HWB 1-11a / HWB 2-11a / HWB 3-11a / HWB 4-11a** I make full use of and value the opportunities I am given to improve and manage my learning and, in turn, I can help to encourage learning and confidence in others.
- **HWB 0-13a / HWB 1-13a / HWB 2-13a / HWB 3-13a / HWB 4-13a** Through contributing my views, time and talents, I play a part in bringing about positive change in my school and wider community.
- **HWB 0-14a / HWB 1-14a / HWB 2-14a / HWB 3-14a / HWB 4-14a** I value the opportunities I am given to make friends and be part of a group in a range of situations.

5.1.4 Physical wellbeing

- **HWB 0-16a / HWB 1-16a / HWB 2-16a / HWB 3-16a / HWB 4-16a** I am learning to assess and manage risk, to protect myself and others, and to reduce the potential for harm when possible.

5.1.5 Relationships

- **HWB 0-44b / HWB 1-44b** I understand positive things about friendships and relationships but when something worries or upsets me I know who I should talk to.
- **HWB 2-44b** I am aware that positive friendships and relationships can promote health and the health and wellbeing of others.
- **HWB 3-44a / HWB 4-44a** I understand the importance of being cared for and caring for others in relationships, and can explain why.
- **HWB 3-45a / HWB 4-45a** I recognise that power can exist within relationships and can be used positively as well as negatively.



5.1.6 Planning for choices and changes

Gambling can also be linked to Planning for Choices and Changes, as gambling harms present a risk to a young person's academic achievements and employability. Understanding and managing those risks will contribute to a young person's skills and resilience:

“Learners should experience activities which enable them to develop the skills and attributes they will need if they are to achieve and sustain positive destinations beyond school.”

- **HWB 3-19a** I am developing the skills and attributes which I will need for learning, life and work. I am gaining understanding of the relevance of my current learning to future opportunities. This is helping me to make informed choices about my life and learning.
- **HWB 4-19a** Based on my interests, skills, strengths and preferences, I am supported to make suitable, realistic and informed choices, set manageable goals and plan for my further transitions.



5.2 Numeracy and mathematics

Gambling education is connected to the Numeracy and Mathematics curriculum, particularly through topics such as credit and debit, probability and chance.

5.2.1 Money

- **MNU 2-09b** I understand the costs, benefits and risks of using bank cards to purchase goods or obtain cash and realise that budgeting is important.
- **MNU 2-09c** I can use the terms profit and loss in buying and selling activities and can make simple calculations for this.
- **MNU 3-09b** I can budget effectively, making use of technology and other methods, to manage money and plan for future expenses.
- **MNU 4-09a** I can discuss and illustrate the facts I need to consider when determining what I can afford, in order to manage credit and debt and lead a responsible lifestyle.

5.2.2 Ideas of chance and uncertainty

- **MNU 1-22a** I can use appropriate vocabulary to describe the likelihood of events occurring, using the knowledge and experiences of myself and others to guide me.
- **MNU 2-22a** I can conduct simple experiments involving chance and communicate my predictions and findings using the vocabulary of probability.
- **MNU 3-22a** I can find the probability of a simple event happening and explain why the consequences of the event, as well as its probability, should be considered when making choices.
- **MNU 4-22a** By applying my understanding of probability, I can determine how many times I expect an event to occur, and use this information to make predictions, risk assessment, informed choices and decisions.

5.3 Technologies

Online gambling, and its links to gaming, is also relevant to the section of the Curriculum for Excellence promoting cyber resilience and internet safety. This will allow young people to make connections between skills that can help them minimise their risk of gambling harm and broader digital safety skills.

5.3.1 Digital literacy

- **TCH 0-03a** I can explore, play and communicate using digital technologies safely and securely.
- **TCH 1-03a** I can extend my knowledge of how to use digital technology to communicate with others and I am aware of ways to keep safe and secure.
- **TCH 2-03a** I can explore online communities demonstrating an understanding of responsible digital behaviour and I'm aware of how to keep myself safe and secure.
- **TCH 3-03a** I can keep myself safe and secure in online environments and I am aware of the importance and consequences of doing this for myself and others.



5.4 The four capacities

By using this toolkit to create your own gambling awareness session, you support young people in developing the four capacities of the Curriculum for Excellence:

Successful learners

with

- enthusiasm and motivation for learning
- determination to reach high standards of achievement
- openness to new thinking and ideas

and able to

- use literacy, communication and numeracy skills
- use technology for learning
- think creatively and independently
learn independently and as part of a group
- make reasoned evaluations
- link and apply different kinds of learning in new situations

Confident individuals

with

- self respect
- a sense of physical, mental and emotional well-being
- secure values and beliefs

and able to

- relate to others and manage ourselves
- pursue a healthy and active lifestyle
- be self-aware
- develop and communicate their own beliefs and view of the world
- live as independently as they can
- assess risk and take informed decisions
- achieve success in different areas of activity

To enable all young people to become

Responsible citizens

with

- respect for others
- commitment to participate responsibly in political, economic, social and cultural life

and able to

- develop knowledge and understanding of the world and Scotland's place in it
- understand different beliefs and cultures
- make informed choices and decisions
- evaluate environmental, scientific and technological issues
- develop informed, ethical views of complex issues

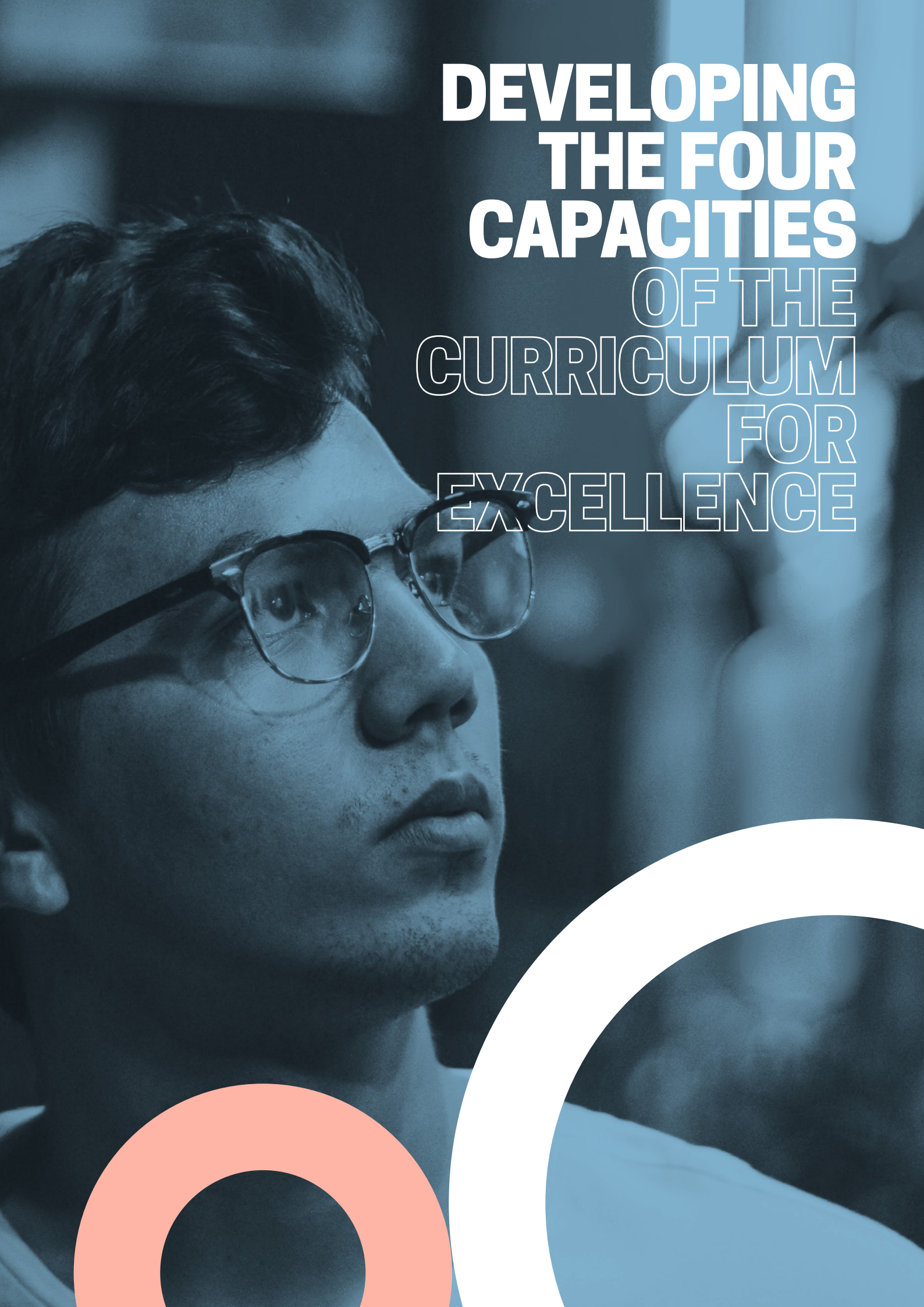
Effective contributors

with

- an enterprising attitude
- resilience
- self-reliance

and able to

- communicate in different ways and in different settings
- work in partnership and in teams
- take the initiative and lead
- apply critical thinking in new contexts
- create and develop
- solve problems



**DEVELOPING
THE FOUR
CAPACITIES
OF THE
CURRICULUM
FOR
EXCELLENCE**

CHAPTER 6

YOUTH WORK OUTCOMES

COLLABORATE

DISCOVER

SHARE

LEARN

BALANCE

EXPLORE

DISCUSS

ENCOURAGE

SUPPORT

PRIORITISE

EMPATHISE

RESPOND

ACHIEVE

CHAPTER 6

YOUTH WORK OUTCOMES

This chapter provides a brief snapshot of how using the Gambling Education Toolkit in youth work projects can support practitioners to deliver the National Youth Work Strategy.¹⁴⁶

Practitioners delivering sessions to promote gambling awareness and harm reduction will contribute to the Youth Work Outcome that “young people consider risk, make reasoned decisions and take control.”

Using the toolkit can also promote the following Youth Work Outcomes:

- Young people are confident, resilient and optimistic for the future
- Young people manage personal, social and formal relationships
- Young people create, describe and apply their learning and skills
- Young people participate safely and effectively in groups
- Young people express their voice and demonstrate social commitment
- Young people’s perspectives are broadened through new experiences and thinking



¹⁴⁶ YouthLink Scotland (2014), [Our ambitions for improving the life chances of young people in Scotland: National Youth Work Strategy 2014-2019](#).

Using the toolkit also contributes to the ambitions and outcomes of the Strategy:

- a) Ensure Scotland is the best place to be young and grow up in
Outcome: Young people are well informed and encouraged to make positive choices and contribute to civic society
- b) Put young people at the heart of policy
Outcome: Youth work continues to make a positive contribution to young people's health and wellbeing
- c) Recognise the value of youth work
Outcome: Youth work will be firmly embedded within the Curriculum for Excellence and its contribution understood, acknowledged and valued by all key partners
- d) Build workforce capacity
Outcome: Scotland will have well-motivated, well-trained and supported practitioners
- e) Ensure we measure our impact
Outcome: Young people are supported to record and articulate their own learning through youth work practice

The design of the session plans, activities and resources in this toolkit is motivated by the key purposes of youth work, particularly:



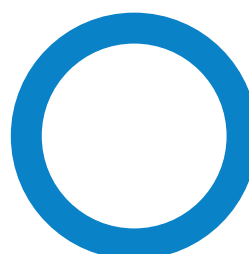
**Building self-esteem
and self-confidence**



**Creating learning and
developing new skills**



**Building the capacity of
young people to consider
risk, make reasoned
decisions and take control**





**YOUTH WORK
OUTCOME:
YOUNG
PEOPLE
CONSIDER
RISK, MAKE
REASONED
DECISIONS
AND TAKE
CONTROL**

CHAPTER 7

DEVELOPING

SESSION

PLANS

COLLABORATE

DISCOVER

SHARE

LEARN

BALANCE

EXPLORE

DISCUSS

ENCOURAGE

SUPPORT

PRIORITISE

EMPATHISE

RESPOND

ACHIEVE



CHAPTER 7

DEVELOPING SESSION PLANS

This chapter provides guidance on developing gambling awareness session plans, and some sample session plans that are ready to use.

A well-designed programme is essential to ensure a positive and effective learning experience. We recommend:

1

Be needs-led

Consider the age and circumstances of the participants, and the overall aim and learning objectives of your session. Ideally, perform a needs assessment to support this.

2

Break each session into stages

Use a framework to break each session down in different stages. This will help you create a session that supports participants to reflect on their current knowledge and thoughts, as well as to learn new information about gambling.

3

Choose activities strategically

Consider the length of time of your session(s), the number of participants you expect, and if there's any specific topic within gambling you want to focus on. Some activities could be used at various session stages, or with more than one purpose.

4

Make room for discussion

Give participants a chance to discuss and explore the consequences of gambling. This will support them to develop problem-solving skills, and how to make healthy choices for themselves.

5

Adapt our templates to your needs

Make any changes to the session plans or activities that you see fit. For example, if you are time-limited, you may need to merge the 'Information gathering' and 'Exploring attitudes' stages. Alternatively, you could focus your discussion time around the 'Making choices' session stage.

For more general guidance on delivering gambling education, see [Chapter 3](#) on 'Gambling Education and Harm Prevention.'

7.1 Creating your own session plan

When designing your own session, remember to consider:

- The needs of the people you work with
- The learning outcomes you wish to achieve
- The aims of the Curriculum for Excellence and/or the Youth Work Outcomes that you wish to work towards

Consider your objectives

We recommend designing your session with **SMART objectives**: specific, measurable, achievable, relevant and time-bound. For example, we have provided suggestions in the sample sessions in the following section, illustrating the overall outcomes for each stage of the session and for the relevant activities.

We recommend that you identify the specific learning objectives of the young people or families you work with and adapt these to the setting, participant needs and circumstances.

For example, the sample session plans in the following section meet the following learning objectives:

- **Understand more about how gambling works, and how chance and the law of averages affect your likelihood of winning.**
- **Explore misconceptions that people commonly have about gambling.**
- **Discuss how advertising might influence attitudes towards gambling.**
- **Understand gambling harms and how they impact individuals and communities.**
- **Discuss risk-taking behaviours in relation to gambling.**
- **Identify ways to stay safer if you are gambling, and become aware of sources of support.**
- **Consolidate the knowledge gained through the previous activities.**

You can find more examples of learning objectives in 'Learning objective examples' in [Chapter 8](#).

Start with ground rules

It is important to start any session with the group agreeing on ground rules. This should include confidentiality, in order to create a safe environment for everyone to take part.

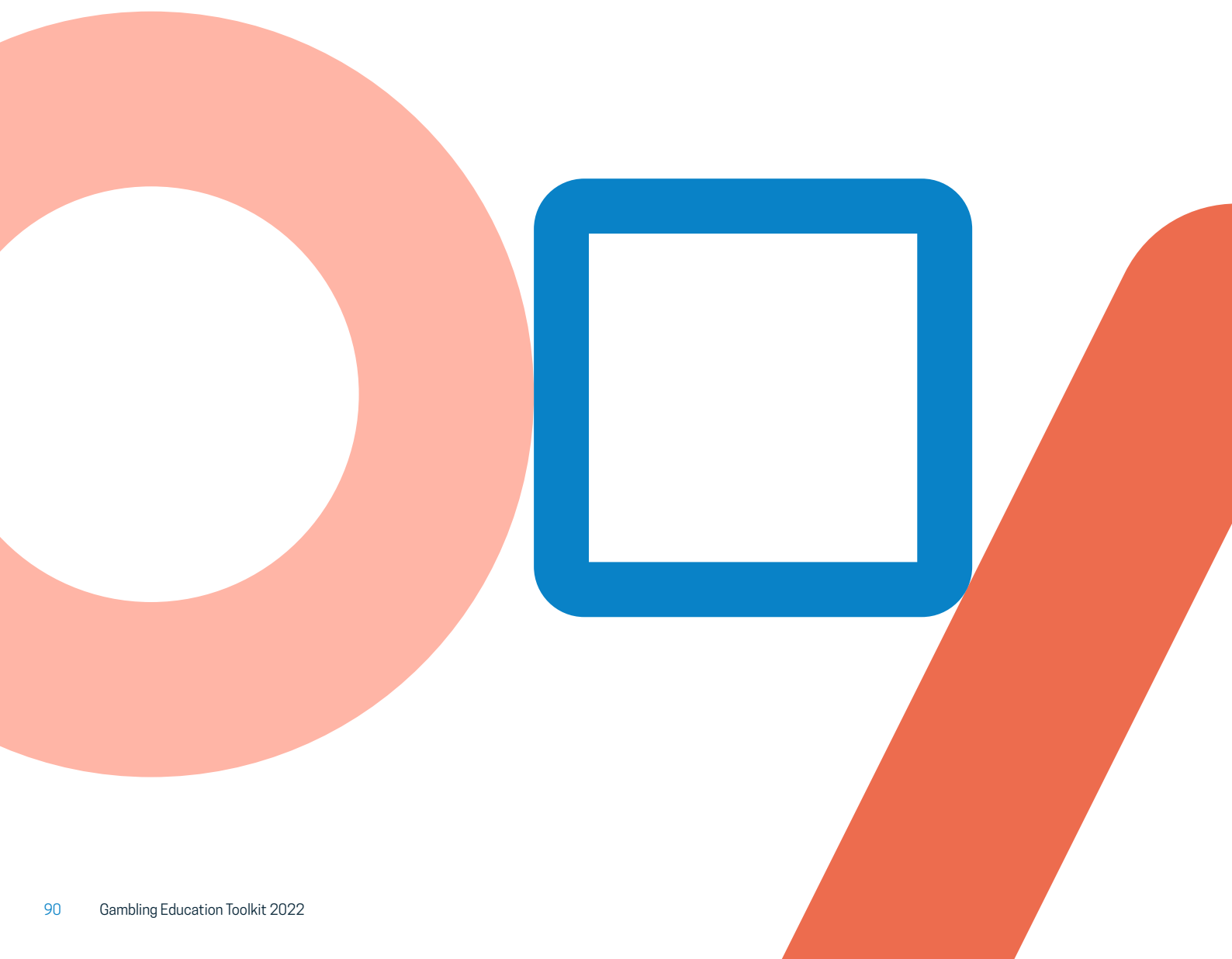
Signposting

At the end of any session, make sure that participants are aware of any advice and support they can access if they are concerned about any of the issues explored in the session. Reassure that support is confidential, and they can remain anonymous. This should include the school or organisation's own arrangements as well as external provision.

7.2 Sample session plan

This section provides a sample session plan, to illustrate how you might use our activities to design a gambling awareness programme.

This example is designed primarily for **young people aged 14+**, in school and youth work settings. However, it can easily be adapted to suit other contexts.



EXAMPLE SESSION PLAN

Two 60-minute sessions to facilitate in a youth work or classroom setting.

SESSION 1

This session will provide an opportunity to consider gambling risk through discussion and teamwork. You will play an “Agree/Disagree” game to explore common misconceptions about gambling, challenge your young people to collaboratively assess how risky or safe certain gambling behaviours are, and explore avenues for support available to someone experiencing gambling harm.

A-Z of Gambling

10 minutes.

This activity is a great ice-breaker to introduce the topic of gambling.

On a whiteboard or piece of paper, ask a young person to write the letters A to Z in a vertical line. Then, take turns coming up with a gambling-related word starting with each letter of the alphabet. If a young person is stuck and cannot think of a word, other group members can help.

Agree/Disagree

20 minutes.

This activity encourages discussion and creates an opportunity to look at different opinions and attitudes towards gambling and gambling harms, supporting young people to develop critical thinking skills.

Mark opposite ends of the room/area by placing an Agree sign on one end, and a Disagree sign on the other. Now, read out the statements (below) and ask the young people to position themselves in the room according to their opinion on the statement. Participants can also place themselves in the middle if they are undecided, or somewhat agree/disagree by stepping closer to the middle line. After all participants decided on their position, ask them to share what they considered and why they are standing where they are.

- “Gambling is a kind of entertainment.”
- “The worst that could happen is that I lose some money.”
- “People have to gamble for years to get addicted.”
- “Buying loot boxes in video games is a form of gambling.”
- “Some forms of gambling are more addictive than others.”
- “Only people who are addicted to gambling experience any forms of harm.”
- “Gambling is a quick way of making lots of money if you know what you’re doing.”
- “Gambling is a good distraction from other problems you might have.”
- “My gambling only affects me.”
- “Teenagers should be allowed into the bookies to bet.”
- “Buying a loot box is no different from buying a kinder egg.”
- “You have to lose a lot of money to experience harm from your gambling.”
- “Gambling on free sites or apps is harmless because no money is used.”
- “People who win the lottery are happy for the rest of their lives.”
- “Buying cryptocurrency is a form of gambling.”

Gambling Behaviour Ladder

20 minutes.

This activity considers the nuance in risk associated with gambling, illustrating how gambling behaviour should be considered on a continuum, not simply placed into categories.

Split the group into teams of 3 or 4. Provide each team with a set of Gambling Behaviour Cards (below). In their teams, ask the young people to rank these scenarios from least (1) to most (5) risky. Ask them to consider the frequency, stake size and motivation behind each character's gambling. Afterwards, ask each group to share where they placed each scenario and why.

Olivia put £1 into the World Cup sweepstake at work to raise money for a local charity.

Ryan stole money out of his flatmate's purse to repay a loan he took out to play online poker.

Jack bet his chocolate Easter egg on whether or not his mate will be able to score a penalty.

Janice puts £2 a week on the lottery when she does the weekly shop, even though she is currently struggling to pay her bills.

Lewis won a prize at the amusement arcade last week so he has gone back again, with more money this time, hoping to win big on the slot machines.

Eric borrowed money from his friend to purchase several loot boxes, in the hope that he would get a rare item that he could sell for more money.

Support available

10 minutes.

This activity is effective in winding down the session, by talking about the avenues of support that are available to someone experiencing gambling harm, as well as to those around them.

Ask participants to think of avenues of support that are available to someone who is experiencing gambling harm, and to those around them. Gather answers on a whiteboard, or using post-it notes. Keep those responses for your next session.

Examples include: speaking to a friend, parent, teacher or youth worker; visiting website for information (GambleAware.org); calling a helpline or using chat service; self-excluding yourself from betting shops; using blocking software for devices.

SESSION 2

This session provides an opportunity to consolidate previous learning, and to facilitate nuanced discussions around gambling risk and harm. Participants will explore how gambling relates to our own lives, develop a Gambling Tree to consider the causes, effects and consequences of gambling, and work together to develop a poster on gambling harm reduction.

Stand up, If... **10 minutes.**

This activity provides an opportunity to share and review previous learning on gambling, while also shining a light on how prevalent gambling is in a young person's environment.

Ask the group to sit in a circle. As the facilitator, you will read out each statement (below), and ask participants to stand up if that statement applies to them. Facilitate discussion around each statement where appropriate.

Stand up, if...

- **If there is a betting shop near where you live;**
- **If you think that there are young people in your school who gamble;**
- **If you have seen a gambling advert (on TV, billboards, social media, ...) in the past 3 days;**
- **If you have ever played a video game that featured loot boxes;**
- **If you can name one harmful effect of gambling;**
- **If you remember what the house edge is;**
- **If you can name one negative effect that gambling could have on mental health;**
- **If you can name one negative effect that gambling could have on relationships;**
- **If you know what loot boxes are;**
- **If you can think of what advice to give someone who sometimes gambles;**
- **If you know what blocking software is;**
- **if you could give an example of where you could go for help if you had gambling-related concerns.**

Gambling Tree

30 minutes.

This activity gives young people the opportunity to explore and discuss the causes, effects and consequences of gambling. It also provides the opportunity to discuss what could be done to limit the risk associated with gambling, and to reduce its negative consequences.

Draw a tree on a flip-chart, writing “young people’s gambling” on the middle of the trunk.

Provide all young people with post-it notes of 3 different colours. Facilitate a group discussion about the causes and factors behind young people’s gambling behaviours, and ask all participants to write examples of those on post-it notes, placed on the roots of the tree.

Now, discuss the possible consequences of youth gambling, asking participants to write them post-it notes placed on the branches of the tree.

Finally, draw apples falling from the branches towards the roots. Explain that these are potential actions that could be taken to address the causes of gambling, and encourage the group to think about and write on post-it notes what those actions could be.

Harm Reduction Poster

20 minutes.

This activity provides an opportunity to summarise the learning from previous sessions, and to revisit avenues of support.

Depending on group size, split the group or facilitate this activity in one big group.

Design a poster on what advice we can give on:

- **How to reduce the risk of harm when gambling.**
- **What to do if you, or someone you know, is experiencing harm from gambling.**

Start this process by gathering ideas on a mind map, asking all participants to contribute what should be included in the poster. Then, sort the ideas into headings or “sections” of the poster. You can then split up the group into smaller teams and ask each team to design one section, which can then be assembled to make up the poster.

Ensure that the poster includes the GambleAware website (begambleaware.org) and the National Gambling Treatment Service Hotline (0808 8020 133). It could also include information on blocking software, and on which staff members within your organisation the young people can consult about gambling.

Participants may also want to include information about BigDeal.org.uk, a website designed for young people to provide information about gambling and support available.

This poster will be a great resource to hang up in your space, ensuring young people remember the key learnings from the session.

CHAPTER 8

ACTIVITIES

AND

TEMPLATES

COLLABORATE

DISCOVER

SHARE

LEARN

BALANCE

EXPLORE

DISCUSS

ENCOURAGE

SUPPORT

PRIORITISE

EMPATHISE

RESPOND

ACHIEVE



ACTIVITIES AND TEMPLATES

This chapter provides games and activities that can be used with young people and families to address gambling and gambling harms.

We designed these activities to be fun, interactive, and educational. They are particularly suitable for group settings, but many could be adapted for 1-to-1 engagement.

They will help young people **learn more about gambling and gambling harm**, whilst further developing their problem-solving skills and critical thinking.

Each activity includes:

- A description of how to facilitate the activity
- Any handouts needed to deliver it, including answer sheets for practitioners
- Suggestions for talking points

We have not included any estimate of the level of difficulty of the activity (e.g. literacy, numeracy or analytical skills required) or reference to a specific age group. You know the people and/or groups you work with best, so do be mindful of their current skillsets and needs when selecting activities.

We encourage you to **adapt the activities to suit your needs**. In some cases, activity descriptions provide ideas for adapting the training in different settings. Practitioners may also want to vary timings, format or content – for example, it may be possible to alter the suggested structure or emphasis to address a particular need or focus.

We also encourage you to take ideas from the toolkit to **make completely new and different activities**. You can also take activities you may have used with other themes and adapt them to the topic of youth gambling and gambling harms – this may be a good time to involve participants, perhaps by inviting them to generate their own scenarios or examples depending on the activity.

8.1 What activities to include

We've categorised this section into the various topics that should be covered when delivering gambling education and harm prevention within your organisation.

You may wish to select one activity from each category. Instead, if you would like to highlight anything in particular, you may choose to add multiple activities from a specific category.

What is gambling?

Activities introducing gambling as a topic

- [Gambling Name Game](#)
- [A-Z of Gambling](#)
- [Agree/Disagree](#)
- [Definitions Matching Game](#)
- [Gambling Crossword](#)
- [Gambling General Knowledge Quiz](#)
- [Gambling Facts & Figures Quiz](#)
- [Gambling Brainstorm](#)

Tip: these activities may also be used to consolidate or summarise learning at the end of a session.

Why is gambling an issue?

Activities exploring gambling prevalence in the UK

- [Do young people gamble?](#)
- [Community Map](#)
- [Stand Up If](#)

How does gambling work?

Activities to help understand the gambling industry and the house edge

- [Dice Game](#)
- [What are the Odds?](#)
- [Explaining the Law of Averages/Large Numbers](#)
- [Gambling Adverts Activity](#)
- [What's in the Box?](#)

How can gambling be risky?

Activities exploring the risks of gambling

- [Gambling Behaviour Ladder](#)
- [Gaming Behaviour Ladder](#)
- [Exploring Gambling Motivations](#)
- [Case Studies](#)
- [Empathy Map](#)
- [Gaming Industry Tricks](#)

What is gambling harm?

Activities to help understand the harms associated with gambling

- [Gambling Harms Brainstorm](#)
- [Consequences of Gambling](#)
- [Ripple Effect](#)
- [Our Home](#)

How to reduce the risk of harm

Activities exploring harm reduction strategies

- [Managing Risk](#)
- [What would you do if...?](#)
- [Last One Standing](#)
- [Harm Reduction Poster](#)
- [Gambling Triangle](#)
- [Decisional Balance](#)
- [Gambling Tree](#)



WHAT IS GAMBLING?

Activities introducing gambling as a topic

GAMBLING NAME GAME
A-Z OF GAMBLING
AGREE/DISAGREE
DEFINITIONS MATCHING GAME
GAMBLING CROSSWORD
GAMBLING GENERAL KNOWLEDGE QUIZ
GAMBLING FACTS & FIGURES QUIZ
GAMBLING BRAINSTORM

The activities in this section can be used at the start of a session, to introduce the topic of gambling, or at various points throughout the session to test or consolidate learning.

Some of the activities, such as **'Agree/Disagree'**, can be useful to gauge participants' current knowledge and explore young people's attitudes and thoughts on the topic.

Remember... Gambling is defined as *"risking money or something of material value on something with an uncertain outcome in the hope of winning additional money or something of material value."* You may wish to share or discuss this definition with the participants, or even ask them to come up with their own definition.

While doing these activities, it may be a good opportunity to introduce and discuss gambling-like features found in video games, such as loot boxes. You can find lots of information on this topic in [Chapter 4](#).



Top Tip: The **'A-Z of Gambling'** could be used as an ice-breaker at the start of the session by asking the young people to name something to do with gambling that begins with the first letter of their name.

GAMBLING NAME GAME

This icebreaker activity can be used as an introductory game by encouraging participants to come up with gambling word associations starting with the first letter of their name.



TIME:
10 min



RESOURCES:
Flip-chart,
felt-tip pens



MATERIALS TO PRINT:
A-Z of Gambling
practitioner notes
(optional)

METHOD

1

Ask each participant to say their name and one word related to gambling, starting with the first letter of their name.

2

Take note on the flip-chart of the words they choose.

3

You can use those words to summarise what your session is going to cover.

4

You can then encourage the group to articulate a bit more around those initial words, so to better gauge what they think about gambling.

5

Explain what gambling is by making references to the words the participants thought of (“Gambling is risking money or something of material value on something with an uncertain outcome in hope of winning additional money or something of material value”).

Alternative options:

For a shorter version, just ask the group to brainstorm ‘gambling.’ You can make the brainstorm more exciting by giving participants some fun tasks to do at the same time, e.g. with balloons they have to pass around while managing a team strategy to write their ideas on the board with only one pen available. Then proceed from step 3.

A-Z OF GAMBLING

This icebreaker activity can be used to introduce the subject of gambling, encouraging participants to think of words associated with gambling for every letter of the alphabet.



TIME:
10 min



RESOURCES:
Flip-chart,
felt-tip pens



MATERIALS TO PRINT:
A-Z of Gambling
practitioner notes
(optional)

METHOD

1

Write down on some flip-chart sheets the letters of the alphabet.

2

Ask the group to write down next to each letter any word related to gambling they can think of.

3

Once they have finished, help them to discuss what they have written and clarify any terminology they haven't met before. This should give you an overview of their knowledge and thoughts about gambling. Encourage them to say what they think of gambling - some may be keener than others who, perhaps, think it's rather a waste of money. Be ready to introduce terms they haven't thought of, and that you judge relevant to their needs and stage of understanding, explaining each.

Alternative options:

With bigger groups, you can split participants in 3 teams, with a flip-chart paper each (A-H; I-O; P-Z) and with 1 felt-tip pen each (3 different colours). Rotate the flip-charts every 3 minutes, so that all the groups have a chance to add their ideas on the whole alphabet. At the end, the different colours on the flip-chart should let you identify which team wrote what: this might be helpful if you are focusing the discussion on their views and opinions of gambling.

A-Z OF GAMBLING

PRACTITIONER NOTES

Some ideas for A-Z words about gambling:

A	addiction, addicted, adrenaline, all in, ante, affiliates	N	naïve, nervous, no winners
B	bookies, bingo, broke, betting shop, buzz, blockers, blackjack	O	odds, online gambling, organised crime
C	chance, casino, cost, coupon, chips, cryptocurrency	P	poker, problem, puggies, probability
D	dealer, debt, dog racing, dice, disorder, dopamine hit	Q	questions, quitting, quality of life
E	expensive, excitement, E-Sports	R	risk, racing, raffle, roulette
F	fixed odds betting terminals, fruit machines, football	S	stake, scratch card, slot machines, sports, stealing, suicide, streaming, skins
G	greedy, gambling GG's, games, gambling blockers	T	ticket, Tombola
H	high risk, horse racing, house, hope, hooked	U	unseen, underlying issues, unfair
I	internet, infectious, in-game	V	value for money, vulnerable people, VIP, Vegas
J	jackpot, joker, jack	W	winning, wager
K	kiosk, kick on, king	X	x rated (= over 18)
L	losing, lottery, loan shark, Las Vegas, lucky, loot boxes, limits	Y	young people
M	money, machines, millionaire	Z	zeno's paradox, zone (in the zone), zeros (000,000)

AGREE / DISAGREE

This activity explores participants' opinions and attitudes towards gambling and gambling harms by positioning themselves across the room, encouraging discussions around common beliefs, behaviours and misconceptions.¹⁴⁷



TIME:
15-20 min



MATERIALS TO PRINT:

Statements (examples on following page)

METHOD

1

Put the Agree/Disagree signs on opposite walls in the room.

2

Read the first statement, and ask participants to move towards the sign that represents their opinion, or alternatively to stay in between the two if they are unsure.

3

Ask some of the participants to explain the reasons why they agree or disagree with each statement, facilitating a discussion between the two sides. If appropriate (e.g. when all participants appear to be of the same opinion) challenge them by being 'the devil's advocate' and supporting them in thinking outside the box and in other people's shoes.

4

Repeat with another statement.

Alternative options:

You could make this more fun by gluing the statements around an inflatable ball and asking the group to pass it around.

Before starting the game, you could also split the group into teams and ask them to generate statements they would like to explore.

¹⁴⁷ Activity created by the Addiction Recovery Agency (ARA), based in Bristol.

AGREE / DISAGREE GAME:

EXAMPLE STATEMENTS

Please create your own statements, based on the characteristics of the group and on the specific focus you may wish to have in this activity. **Examples could be:**

“GAMBLING IS A KIND OF ENTERTAINMENT”

“THE WORST THAT COULD HAPPEN IS THAT I LOSE SOME MONEY”

“PEOPLE HAVE TO GAMBLE FOR YEARS TO GET ADDICTED”

“BUYING LOOT BOXES IN VIDEO GAMES IS A FORM OF GAMBLING”

“SOME FORMS OF GAMBLING ARE MORE ADDICTIVE THAN OTHERS.”

“ONLY PEOPLE WHO ARE ADDICTED TO GAMBLING EXPERIENCE ANY FORMS OF HARM”

“GAMBLING IS A QUICK WAY OF MAKING LOTS OF MONEY IF YOU KNOW WHAT YOU’RE DOING”

“GAMBLING IS A GOOD DISTRACTION FROM OTHER PROBLEMS YOU MIGHT HAVE”

“TRYING TO WIN BACK MONEY AFTER LOOSING TOO MUCH IS A SIGN OF A GAMBLING ADDICTION”

“MY GAMBLING ONLY AFFECTS ME”

“TEENAGERS SHOULD BE ALLOWED INTO THE BOOKIES TO BET”

“YOU ARE MORE LIKELY TO WIN THE LOTTERY BY THINKING POSITIVELY”

“BUYING A LOOT BOX IS NO DIFFERENT FROM BUYING A KINDER EGG”

“YOU HAVE TO LOSE A LOT OF MONEY TO EXPERIENCE HARM FROM YOUR GAMBLING”

“GAMBLING ON FREE SITES OR APPS IS HARMLESS BECAUSE NO MONEY IS USED”

“IF I BUY A LOTTERY TICKET, THE BEST PLACE TO BUY IT IS A PLACE THAT HAS SOLD FEW PREVIOUS WINNING TICKETS”

“PEOPLE WHO WIN THE LOTTERY ARE HAPPY FOR THE REST OF THEIR LIVES”

“BUYING CRYPTOCURRENCY IS A FORM OF GAMBLING”

DEFINITIONS MATCHING GAME

This activity provides an opportunity to test participants' knowledge and familiarity on gambling related facts, concepts and terminology.



TIME:
10 min



RESOURCES:
Pens



MATERIALS TO PRINT:
Definitions Matching Game handouts,
Answer sheet

METHOD

1

Distribute the handouts.

2

Ask participants to match each gambling term to the correct definition on the handout. You can make this more competitive by explaining that the participant who finishes first will win the game.

3

Once completed, go through the game with the entire group and check the correct answers.

4

Highlight some of the key information, and if necessary give some additional clarification. For example, you may want to bring the group's attention to the following:

- the minimum legal ages for gambling;
- it is possible to gamble with anything that has some value, not just money, and it's never possible to predict the outcome of a gambling game (not even in games of skill);
- the similarities and differences between 'odds' and 'chances' (both express the likelihood of an event, but the first shows it as a ratio whilst the second as a percentage);
- the meaning of 'chasing losses';
- the meaning and implications of 'the house edge.'

Alternative options:

This game can be played individually, in pairs or in small groups.

You could write all the definitions and key words on individual strips of paper. Place the key words around the room, then give 1 definition to each person (or to each pair) and ask them to move around the room searching for the corresponding word. Then proceed from step 3.

DEFINITIONS MATCHING GAME

Match each definition with the correct word (as in the example number 1).

Example:

To play a game of chance for money or property.

Gambling

Age at which young people are allowed to buy a national lottery ticket.

Odds

The person who distributes cards in a game.

18

Trying to win back money you've already lost by gambling more.

House Edge

Main or biggest prize in a game or contest.

Stake

A possibility or probability of anything happening; likelihood.

Chasing Losses

The money or property risked in a bet.

Jackpot

The probability, expressed as a ratio (e.g. "10-to-1"), that a certain event will take place.

Chance

The casino or gambling machine will always win more often than the person who is gambling.

Self-Exclusion

The outcome / competitor considered most likely to win.

Dealer / Croupier

Someone who accepts and pays off bets e.g. horse racing.

Chasing Losses

The process by which someone may opt to be ban themselves from access gambling activities online or at a venue.

Gambling Blocking Software

Something that can be downloaded on to a device that limits access to gambling websites.

Bookmaker

DEFINITIONS MATCHING GAME

ANSWER SHEET

Example: To play a game of chance for money or property.	Example: Gambling
Age at which young people are allowed to buy a national lottery ticket.	18
The person who distributes cards in a game.	Dealer / Croupier
Trying to win back money you've already lost by gambling more.	Chasing Losses
Main or biggest prize in a game or contest.	Jackpot
A possibility or probability of anything happening; likelihood.	Chance
The money or property risked in a bet.	Stake
The probability, expressed as a ratio (e.g. "10-to-1"), that a certain event will take place.	Odds
The casino or gambling machine will always win more often than the person who is gambling.	House Edge
The outcome / competitor considered most likely to win.	Favourite
Someone who accepts and pays off bets e.g. horse racing.	Bookmaker
The process by which someone may opt to be ban themselves from access gambling activities online or at a venue.	Self-Exclusion
Something that can be downloaded on to a device that limits access to gambling websites.	Gambling Blocking Software

GAMBLING CROSSWORD

This crossword puzzle tests participants' knowledge on gambling related facts and terminology. It can also be used to consolidate learning from a previous session.



TIME:
15-30 min



RESOURCES:
Pens



MATERIALS TO PRINT:
Gambling Crossword handouts, Practitioner Answer Sheet

METHOD

1

Distribute the handouts, explain that this is a crossword puzzle about gambling.

2

Divide the group into small teams, as this activity is better suited for working together rather than individually.

3

Once everyone has finished, go through the answers with the entire group.

4

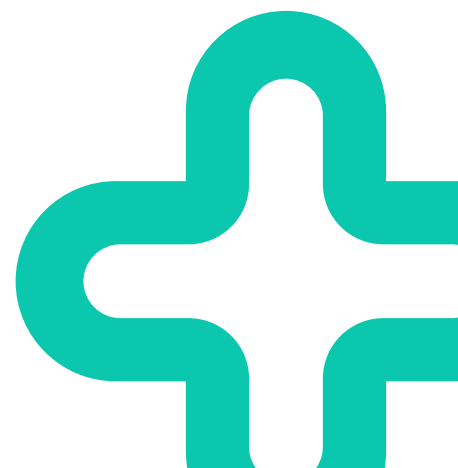
Encourage discussion, highlight some of the key information, and if necessary give some additional clarification. For example, you may want to bring the group's attention to the following:

- the age restrictions for gambling;
- the similarities and differences between 'odds' and 'chances' (both express the likelihood of an event, but the first shows it as a ratio whilst the second as a percentage).

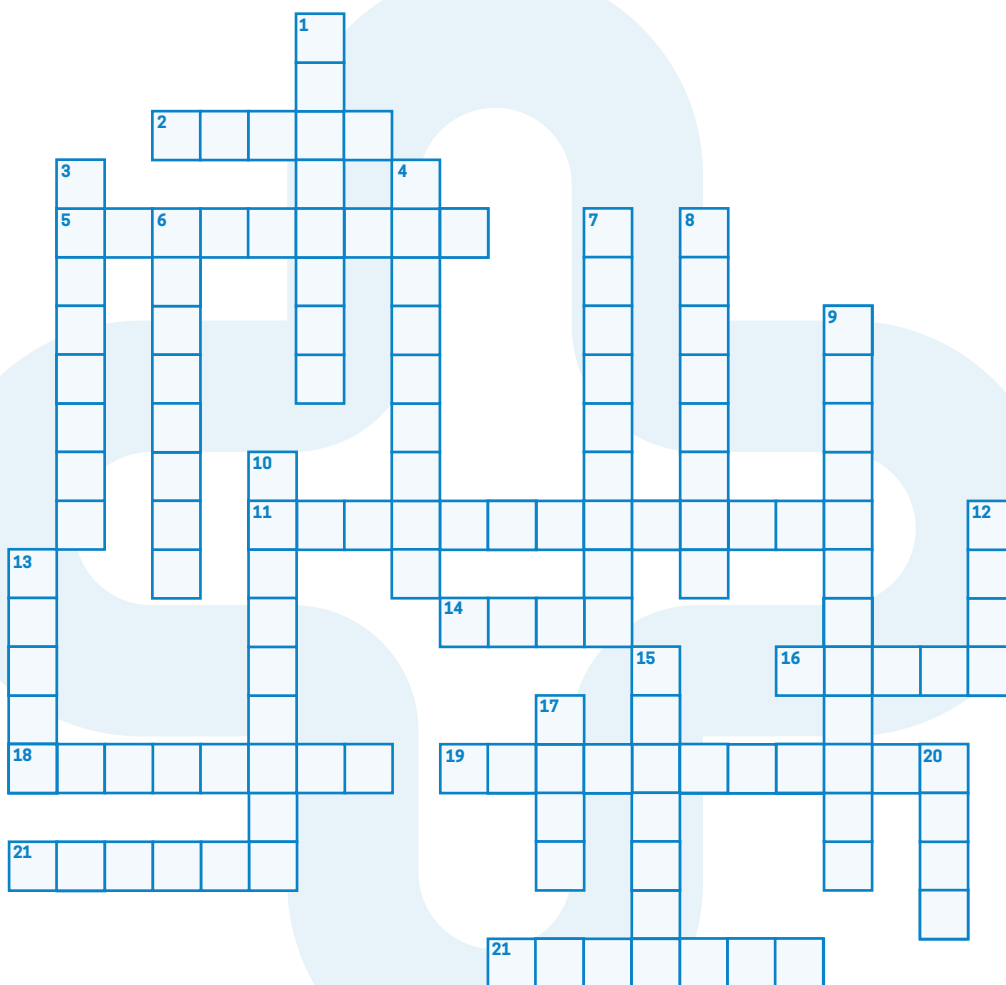
Additional notes:

This game is more challenging (i.e. requiring stronger literacy skills) than activities like the Definitions Matching Game, as there is no word bank for participants to choose their answers from.

If using this game at the beginning of a session, it may help you gauge what knowledge participants already have on the topic. If using it at the end of a session, it may be useful for reviewing and consolidating some of the information learned during previous activities.



GAMBLING CROSSWORD



Across

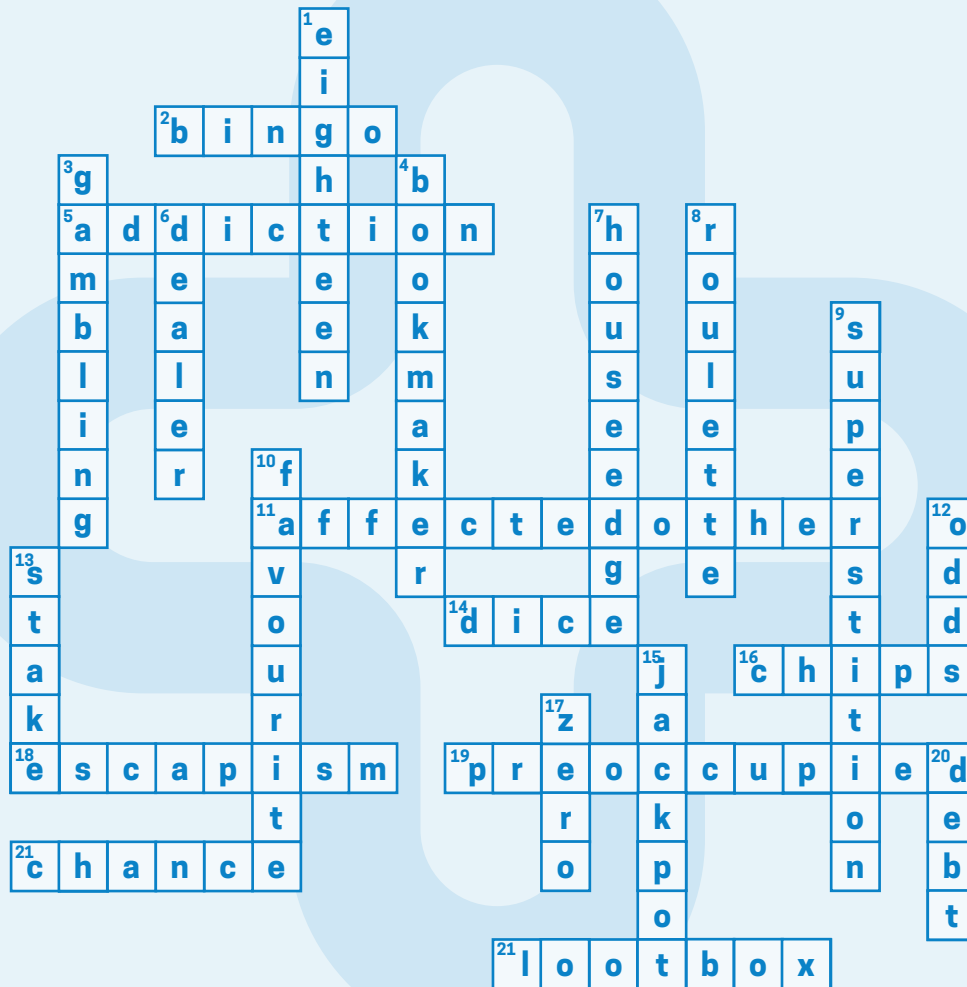
- 2.** A game of chance where you have to get a row of numbers from those being called out
- 5.** Not having control over doing, taking or using something to the point where it could be harmful to you
- 11.** Person who experiences harm as a result of the gambling of someone close to them (8,5)
- 14.** Small cubes with dots on each side
- 16.** Small round disc used in gambling at casinos
- 18.** The avoidance of reality by absorption of the mind in entertainment etc
- 19.** Lost in thought or distracted
- 21.** The probability or likelihood of anything happening
- 22.** In-game purchase that gives a randomised reward (4,3)

Down

- 1.** Legal minimum age for betting on gaming machines on National Lottery in UK
- 3.** Playing a game of chance for money or property
- 4.** Person who rakes bets e.g. for horse racing
- 6.** Person who gives out playing cards during a card game
- 7.** Term used to describe that a casino will always win more often than the person who is gambling (5,4)
- 8.** Game of chance where a ball is dropped on a revolving wheel and players bet on which number it will land
- 9.** Belief that you can improve your luck by repeating habits falsely connected with past wins, e.g. wearing a 'lucky t-shirt' or
- 10.** The competitor or outcome deemed/expected most likely to win
- 12.** Probability used in gambling, i.e. 10 to 1
- 13.** Money or property risked in a bet
- 15.** Main or biggest prize
- 17.** Number of clocks in Las Vegas casinos
- 20.** Something that is owed or needs to be paid back

GAMBLING CROSSWORD

ANSWERS



Across

- A game of chance where you have to get a row of numbers from those being called out
- Not having control over doing, taking or using something to the point where it could be harmful to you
- Person who experiences harm as a result of the gambling of someone close to them (8,5)
- Small cubes with dots on each side
- Small round disc used in gambling at casinos
- The avoidance of reality by absorption of the mind in entertainment etc
- Lost in thought or distracted
- The probability or likelihood of anything happening
- In-game purchase that gives a randomised reward (4,3)

Down

- Legal minimum age for betting on gaming machines on National Lottery in UK
- Playing a game of chance for money or property
- Person who rakes bets e.g. for horse racing
- Person who gives out playing cards during a card game
- Term used to describe that a casino will always win more often than the person who is gambling (5,4)
- Game of chance where a ball is dropped on a revolving wheel and players bet on which number it will land
- Belief that you can improve your luck by repeating habits falsely connected with past wins, e.g. wearing a 'lucky t-shirt' or
- The competitor or outcome deemed/expected most likely to win
- Probability used in gambling, i.e. 10 to 1
- Money or property risked in a bet
- Main or biggest prize
- Number of clocks in Las Vegas casinos
- Something that is owed or needs to be paid back

GAMBLING GENERAL KNOWLEDGE QUIZ

This quiz provides an opportunity to understand participants' existing knowledge and attitudes around gambling, but can also be used to consolidate learning from previous sessions.¹⁴⁸



TIME:
15-30 min



RESOURCES:
Pens



MATERIALS TO PRINT:
The Ultimate Quiz handouts, The Ultimate Quiz: Practitioner answer sheet

METHOD

1

Distribute the handouts and set the time for people to do the quiz.

2

Once completed, go through the questions with the entire group and check the answers.

3

Highlight some of the key information. For example, you may want to encourage discussion about:

- **when and where someone could ask for help;**
- **misconceptions regarding strategies to use when gambling and the likelihood of winning;**
- **the consequences of gambling and links to other risk-taking behaviours;**
- **practical tips to stay safer (i.e. minimising risk and harm if deciding to still engage in gambling activities).**

Alternative options:

This quiz can be completed individually, in pairs or in small groups.

Please note that this activity presents a higher level of difficulty (e.g. requiring stronger numeracy and literacy skills) compared to other activities.

¹⁴⁸ Activity including parts of a quiz created by the Addiction Recovery Agency (ARA), based in Bristol.

GAMBLING GENERAL KNOWLEDGE QUIZ

1

Which of the following is the *best* definition of gambling?

- A) Gambling is risking money on a random or unpredictable event.**
- B) Gambling is risking property on a bet.**
- C) Gambling is risking something of material value on an activity with an uncertain outcome.**

2

Which of the following is least likely to happen to you?

- A) winning the jackpot at the National Lottery**
- B) being hit by lightning**
- C) dying from a snake bite**

3

Suppose someone loses £100 at the casino on Monday, then loses another £100 on Tuesday. He decides to go back to the casino on Wednesday with another £100, as he is confident he can win back all his money. This person is...

- A) chasing his losses**
- B) hedging his bets**
- C) coveting his wins**
- D) banking his chips**

4

Which casino game can you reliably beat, over a long period of time, if you use the right strategy?

- A) roulette**
- B) dice games**
- C) slot machines**
- D) none**

5

When tossing a coin, if you get five heads in a row the odds of getting tails on the next toss are:

- A) Zero, because tails has become unlucky**
- B) 50/50 or 1 in 2**
- C) 1 in 6**

6

At what age can young people legally buy a National Lottery ticket in the UK?

- A) 16**
- B) 18**
- C) 21**
- D) Any age**

GAMBLING GENERAL KNOWLEDGE QUIZ

7 People should try everything to fix their own harmful gambling behaviours before asking for help.

- A) True**
- B) False**

8 Which of the following are signs that someone may be experiencing harm from their gambling?

- A) Lying about how much money and time they spent on gambling**
- B) Gambling takes over their time previously spent on other activities**
- C) Gambling is damaging their relationships with others**
- D) All of the above**

9 Name 3 other negative consequences that gambling can lead to:

- A)**
- B)**
- C)**

10 Name 3 ways to reduce the risk of harm when gambling:

- A)**
- B)**
- C)**

GAMBLING GENERAL KNOWLEDGE QUIZ

PRACTITIONER ANSWER SHEET

1

Which of the following is the *best* definition of gambling?

- A) Gambling is risking money on a random or unpredictable event.
- B) Gambling is risking property on a bet.

C) Gambling is risking something of material value on an activity with an uncertain outcome.

A and B are correct too but C is the most complete definition of gambling.

2

Which of the following is least likely to happen to you?

A) winning the jackpot at the National Lottery

It's 1:45 million, compared to being killed by lightning 1:10 million and dying from snake bite 1:3.5 million.

3

Suppose someone loses £100 at the casino on Monday, then loses another £100 on Tuesday. He decides to go back to the casino on Wednesday with another £100, as he is confident he can win back all his money. This person is...

A) chasing his losses

4

Which casino game can you reliably beat, over a long period of time, if you use the right strategy?

- A) roulette
- B) dice games
- C) slot machines
- D) none**

Strategies can't help you 'beat the odds' when gambling, unless it's a game of skill. Although there are many strategies shared online which show players winning, over time the house edge means the house will always win.

5

When tossing a coin, if you get five heads in a row the odds of getting tails on the next toss are:

50/50 or 1 in 2 (the odds of the game don't change, regardless of previous results)

GAMBLING GENERAL KNOWLEDGE QUIZ

PRACTITIONER ANSWER SHEET

6

At what age can young people legally buy a National Lottery ticket in the UK?

18

The age restriction for the National Lottery used to be 16+, but changed to 18+ in April 2021.

7

People should try everything to fix their own harmful gambling behaviours before asking for help.

False

Highlight that it's very important people speak up when they are worried, e.g. with a family member, teacher, youth worker, GP or other trusted adults.

8

Which of the following are signs that someone may be experiencing harm from their gambling?

- A) Lying about how much money and time they spent on gambling
- B) Gambling takes over their time previously spent on other activities
- C) Gambling is damaging their relationships with others

D) All of the above

9

Name 3 other negative consequences that gambling can lead to:

Alcohol and Drug abuse; Homelessness; Relationship & Family breakdown; Debts; Criminal Activity; Anti-social Behaviour; Suicide; Headaches; Stomach upsets; Muscle ache; Rapid heartbeat; Palpitations; Blood pressure issues; Mental Health Problems.

10

Name 3 ways to reduce the risk of harm when gambling:

Set a money limit and stick to it; set a time limit and stick to it; don't borrow money to gamble; expect to lose and treat any winnings as a bonus; do not gamble if you are feeling angry, upset or lonely; never try to win back lost money; consider using gambling blockers or self-exclusion schemes.

GAMBLING FACTS & FIGURES QUIZ

This quiz tests participants' knowledge on gambling related statistics, facts and information. It can also be used to open up conversations around how common and normalised gambling is in our society.



TIME:
15-30 min



RESOURCES:
Pens



MATERIALS TO PRINT:
Gambling Quiz Facts & Figures handout, Gambling Quiz Facts & Figures: Practitioner answer sheet

METHOD

1

Distribute the handouts and set the time for people to do the quiz.

2

Once completed, go through the questions with the entire group and give the correct answers.

3

Highlight some of the key information. For example, you may want to encourage discussion about:

- any information or fact that has surprised the group;
- any similarity between experiencing a problem with gambling and other risk-taking behaviours;
- how society perceives gambling.

Alternative options:

This game can be done individually, in pairs or in small groups.

Additional notes:

This game is best suited for young people aged 16+. Please use this activity sensitively, as any other content of this Gambling Education Toolkit, to ensure that any conversations about gambling do not encourage young people to gamble (e.g. 'so many people gamble, so you too may want to consider gambling').

Please use this activity to encourage discussion and support participants in...

- seeing how pervasive gambling is in our society,
- understanding its links with other risk-taking behaviours
- realising how little information young people are usually taught about gambling, compared to activities such as smoking.



GAMBLING FACTS & FIGURES QUIZ

HANDOUT

1 At what age can you buy National Lottery tickets?

- A. 16**
- B. 18**
- C. 21**

2 At what age can someone play on roulette, slot machines, etc.?

- A. 16**
- B. 18**
- C. 21**

3 The gambling industry's income was £8.36 billion in the year beginning April 2008. How much was in the year beginning April 2020?

- A. between £7bn and £8bn**
- B. around £10 billion**
- C. more than £12 billion**

4 Which of the following factors are associated with low/moderate risk gambling? (tick all that apply)

- A. being a current cigarette smoker**
- B. drinking over 10 units of alcohol on the heaviest drinking day in the week**
- C. having lower educational qualifications**
- D. living in a deprived area**

5 What percentage of adults in Scotland gambled in 2017?

- A. 43%**
- B. 53%**
- C. 63%**

6 How many adults in Scotland were estimated to be experiencing harmful gambling in 2017?

- A. 10,000 to 15,000**
- B. Around 40,000**
- C. More than 60,000**

7 In Scotland in 2017, what percentage of adults were identified as experiencing some kind of difficulty with their gambling behaviour?

- A. 4.4%**
- B. 6.3%**
- C. 12.6%**

8 What percentage of parents of 11-16 year olds are present at the time the young people gamble?

- A. 27%**
- B. 47%**
- C. 67%**

GAMBLING FACTS & FIGURES QUIZ

HANDOUT

9

What was the percentage of harmful gambling among children aged 11-16 in 2019 in Great Britain?

- A. 1.7%**
- B. 5%**
- C. 9%**

10

According to the Gambling Commission report on gambling participation in Great Britain in 2019, what percentage of 18-24 year olds gambled at work?

- A. 12%**
- B. 17%**
- C. 22%**

11

In 2019, among those who gambled in the past week which was the most common form of gambling activity among 11-16 year olds in Great Britain?

- A. fruit machines**
- B. private bets**
- C. scratch cards**

12

Young people who gamble in childhood are more likely to gamble in adulthood.

- A. True**
- B. False**

13

Of the young men that have heard of in-game items, what percentage have actually used them?

- A. 46%**
- B. 66%**
- C. 86%**

14

In Great Britain in 2019, what percentage of 11-16 year olds said that their parents had set out rules on gambling?

- A. 23%**
- B. 32%**
- C. 48%**

GAMBLING FACTS & FIGURES QUIZ

PRACTITIONER ANSWER SHEET

1

At what age can you buy National Lottery tickets?

B. 18

2

At what age can someone play on roulette, slot machines, etc.?

B. 18

3

The gambling industry's income was £8.36 billion in the year beginning April 2008. How much was it in the year beginning April 2020?

C. more than £12 billion (>£12,000,000,000)

Approx. £12.7 billion.

4

Which of the following factors are associated with low/moderate risk gambling?
(tick all that apply)

A. being a current cigarette smoker

B. drinking over 10 units of alcohol on the heaviest drinking day in the week

C. having lower educational qualifications

D. living in a deprived area

All of them.

Those living in Scotland's most deprived areas (SIMD quintile 1) were around 7 times (odds ratio of 6.9) more likely to develop a problem with their gambling than those in the least deprived areas.

5

What percentage of adults in Scotland gambled in 2017?

C. 63%

If we exclude those who had only played National Lottery draws, the figure is 46%.

6

How many adults in Scotland were estimated to be experiencing harmful gambling in 2017?

B. Around 40,000

According to the Scottish Health Survey for 2017, 0.8% of adults in Scotland were experiencing harmful gambling. Among adults who gamble in Scotland, 1.3% were experiencing harmful gambling.

GAMBLING FACTS & FIGURES QUIZ

PRACTITIONER ANSWER SHEET

7

In Scotland in 2017, what percentage of adults were identified as experiencing some kind of difficulty with their gambling behaviour?

A. 4.4%

Overall, in 2017 3.6% of adults in Scotland were at low or moderate risk of developing harmful gambling. Among those who gamble, 4.9% were at low or moderate risk of problems with their gambling.

Add together the 3.6% of people 'at-risk' and the 0.8% experiencing harmful gambling, and we can conclude that in 2017 approx. 4.4% of the adult population in Scotland were either currently experiencing harmful gambling or were at risk of developing a gambling problem. This equates to almost 1 in 20 adults.

8

What percentage of parents of 11-16 year olds are present at the time the young people gamble?

C. 67%

When asked about their parents'/guardians' approach to setting rules about gambling, nearly one quarter (23%) of young people say they have rules in place. For the most part these rules are strict and set without negotiation (for 14% of young people), but some (9%) discuss and agree these rules together.

9

What was the percentage of harmful gambling among children aged 11-16 in 2019 in Great Britain?

A. 1.7%

That is approx. 55,000 young people aged 11-16. A further 2.7% of those in that age group were considered at-risk. Boys have higher rates of harmful gambling than girls.

10

According to the Gambling Commission report on gambling participation in Great Britain in 2019, what percentage of 18-24 year olds gambled at work?

C. 22%

Online gambling at work or on a commute to work are popular amongst the 18-24 and 25-34 age groups. 22% of 18-24 year olds and 25% of 25-34 year olds had gambled at work.

GAMBLING FACTS & FIGURES QUIZ

PRACTITIONER ANSWER SHEET

11

In 2019, among people who gambled in the past week, which was the most common form of gambling activity among 11-16 year olds in Great Britain?

B. private bets

Placing private bets for money was the most common (5%). This was followed by playing fruit or slot machines (4%), buying a National Lottery scratchcard from a shop (3%), playing cards for money with friends (3%), or placing a bet at a betting shop (3%).

12

Young people who gamble in childhood are more likely to gamble in adulthood.

A. True

This is similar to other risk-taking behaviours.

13

Of the young men that have heard of in-game items, what percentage have actually used them?

C. 86%

Differences by gender reflect levels of awareness:

Boys are more likely to have used in-game items to open loot boxes than girls (64%, compared with 37%).

Boys are also more likely to have paid money to open loot boxes than girls (57%, compared with 20%).

Betting with in-game items on websites outside of the game is also more common amongst boys (8%, compared with 3% of girls). However, the starkest difference is in terms of their overall usage: 86% of boys who have heard of in-game items have used them, compared with 48% of girls.

14

In Great Britain in 2019, what percentage of 11-16 year olds said that their parents had set out rules on gambling?

A. 23%

While 23% of young people surveyed said their parents or guardians do set rules, 53% said they do not know their family's approach to gambling.

Parents and caregivers may be less likely to discuss gambling with their children than other potentially risky behaviours, such as smoking, taking drugs, or drinking.

GAMBLING BRAINSTORM

This brainstorm activity gives participants an opportunity to think of different types of gambling in their environment, before reflecting on the risk of harm.



TIME:
15-20min



RESOURCES:
Flip-chart, felt-tip pens

METHOD

1

Using a flip chart placed in the middle of a table, ask the group to note down as many types of gambling they can think of.

In particular, ask participants to consider gambling activities they may be exposed to, e.g.:

- Gambling to do with hobbies, sports they are interested in
- Gambling advertising they might have seen
- Loot boxes and other gambling-style mechanics in games they might play
- Gambling on social media, e.g. raffles and give-aways
- Cryptocurrency

2

Ask the group what risks may be associated with gambling and facilitate a discussion.¹⁴⁹

3

Explain to the group that all gambling carries a risk of harm, however some products (and behaviours) carry more risk than others.

Ask the participants if they can guess which gambling activities may carry a greater risk of harm, and challenge them to circle these.

4

Ask participants to explain why they find some activities more harmful than others. Examples of topics you can discuss include:

- The addictive characteristics of gambling products¹⁵⁰
- The nature of online gambling
- The influence of adverts
- Peer pressure.

¹⁴⁹ Refer to [Section 2.1 'What are gambling harms?'](#) for guidance on risk of gambling harm.

¹⁵⁰ Refer to [Section 2.3 'Risk factors for experiencing gambling harm'](#) for guidance on addictive characteristics in gambling products.

WHY IS GAMBLING AN ISSUE?

Activities exploring gambling prevalence in the UK

DO YOUNG PEOPLE GAMBLE? COMMUNITY MAP STAND UP IF

The activities in this section can be used after the participants have a general understanding of what gambling is, and are aware of the different types of gambling that exist.

These activities allow participants to review previous learning on gambling, while also shining a light on how prevalent gambling is in a young person's environment.

The **'Do young people gamble?'** game can be a useful way to overcome a common misconception that children and young people do not gamble, demonstrating the need for gambling education. See [Section 1.3](#) of the toolkit for more information on gambling participation in the UK.

Remember... People living in the most deprived areas of Scotland are more likely to experience gambling harm. The **'Community Map'** may be a useful activity to highlight a disproportion between the number of gambling venues located in deprived communities, compared to the venues located in more affluent areas.

The Govan Youth Information Project carried out some youth-led research exploring health inequalities and gambling in Glasgow, funded by Fast Forward. You can find a video about their research here: https://www.youtube.com/watch?v=hM_B3WN-ZEw Showing this video and discussing the project may be a good way to facilitate conversations around gambling and inequalities.



Top Tip: When discussing gambling participation among young people in the UK, and comparing it to other risk-taking behaviours, consider what factors may cause participation to go up and down (e.g. affordability, accessibility, education, parental rules, advertising, cultural trends).



DO YOUNG PEOPLE GAMBLE?

In this activity, participants compare statistics around young people's gambling with other risk taking behaviours. It provides an opportunity to explore why gambling is so prevalent among young people.



TIME:
10-15 min



RESOURCES:
Pens



MATERIALS TO PRINT:
Statistics Cards,
Practitioner
answer sheet

METHOD

1

Provide the group with a set of 'Statistics Cards', which outline various risk-taking behaviours.

2

Ask the group to put the cards in order from what they estimate to have the lowest percentage, to the highest.

3

As the group discuss the order, ask what factors may cause participation in these risk-taking behaviours to go up and down (e.g. education, parent participation, advertising, trends).

4

This may be a good time to discuss the different ways young people might gamble, and why they might gamble.

5

Once the group have decided on their final answer, reveal the correct order and associated statistics. You can facilitate discussion around what participants may have found interesting, why gambling is so prevalent, and how gambling harm is addressed in school and other settings, compared with other risk-taking behaviours.

Alternative options:

This game can be done in pairs or in small groups.

Instead of reading from the answer sheet, you may want to write the answers on the back of each card once printed.

You could give one card to four different participants and then ask the group to form a line from the person with the card with the lowest percentage to the one with the card with the highest percentage.

Additional notes:

It should be noted that this research was done UK wide, the prevalence of each activity and the order of past week participation may differ in different areas.

DO YOUNG PEOPLE GAMBLE?

STATISTICS CARDS


The percentage of 11-16 year olds that have spent their own money on gambling in the past week.

The percentage of 11-16 year olds that have drunk alcohol in the past week.


The percentage of 11-16 year olds that have taken illegal drugs in the past week.

DO YOUNG PEOPLE GAMBLE?

STATISTICS CARDS



**The percentage of
11-16 year olds that have
smoked a tobacco cigarette
in the past week.**



**The percentage of
11-16 year olds that have
smoked an e-cigarette in
the past week.**

DO YOUNG PEOPLE GAMBLE?

PRACTITIONER ANSWER SHEET

Gambling participation among 11-16 year olds in Great Britain¹⁵¹ :

11%
**OF 11-16 YEAR
OLDS HAVE GAMBLED
IN THE PAST 7 DAYS**

Compared with...

16%

have drunk an alcoholic
drink in the past 7 days
(Base 2,797)

7%

have used an
e-cigarette in the
past 7 days
(Base 2,818)

6%

have smoked a tobacco
cigarette in the past
7 days
(Base 2,820)

5%

have taken illegal drugs
(including cannabis) in
the past 7 days
(Base 2,814)

Base for gambling participation: All 11-16 year olds (2,943)
Base for other activities defined as: All 11-16 year olds excluding those who 'prefer not to say'
(base sizes shown in brackets for each activity).

Source: Ipsos MORI
Young People Omnibus 2019 GC,
GAMSPEND, GC_ACTIVITY

¹⁵¹ Adapted from the Gambling Commission's 2019 report 'Young people & gambling survey 2019: A research study among 11-16 year olds in Great Britain': <https://www.gamblingcommission.gov.uk/statistics-and-research/publication/young-people-and-gambling-2019>.

COMMUNITY MAP

This activity explores how common gambling premises may be in your local community. It also provides an opportunity to reflect on why gambling participation might be higher in some areas than others.



TIME:
25-30 min



RESOURCES:
Flip-chart, felt-tip pens

METHOD

1

Ask the group to draw the map of their town/neighbourhood, with main streets and the places they go to most often (e.g. schools, parks, leisure centres, their homes).

2

Then ask them to locate on that map the places where someone could gamble: bookmakers, casinos, bingo halls, shops selling scratch cards and lottery tickets, etc.

3

You may also want to consider asking the group to identify pubs and cash points nearby, and facilitate conversations around how they link in with gambling behaviour.

4

Look together at the completed map they have created: discuss how they think the number and location of gambling opportunities may influence people's gambling behaviour, and how it might also be affected by other factors such as the presence of cashpoints and pubs.

Alternative options:

This activity could be used to explore the disproportion between the number of gambling venues located in deprived communities, compared to the venues located in more affluent areas. To do this, you may want to support the young people in deciding which areas to pick.

STAND UP IF

This activity helps illustrate how prevalent gambling is among participants' environments, while providing opportunities to challenge how normalised gambling may be. It also offers ways of testing and consolidating previous learning.



TIME:
5-10 min



MATERIALS TO PRINT:
Stand Up If example statements (optional)

METHOD

- 1** Read the Stand Up If statements one at a time. Ask participants to stand up (or raise their hand if standing is not possible) if the statement applies to them.
- 2** After each statement, you could ask some of the participants who stood up to share some information regarding that statement (e.g. Stand Up If there is a betting shop near where you live -> Where are the closest betting shops? Why are there some areas with more gambling premises than others?)
- 3** Use the statements regarding gambling as an opportunity to recap on what the young people previously learned about gambling (e.g. Stand Up If you can name one negative consequence that gambling could lead to -> Can we list some together?).

Alternative options:

The first 4 example statements are particularly effective in illustrating how prevalent gambling is in a young person's environment – to emphasise this even more, you could ask participants to stay standing if a statement applied to them, and see how many participants will be standing after all 4 statements were read out.



STAND UP IF

EXAMPLE STATEMENTS

Please create your own Stand Up If statements, for example:

IF THERE IS A BETTING SHOP NEAR WHERE YOU LIVE;

IF YOU THINK THAT THERE ARE YOUNG PEOPLE IN YOUR SCHOOL WHO GAMBLE;

IF YOU HAVE SEEN A GAMBLING ADVERT (ON TV, BILLBOARDS, SOCIAL MEDIA, ...) IN THE PAST 3 DAYS;

IF YOU HAVE EVER PLAYED A VIDEO GAME THAT FEATURED LOOT BOXES;

IF YOU CAN NAME ONE HARMFUL EFFECT OF GAMBLING;

IF YOU REMEMBER WHAT THE HOUSE EDGE IS;

IF YOU CAN NAME ONE NEGATIVE EFFECT THAT GAMBLING COULD HAVE ON MENTAL HEALTH;

IF YOU CAN NAME ONE NEGATIVE EFFECT THAT GAMBLING COULD HAVE ON RELATIONSHIPS;

IF YOU KNOW WHAT LOOT BOXES ARE;

IF YOU CAN THINK OF WHAT ADVICE TO GIVE SOMEONE WHO SOMETIMES GAMBLES;

IF YOU COULD GIVE AN EXAMPLE OF WHERE YOU COULD GO FOR HELP IF YOU HAD GAMBLING-RELATED CONCERNS;

IF YOU KNOW WHAT BLOCKING SOFTWARE IS.

You can mix these with other questions as a way of challenging whether gambling is 'normal' or actually quite different, e.g.:

IF YOU LIKE SWIMMING;

IF YOU HAVE A DOG;

IF YOU ATE PIZZA LAST WEEK ETC.

HOW DOES GAMBLING WORK?

Activities to help understand the gambling industry and the house edge

DICE GAME **WHAT ARE THE ODDS?** **EXPLAINING THE LAW OF AVERAGES/ LARGE NUMBERS** **GAMBLING ADVERTS ACTIVITY** **WHAT'S IN THE BOX?**

Activities in this section are important to include in your session. They will support participants to learn key information on the topic, while also challenging misconceptions they may have expressed earlier in the session or developed in their own lives.

Remember... Gambling is a large and profitable industry in the UK, with annual revenues of more than £14 billion per year. It is in the interest of gambling businesses to make the player have more losses than wins. This is ensured by creating gambling products with odds that make players more likely to lose. So, gambling businesses always have an advantage against players, and this advantage is called 'the house edge.'

The 'Dice Game' can be a good, practical game to help participants understand more about how gambling works, and how chance and the law of averages affect the likelihood of winning. When playing this game, it is important that, while recreating a gambling experience, participants do not develop a positive association with gambling and they understand that, over time, 'the house always wins.'



Top Tip: This may be a good opportunity to discuss how gambling products with certain characteristics are more likely to cause harm, as highlighted in [Section 2.3](#) of the toolkit.



DICE GAME

This activity recreates a gambling experience, allowing participants to explore the feelings and perceptions around gambling. It also provides a practical example for understanding the meaning and implications of concepts such as the house edge and chasing losses, and to learn how probability affects one's chances of winning and losing.¹⁵²

This game is not suitable for anyone that may already have a problematic relationship with gambling.



TIME:
25-30min



RESOURCES:
Pens, a dice,
flip-chart,
a felt-tip pen



MATERIALS TO PRINT:
Dice Game
Betting Slips

METHOD

1

Distribute a betting slip to each participant.

2

Tell participants that you are going to play a dice game to see what really happens when we gamble against the house, e.g. the gambling business behind the gambling game (make sure they have an understanding of the concept of 'house edge').

3

Explain the rules of the game:

- In order to play, each person pays a 'virtual' £1 for every guess they will make in the game, so each participant has to pay £10 for the entire 10 guesses betting slip.
- 'The casino' (yourself in this game) will "pay back" £2 for each correct guess.

¹⁵² Activity from 'Stack Deck: a programme to prevent problem gambling' by R. Williams, R. Wood (Hazelden 2012).

DICE GAME

4

Participants now have to guess a number from 1 to 6 for each roll, and write their guesses in the Guess column of the betting slip. Allow them to fill out the entire guess column before the game starts.

5

Before starting to roll the dice, tell them that – as a rule of the game – every time they get a correct guess they have to shout out loud something like “Yeah!”, whilst they have to stay silent every time they have a wrong guess.

6

Roll the dice 10 times in total. After each roll, participants record what the actual result was in the Result column. Play the game once through according to the rules.

7

After 10 rolls, ask participants:

- To write in £2 in the Won column for each time they guessed correctly.
- To add up their winnings (you may want to track this on a flipchart)

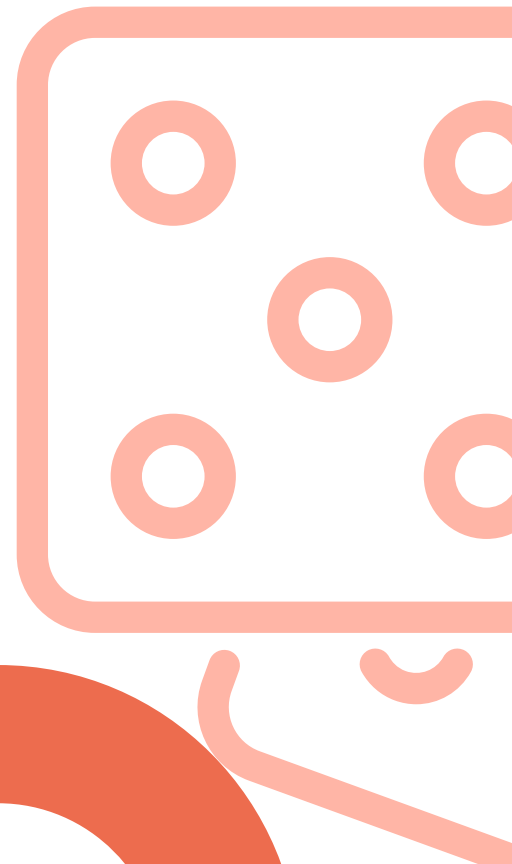
8

Ask the participants to put up their hand if they won something (most should raise their hand)

Additional notes:

This game can be made more visual and practical with the use of tokens, chips, coins or any physical object that can be won/lost.

It is vitally important that, when playing this game, participants understand that, over time, a person who gambles will always lose eventually.



DICE GAME

9

Ask participants to remember how much they paid at the beginning to participate in the game (£10 each) and to subtract that amount from the sum they thought they had won (no players should have won).

- a. In the unlikely scenario that a participant actually wins (more than 5 correct guesses), you can ask what some people do after winning money? Answer: usually they spend it immediately gambling again, because of the excitement etc. At which point, you can replay the game until they eventually lose. It is important that, while recreating a gambling experience, participants do not develop a positive association with gambling and understand that, over time, 'the house always wins.'

10

Ask the group who the real winner is. Answer, you (the activity leader, or 'casino'). It can be useful at this point to work out what 'the casino' started and finished with and explain that the profits of gambling companies are based on the losses of people that play.

11

Some more useful reflective questions:

- Did you initially think you could win? Why?
- Do you think if we played again you could win back what you lost?
 - i. This is called 'chasing losses' and can be very dangerous when gambling
- Did you use any strategies (like lucky numbers) to predict the winning numbers? Why?
 - i. The odds were always 1:6 for each number, each time, regardless of the outcome of previous rolls.
 - ii. There are no strategies that a person can use in a game to increase their chances of winning in a game that is entirely down to chance.
- What did it feel like to win?
- How did it feel when you saw other people winning?
- If people only hear about others winning, how might this affect how they view their chances?
- How did you feel afterwards?
- Why do you think that is?



DICE GAME

BETTING SLIPS

Roll	Guess	Result	Won (£2 for each correct guess)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
Total Won			£

Roll	Guess	Result	Won (£2 for each correct guess)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
Total Won			£

Roll	Guess	Result	Won (£2 for each correct guess)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
Total Won			£

Roll	Guess	Result	Won (£2 for each correct guess)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
Total Won			£

WHAT ARE THE ODDS?

This activity reveals the odds of winning the Lottery, comparing it to the likelihood of other events. It provides the opportunity to discuss the differences between the perception and the reality of how likely a National Lottery win is.¹⁵³



TIME:
20-25min



MATERIALS TO PRINT:

Event handout cards, Odds handout cards (optional), Practitioner answer sheet, Practitioner notes: Recent changes to the National Lottery.

METHOD

- 1** Provide the group with a set of 'Events Handout Cards.'
- 2** Ask the group to put the cards in order from the most likely event to the least likely event.
- 3** Go through the order they have chosen, asking them to guess what the odds are for each event.
- 4** Provide the group with the 'Odds Handout Cards' and ask them to guess which cards correspond with each event, before revealing the correct odds.

Alternative options:

If it's a big group, you could divide it into teams and use multiple sets of cards.

You could give one card to each person and then ask the group to stand up, forming a line from the person with the most likely event to the one with the least likely event. Then proceed from step 3.

¹⁵³ Activity created by the Addiction Recovery Agency (ARA), Bristol.

WHAT ARE THE ODDS?

5 Encourage discussion of the correct likelihood for each event and how perception might affect one's choices of gambling. Particularly, reflect on the implications of 1:97 chances of winning £30 with a lottery ticket (minimum cash win at the national lottery, when matching 3 main numbers):

- this is of course much more likely than winning the jackpot (1:45 million);
- 1:97 means that on an average every 97 tickets there is one winning ticket for £30 (yet it's an average, so sometimes there could be none and in other cases there could be more than one £30 winning ticket);
- given that one lottery ticket costs £2, even if I win £30 once, the reality is that every 97 tickets I will have spent £194 to get £30 back, so I will be still in a loss of £164;
- on average, for every 97 people who buy 1 lottery ticket each, there will be just 1 person winning £30, yet this winner will usually tell other people about the £30 win, whilst all those who have lost will stay quiet. This may change people's perceptions, who might not realise how common losing is.

WHAT ARE THE ODDS?

EVENT HANDOUT CARDS



**ROLLING A
DOUBLE 6
WITH 2 DICE**

**WINNING
£30 IN THE
NATIONAL
LOTTERY**

**BEING KILLED
BY LIGHTNING**

**FLIPPING 12
HEADS IN A
ROW WITH A
COIN**

**HAVING AN
ACCIDENT
ON A UK
FAIRGROUND
RIDE**

**DRAWING AN
ACE FROM A
FULL DECK OF
CARDS**

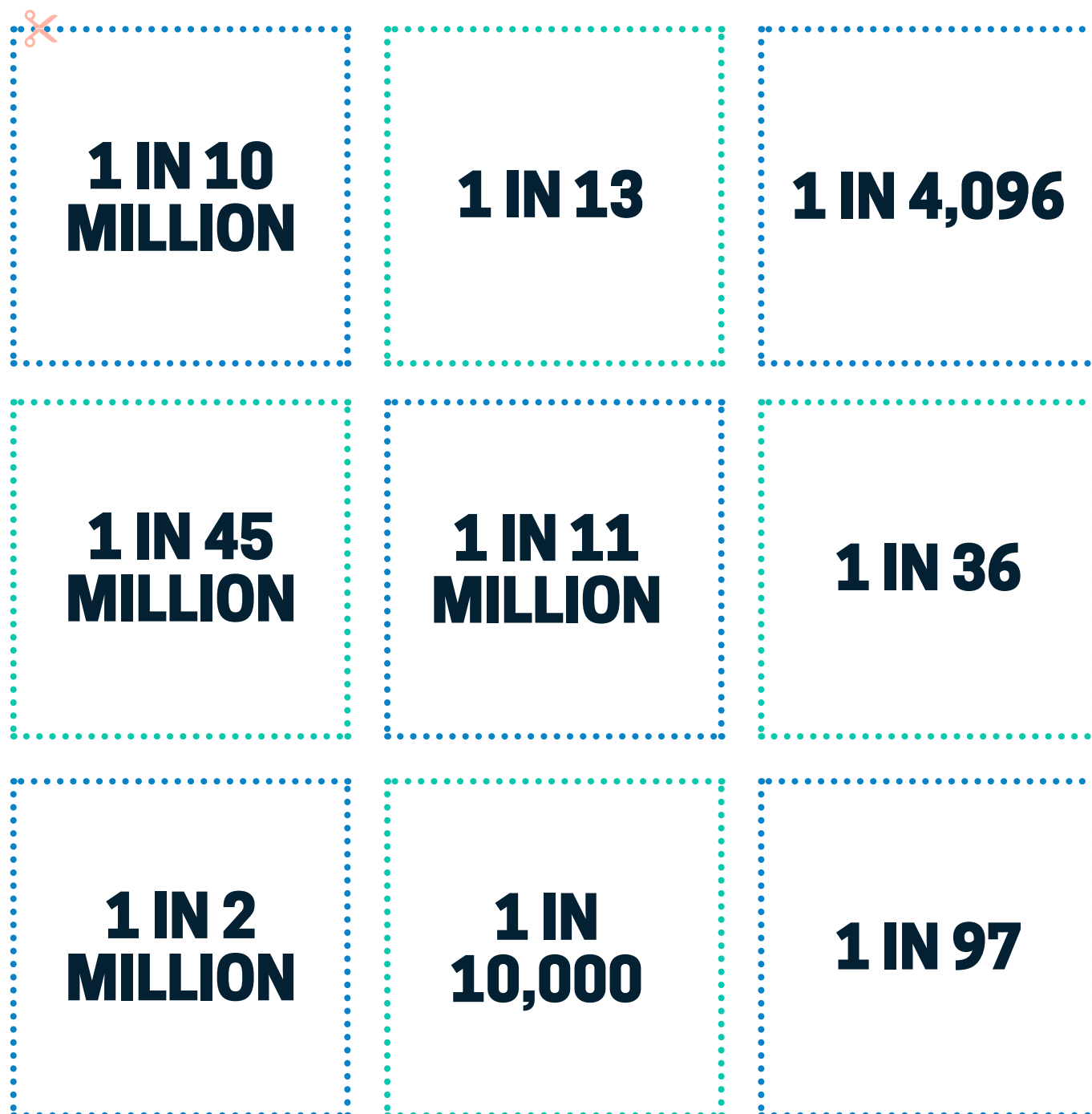
**DYING IN A
PLANE CRASH**

**GETTING ALL
6 NUMBERS IN
THE NATIONAL
LOTTERY**

**FINDING A
FOUR-LEAF
CLOVER ON
THE FIRST
TRY**

WHAT ARE THE ODDS?

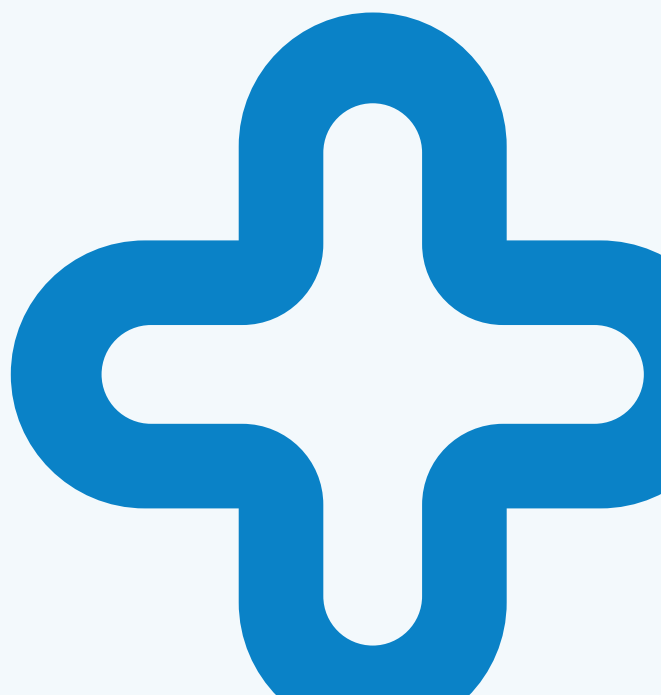
ODDS HANDOUT CARDS



WHAT ARE THE ODDS?

PRACTITIONER ANSWER SHEET

- Drawing an ace from a full deck of cards
1:13
- Rolling a double 6 with 2 dice
1:36
- Winning £30 in the National Lottery
1:97
- Flipping 12 heads in a row with a coin
1:4,096
- Finding a four-leaf clover on the first try
1:10,000
- Having an accident on a UK fairground ride
1:2 million
- Being killed by lightning
1:10 million
- Dying in a plane crash
1:11 million
- Getting all 6 numbers in the National Lottery
1:45 million



EXPLAINING THE LAW OF AVERAGES / LARGE NUMBERS

This activity supports participants to learn the meaning of odds, chance and probability through a visual and practical example.



TIME:
5-10min



RESOURCES:
A coin, flip-chart,
a felt-tip pen

METHOD

1

Take a coin and show it to the group.

2

Ask: what are the chances of getting heads? And tails?

Answer: 50%

3

Then ask: so what are the odds?

Answer: 1:2 (just a different way of writing 50%)

4

If I toss the coin 3 times only, could I get 3 heads in a row?

Answer: Yes.

5

If I toss the coin 300 times, could I get 300 heads in a row?

Answer: Almost certainly no (e.g. flipping 12 heads in a row has 1:4,096 odds, so 300 heads in a row is extremely unlikely!)

6

So, if I toss the coin 300 times, what will my results be, most likely?

Answer: 50% heads and 50% tails, so about 150 heads and 150 tails.



EXPLAINING THE LAW OF AVERAGES / LARGE NUMBERS

7

Highlight that in the short term (e.g. flipping the coin 3 times only) we could get a result that does not show the odds behind the game, but the more we play the more the results will actually show the odds of the game. In other words, the more time we flip the coin the more the overall results will be 50% heads and 50% tails, as the odds for every coin are 1:2. In math this is called the 'law of averages.'

8

Explain that this applies to all gambling games in casinos, bookmaker shops, lotteries, bingo halls etc.

Do such places have fair games? No! Their games never give the player 50% (or higher) chances of winning. Why? Because the gambling industry is a business, so to keep running it needs an income, and the income comes from people who play and lose their money.

It is in the interest of the gambling business to make the player have more losses than wins. This is ensured by creating games with odds that make players more likely to lose. So, gambling businesses always have an advantage against players, and this advantage is called 'the house edge.'

In other words, gambling games give the player only between the 25% and 49% chances of winning, which means that you have between 51% and 75% chances of losing!

As for the coin, when playing on a gambling game I could win at the beginning (e.g. in the short term), but as the odds are against me (the player), then the more I play the more the results will show those odds, so the more I play the more I am going to lose (e.g. it's impossible to win in the long term).

This means that in the short term people may experience some winnings, but in the long term they are going to lose and there's nothing they can do to change that.

So, as it is not possible to win in the long term, chasing losses is a strategy that never works.

Alternative options:

Between steps 6 and 7: to make this concept more visual, pass the coin around the group and ask each participant to toss it once or twice (or more if it's a small group, ideally you want the coin to be tossed approximately 30 times in total):

Take a note on the flip-chart of how many heads and tails participants get, and of their order;

Count the results: it should show that at times they got a few heads or a few tails in a row, but overall the totality of the results should have a quite even split of heads and tails - the results are showing the 1:2 odds of the coin game, 50% heads and 50% tails.

Additional notes:

Please remember that the house edge and the impossibility of winning in the long term are present in all games where there is a house (e.g. in casinos, bookmaker shops, lotteries, bingos etc.). Only in games of skills (e.g. at the pool table) the player could have a real chance of winning.

GAMBLING ADVERTS ACTIVITY

This activity will encourage participants to discuss the potential harms associated with the characteristics, messages and marketing strategies of gambling adverts, by examining a mock gambling advertising featuring slogans, themes and promotions from existing adverts.



TIME:
10-15min



RESOURCES:
Projector to share image with the group (optional)



MATERIALS TO PRINT:
Print out of gambling advertising example (front and back, optional)

METHOD

1

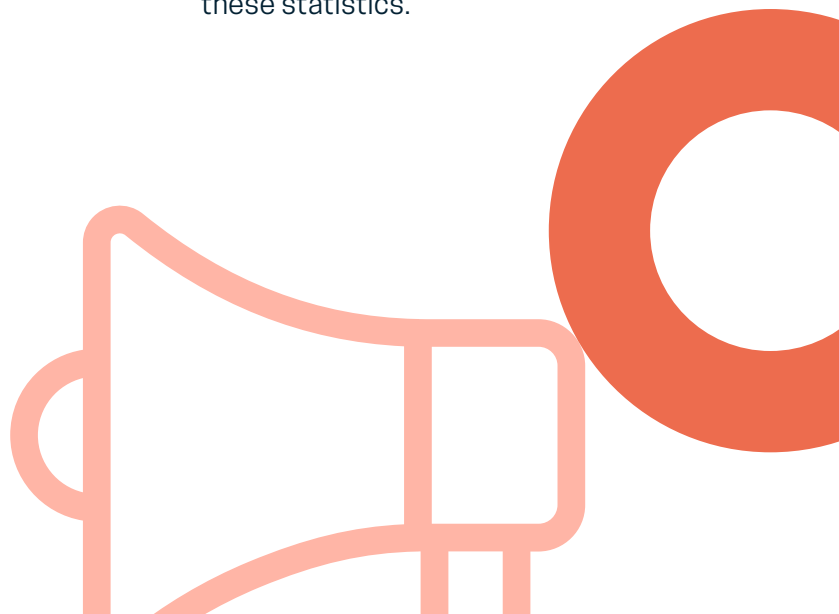
Share with the group the gambling advertising example. Explain that this is a mock advert featuring quotes, marketing strategies and other features taken from real gambling adverts.

3

The back/second page of the advert features facts and statistics around gambling advertising. You can use this as additional prompts for the discussion, or quiz the participants on some of these statistics.

2

In teams or as a whole group, ask the participants if they can identify any features of this ad that could introduce risks, or cause harm to its viewers. Facilitate a discussion.





I'm famous!

FLASHBET.uk

**more ways to bet.
more ways to WIN!**

**£50 WELCOME
BONUS**
when you deposit £10.*

Install our
app and get a
FREE bet on us.*

FLASHBET.uk

18+ BeGambleAware.org Please gamble responsibly.

*New customers using promo code M40 only. 1x per customer. Min £/€/10 bet. Min odds 1/2 (1.5). Free bet of 1x £/€/15 issued after first qualifying bet settles. Max £/€/10 Bonus. 35x wagering requirement. Max redeemable bonus: £25. Casino bonus expires after 72 hours. UK & Eire only. Additional T&Cs, including free-bet, game, location, payment method and stake contributions apply.

12% of 11-16 year olds follow gambling firms on social media.

In the 21/22 season, 18 out of 20 premier league teams either have an official betting partner or a gambling sponsor on their shirt.

Celebrity endorsements particularly attract children and young people, invoking trust and authenticity.

29% of those who received free bets / bonuses subsequently spent money on gambling without planning to.

61% of 18-24 year olds who gamble online spent money after seeing a gambling ad.

People who experience a gambling disorder notice and engage with advertising more - more than 75% recalled receiving direct marketing in the past month.

1 in 7 adverts in the UK don't feature an age restriction warning or harm reduction message.

In adverts that did, 84% of age restriction warnings and 54% of harm reduction messages had very poor visibility.

WHAT'S IN THE BOX?

This activity helps illustrate the chances of winning a special item in a loot box by cutting up pieces of paper.



TIME:
20-25min



RESOURCES:
3 sheets of A4 paper, scissors for each participant, a container

METHOD

1

Hand out 3 pieces of A4 paper to 3 volunteers, and ask them to cut each of these into 4 equal sized pieces by halving them, then halving again. Place the 12 pieces into a box or container.

2

Take one piece and mark it in a certain colour, then place it back in the box. There are now 12 pieces of paper in the container – meaning the chances of pulling the particular piece you drew on would be 1:12 or 8.3%.

These are the same odds as winning an 84+ player from a premium gold pack in FIFA 22, or similar odds to winning a legendary (gold) item in Overwatch (1:13.5 / 7.4%).

The odds don't change if you purchase the same loot box twice. You can further illustrate this by allowing each participant to have a go at trying to pull the highlighted piece of paper from the box with their eyes closed. After each draw, they have to put the paper back to represent the same odds.

3

Now, divide up the 12 pieces of paper between the participants and equip each of them with a pair of scissors. They now have to halve each piece exactly 5 times. Once completed, add the pieces to the container – there should be 384 pieces in the container now.

WHAT'S IN THE BOX?

4 Again, highlight a single piece from the container and place it back inside. The odds of drawing this piece are 1:384 or 0.2%. These are common odds for rare items from a loot box.

Examples include:

- **Mario Kart Tour** – odds of winning “High End” character from a pipe (Dry Bowser, Metal Mario, Peachette, Pauline) (1:384/0.26%)
- **League of Legends** – odds of winning Ultimate Tier skin from Hextech chest (1:384/0.26%)
- **FIFA 22** – likely odds of winning an 87+ player in a Premium gold pack (1:416/0.24%)
- **Pokemon Go** – odds of hatching a ‘shiny’ pokemon (a specific Pokémon with different coloration to what is usual for its species) (1:500/0.2%)

5 Ask if anyone believes they could draw the highlighted piece, and how many times they believe it would take them to draw it. Mathmatically, to have a chance of drawing the highlighted piece it would take 384 draws, and even then it’s not a guarantee but an average calculation.

Participants can have a shot at blindly drawing if they like, but each time they have to place the piece they drew back into the container.

6 You can now also calculate how much money they would need to spend on loot boxes so that statistically they have a chance to win – for example:

- **League of Legends** – 1 Hexchest costs 125RP; 310RP cost £2.25. Total: £349
- **Pokemon Go** – 1 Incubator costs 150 Pokecoins (or 200 for a Super Incubator); 100 PokeCoins cost £0.79. Total: £455
- **FIFA 22** – 1 Premium Gold Pack costs £1; Total: £417
- **Mario Kart Tour** – 1 pipe draw costs 5 rubies; 3 rubies cost £1.99. Total: £1,274

Alternative options:

Instead of cutting up paper, you can ask participants to draw lines horizontally and vertically, with each rectangle representing a loot box draw.

You could also use marbles, candy or other small items in a container representing odds.

Additional notes:

Odds ratios were taken from official websites of game developers where available, however these are subject to change.



HOW CAN GAMBLING BE RISKY?

Activities exploring the risks of gambling

GAMBLING BEHAVIOUR LADDER
GAMING BEHAVIOUR LADDER
EXPLORING GAMBLING MOTIVATIONS
CASE STUDIES
EMPATHY MAP
GAMING INDUSTRY TRICKS

Activities in this section will support young people in understanding and assessing risk in a variety of situations, and explicitly in relation to gambling. Participants will work on recognising unhealthy behaviours in others and develop strategies to help them.

The **‘Gambling Behaviour Ladder’** considers the nuance in risk associated with gambling, highlighting how gambling behaviour should be considered on a continuum, not simply placed into categories. When doing this activity, it may be helpful to prompt the young people to consider the stake, frequency and motivations involved in each scenario.

Remember... All gambling carries a risk of harm. People whose gambling behaviour fits certain patterns are more likely to experience harm than others. This can be explored in more depth by various activities in this section. More information on this topic can be found in [Section 2.2](#) in the toolkit.



Top tip: Make room for discussion. Be patient and give participants a chance to discuss and explore the risks of gambling. This will support them to develop problem-solving skills, and how to make healthy choices for themselves.



GAMBLING BEHAVIOUR LADDER

This scenario-based activity considers the nuance in risk associated with gambling. It provides the opportunity to discuss how different behaviours may be associated with different levels of risk and potential harm, illustrating how gambling behaviour should be considered on a continuum, not simply placed into categories.¹⁵⁴



TIME:
10-15min



MATERIALS TO PRINT:
Gambling Behaviour Ladder cards

METHOD

1

Provide the group with a set of Gambling Behaviour Ladder cards.

2

Ask the group to put the cards in order from what they consider least risky to what they consider the most risky gambling behaviour. Emphasise that there is no right or wrong answer.

3

Go through the order they have chosen, asking them to guess what the odds are for each event.

4

Encourage discussion about the motivations behind why people gamble, the frequency, the amount spent. Discuss at what point each of these behaviours would become problematic if they do not think the character already had a problem. Mention that although not all of these examples are examples of harmful gambling, they are all realistic and illustrate how normalised gambling is in our culture.

Alternative options:

If it's a big group, you could divide it into teams and use multiple sets of cards. You could also give 1 card to each person and then ask the group to stand up forming a line to visualise where they would place each example.

Possible Follow-Up Activity:

5. Place each card around the room.

6. In pairs or small groups, ask the participants to write a relevant harm reduction tip on a post-it note and stick it to the card it relates to.

7. Ask the group to share and discuss the tips they came up with and suggest any tips they may not have considered.

¹⁵⁴ Activity created by PSHE Association

GAMBLING BEHAVIOUR LADDER

CARDS



Olivia put £1 into the World Cup sweepstake at work to raise money for a local charity.

Jack bet his chocolate Easter egg on whether or not his mate will be able to score a penalty.

Lewis won a prize at the amusement arcade last week so he has gone back again, with more money this time, hoping to win big on the slot machines.

Ryan stole money out of his flatmate's purse to repay a loan he took out to play online poker.

Janice puts £2 a week on the lottery when she does the weekly shop, even though she is currently struggling to pay her bills.

Eric borrowed money from his friend to purchase several loot boxes, in the hope that he would get a rare item that he could sell for more money.

GAMING BEHAVIOUR LADDER

This scenario-based activity considers the scale of risky gaming behaviour when purchasing in-game items in video/mobile games. It provides the opportunity to discuss the differences in behaviours among gamers and illustrates how spending money on in-game items can be harmful but should be considered on a continuum, not simply placed into categories.



TIME:
10-15min



MATERIALS TO PRINT:
Gaming Behaviour Ladder cards

METHOD

- 1** Provide the group with a set of Gaming Behaviour Ladder cards.
- 2** Ask the group to put the character cards in order from what they consider the least risky behaviour to the most. Emphasise that there is no right or wrong answer.
- 3** Go through the order they have chosen, starting from the least risky, asking participants to justify their answers. Discuss what factors they considered and why they think some behaviours are riskier than others.
- 4** Encourage discussion about the reasons young people spend money in games and with what money. Discuss at what point each of these behaviours would become harmful if it is not already.

Alternative options:

If it's a big group, you could divide it into teams and use multiple sets of cards. You could also give 1 card to each person and then ask the group to stand up forming a line to visualise where they would place each example.

Possible Follow-Up Activity:

5. Place each card around the room.
6. In pairs or small groups, ask the participants to write a relevant harm reduction tip on a post-it note and stick it to the card it relates to.
7. Ask the group to share and discuss the tips they came up with and suggest

GAMING BEHAVIOUR LADDER

CARDS



Beth saved up her pocket money to pay for a new downloadable map in her favourite strategy game.

Alex saw a limited edition item that was only available to purchase for 1 hour. They'd already spent their weekly limit but decided to buy it anyway as it wouldn't be available again.

Danielle stayed up the night before an exam playing her favourite mobile game, eventually she ran out of lives and made an in-app purchase on her account so she could keep playing.

Eric borrowed money from his friend to purchase several loot boxes, in the hope that he would get a rare item that he could sell for more money.

Theo spent the money his grandparents gave him on loot boxes, hoping to get a special item in his favourite game. He didn't get the item he wanted so decided to spend some of his savings thinking he was bound to get the special item eventually.

EXPLORING GAMBLING MOTIVATIONS

1 in 10 young people gamble regularly. This activity examines the motivations and reasons behind why young people take part in gambling. It provides opportunities to discuss the associated risks, underlying root causes and alternatives.



TIME:
20-30min



MATERIALS TO PRINT:

Post-it notes,
pens

METHOD

1

Split the group into teams of 3 or 4, and provide each team with a stack of post-it notes and pens. Now, each team will have 5 minutes to write down as many reasons or motivations why a young person might choose to gamble.

2

After 5 minutes, ask the teams to count the number of post-its. Ask a volunteer from the team with the most post-it notes to read out each note, and work together to group them into relating themes (e.g. on a flip chart or whiteboard).

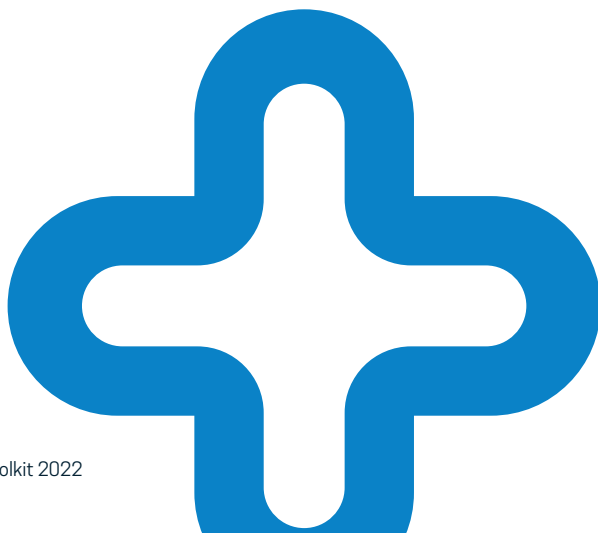
3

Ask the remaining teams to share any that haven't been mentioned yet, and add them to the emerging themes.

4

Now you will have an extensive overview of the different reasons why young people might choose to gamble. Some follow-up questions you could ask:

- Are any of these motivations more risky than others?
- Are there any root causes underpinning some of these motivations? (E.g. gambling stigma, industry tactics and ads, poverty)
- Depending on their motivations - What could this person do instead? How might they be supported or limited by our society's laws or cultural norms?



CASE STUDIES

This activity introduces real-life case studies of individuals and their relationship to gambling. It encourages participants to consider how risk changes over time, and what aspects of an individual's life may play a role in their gambling behaviour.¹⁵⁵



TIME:
40-45min



MATERIALS TO PRINT:

Short case studies (Handout 1),
Full-length case studies (Handout 2)

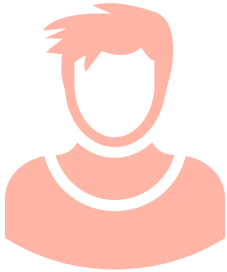
METHOD

- 1** Split the group into 3 teams, and provide each group with a different short case study (Handout 1).
- 2** In their groups, ask participants to read their case study and discuss the 3 questions on the handout.
- 3** After 10 minutes, ask the teams to feed back to the whole group. Facilitate discussion around the case studies and how they compare with one another. What similarities are there between Paul, Julie and Jason? How are they different? Is there one you would identify as experiencing more harm than another?
- 4** Now, provide each group with the full-length case study (Handout 2), and ask them to look at the 3 questions again. Would they change any of their responses?
- 5** After 10 minutes, ask each team to feed back to the wider group again. Ask participants to highlight if they found anything particularly interesting or surprising.

¹⁵⁵ Activity created by the Addiction Recovery Agency (ARA), Bristol.

CASE STUDIES

HANDOUT 1¹⁵⁶



Case Study 1 – Paul

Paul is 22 years old and from the Glasgow area. He is unemployed at present. He started gambling when he was 14. He was introduced to it by his grandmother, who would allow him to pick horses with her on a Saturday. He would get to keep any winnings.

Paul lived with his mother and stepfather. He is an only child. Paul always looked older than he really was, so when he turned 16 he was able to gain access to the local Bookmakers, which was only a 5-minute walk from where he lived. Paul would go in after school and at the weekend. He would use any money that he had to gamble.

1

How would you rate the level of risk associated with the person’s gambling behaviour on a scale of 1 to 10?



1 = very little risk, likely resulting in no harm

10 = very high risk, likely resulting in significant harm to the individual’s health, wellbeing and future life

2

What factors did you consider when rating the risk? What aspects did you find most/least concerning?

.....

.....

.....

.....

3

Are there any other aspects of the person’s life that might influence their gambling behaviour?

.....

.....

.....

.....

¹⁵⁶ These case studies come from RCA Trust and GamCare. For more examples please consult the GamCare website at: <http://www.gamcare.org.uk/support-and-counselling/people-weve-helped>

CASE STUDIES

HANDOUT 1



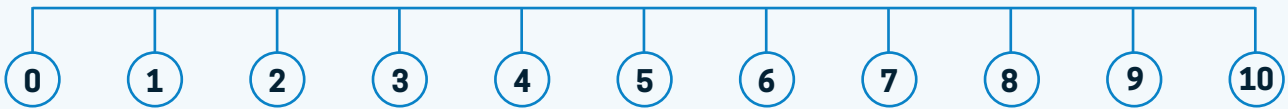
Case Study 2 – Julie

Julie is 20 years old, employed and lives at home with her family. She has 2 younger siblings. She left school to attend college where she obtained an HND in Travel and Tourism. She started gambling when she was 18 years of age on the lottery.

She stated that up until this time she had no interest in gambling. She had a limited social life due to work commitments. She would go to the bingo with her mother twice a month where she would spend around £20 per evening; she would occasionally play the fruit machines and did win some money from them.

1

How would you rate the level of risk associated with the person’s gambling behaviour on a scale of 1 to 10?



1 = very little risk, likely resulting in no harm

10 = very high risk, likely resulting in significant harm to the individual’s health, wellbeing and future life

2

What factors did you consider when rating the risk? What aspects did you find most/least concerning?

.....

.....

.....

.....

3

Are there any other aspects of the person’s life that might influence their gambling behaviour?

.....

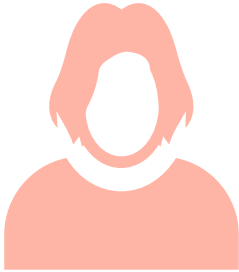
.....

.....

.....

CASE STUDIES

HANDOUT 1



Case Study 3 – Jason

At the age of seven, Jason’s parents went through a nasty divorce and soon after, his mother married a violent, domineering man. Jason received regular beatings and was routinely punished.

His only respite was occasional visits to his paternal grandmother where they all enjoyed watching horseracing. One Saturday, Jason’s grandfather put a bet on the Grand National for him; the horse won and the memory of winning was one of the fondest of his childhood.

Jason spent years of his childhood with his violent, jealous stepfather and became increasingly anxious for his mother’s attention.

1

How would you rate the level of risk associated with the person’s gambling behaviour on a scale of 1 to 10?



1 = very little risk, likely resulting in no harm

10 = very high risk, likely resulting in significant harm to the individual’s health, wellbeing and future life

2

What factors did you consider when rating the risk? What aspects did you find most/least concerning?

.....

.....

.....

.....

3

Are there any other aspects of the person’s life that might influence their gambling behaviour?

.....

.....

.....

.....

CASE STUDIES

HANDOUT 2¹⁵⁷

Case Study 1 – Paul

Paul is 22 years old and from the Glasgow area. He is unemployed at present. He started gambling when he was 14. He was introduced to it by his grandmother, who would allow him to pick horses with her on a Saturday. He would get to keep any winnings.

Paul lived with his mother and stepfather. He is an only child. Paul always looked older than he really was, so when he turned 16 he was able to gain access to the local Bookmakers, who were only 5 minutes' walk from where he lived. Paul would go in after school and at the weekend. He would use any money that he had to gamble.

The consequences of his gambling at this time were mood swings, feeling isolated, truancy from school, and being disruptive when he did attend. Different strategies were implemented to support Paul and his family, however, gambling was never considered.

Paul's gambling got worse as he moved into young adulthood. He would regularly spend all his benefit money in the bookies on fixed odds betting terminals. He would borrow money from friends and family. He regularly pawned his games console and television. Paul won a lot of money -, around £600 - but gambled it all away as he was chasing bigger wins.

Paul took money from his grandmother. This was only £40 and if he had won, he was going to put the money back. He lost it. His family found out and he was asked to leave and not come back. He became homeless. Paul is currently getting help for his gambling issues. He has not gambled for over 5 months. However, he remains estranged from his family.

1

How would you rate the level of risk associated with the person's gambling behaviour on a scale of 1 to 10?



1 = very little risk, likely resulting in no harm

10 = very high risk, likely resulting in significant harm to the individual's health, wellbeing and future life

2

What factors did you consider when rating the risk? What aspects did you find most/least concerning?

.....
.....
.....

3

Are there any other aspects of the person's life that might influence their gambling behaviour?

.....
.....
.....

157 These case studies come from RCA Trust and GamCare.

For more examples please consult the GamCare website at: <http://www.gamcare.org.uk/support-and-counselling/people-weve-helped>

CASE STUDIES

HANDOUT 2

Case Study 2 – Julie

Julie is 20 years old, employed and lives at home with her family. She has 2 younger siblings. She left school to attend college where she obtained an HND in Travel and Tourism. She started gambling when she was 18 years of age on the lottery. She stated that up until this time she had no interest in gambling.

She had a limited social life due to work commitments. She would go to the bingo with her mother twice a month where she would spend around £20 per evening; she would occasionally play the fruit machines and did win some money from them.

When she did win, she felt great and the buzz was brilliant. She never thought that she would develop a problem with gambling.

Julie felt comfortable in the bingo hall, she met people who would take an interest in her life and made friends there. If her mother was not going, people who would take an interest in her life and made friends there. If her mother was not going,

Julie started to go alone. She would go twice a week. She continued to win a little, but lost more. However, this was all very manageable.

In late 2013, Julie lost all her monthly wages gambling on online slots. She had done this before and had promised to her parents that she would not do this again. In her distress, she had accessed 2 pay day lenders for loans. She gambled some and spent the rest on presents for Christmas. After missing 2 payments to the loan company she told her parents who had to bail her out for £2,000. She continued to gamble throughout this time. While having good support from her family they do not trust her. She has missed days from work due to anxiety. She feels that she does not have a gambling problem. This all happened in 18 months. Julie reckons she has lost around £10,000.

1

How would you rate the level of risk associated with the person’s gambling behaviour on a scale of 1 to 10?



1 = very little risk, likely resulting in no harm

10 = very high risk, likely resulting in significant harm to the individual’s health, wellbeing and future life

2

What factors did you consider when rating the risk? What aspects did you find most/least concerning?

.....

.....

.....

3

Are there any other aspects of the person’s life that might influence their gambling behaviour?

.....

.....

.....

CASE STUDIES

HANDOUT 2

Case Study 3 – Jason

At the age of seven, Jason’s parents went through a nasty divorce and soon after his mother married a violent, domineering man. Jason received regular beatings and was routinely punished. His only respite was occasional visits to his paternal grandmother where they all enjoyed watching horseracing. One Saturday, Jason’s grandfather put a bet on the Grand National for him; the horse won and the memory of winning was one of the fondest of his childhood.

Jason spent years of his childhood with his violent, jealous stepfather and became increasingly anxious for his mother’s attention

It was his gambling that activated a response from her. Jason visited the betting shop several times a day in moments snatched from work. He would back a horse, turn to the FOBT (Fixed Odds Betting Terminal) and ‘before he knew it’ would have ‘fed’ £250 into it. Chasing his losses, Jason would dash to the cashpoint for more funds, resulting in further financial loss.

Jason went to a treatment provider for counselling at the request of his wife who felt their marriage was in jeopardy. During his first session, Jason described the frenzied nature of his gambling.

Determined to change, after several counselling sessions Jason decided to try not to gamble. By the end of the counselling programme, Jason had learned to control his gambling. Most importantly, he described an increasing ability to manage difficult feelings and to tolerate and reflect upon challenging situations without recourse to gambling as a means of avoiding them.

1

How would you rate the level of risk associated with the person’s gambling behaviour on a scale of 1 to 10?



1 = very little risk, likely resulting in no harm

10 = very high risk, likely resulting in significant harm to the individual’s health, wellbeing and future life

2

What factors did you consider when rating the risk? What aspects did you find most/least concerning?

.....

.....

.....

3

Are there any other aspects of the person’s life that might influence their gambling behaviour?

.....

.....

.....

EMPATHY MAP

This scenario-based activity encourages participants to imagine and empathise with someone experiencing gambling harm, providing the tools to understand motivations, explore harms and challenge gambling stigma.¹⁵⁸



TIME:
30-45min



RESOURCES:
Flip-chart,
felt-tip pens



MATERIALS TO PRINT:
Empathy Map,
Scenario Cards

METHOD

- 1** Divide the group into small teams of 2 or 3 people and hand each team an Empathy Map.
- 2** Provide each group with a Scenario Card of a young person experiencing gambling harm. Ask each group to spend some time reflecting on the various aspects highlighted on the Empathy Map:
 - What is this person experiencing?
 - What do they hear?
 - What do they say?
 - What motivates their behaviour?
 - What do they need to do?
- 3** Ask each group to feedback and facilitate a discussion.
 - What are the similarities amongst those different scenarios?
 - How does this inform their understanding of what influences a young person's gambling behaviour?

- 4** Consider asking the group to imagine what might happen next in those scenarios, leading to a range of possible conclusions, some positive, others less so, for each. Questions for discussion might include: How might the principal character(s) feel at each point? What might help them manage the situation more competently? Etc.

Alternative options:

In some cases it may be beneficial to get the young people to generate their own scenarios. You could also lead a discussion on a case study/scenario without using the empathy map.

Top tip:

You can create your own empathy map on a flip chart, as illustrated below, drawing a face in the middle and then divide the area around it in 6 parts. Add the respective headings (Hearing, Thinking, Seeing, Saying, Doing, Feeling). Alternatively, you can print the image on the next page.

¹⁵⁸ Activity from 'Game Storming' by D. Gray, S. Brown, J. Macanuso (O'Reilly Media Inc. 2005).

1. WHAT is this person experiencing?

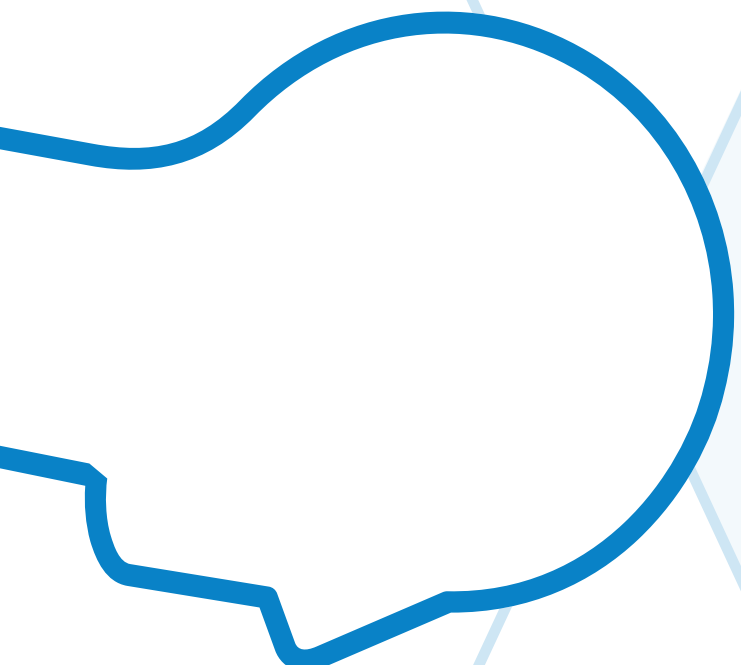
What is the situation they are in?
What behaviour have we observed?
What can we imagine them doing?
How might they be feeling?

5. What do they need to DO?

What do they need to do differently?
What decision(s) do they need to make?
What can they ask others to do?
What can other people do to support them?

2 What might they HEAR?

What are they hearing others say?
What are they hearing from friends or family?
What do they think others may be saying?



4. What MOTIVATES their behaviour?

What are their fears: frustrations and anxieties?
What are their wants, needs, hopes and dreams?
What other thoughts and feelings might motivate their behaviour?

3. What might they SAY?

What have we heard them say?
What can we imagine them saying?

EMPATHY MAP

SCENARIO CARDS



Alex, 15 years old, used their parents' card details to gamble online every time they felt bored or down. Now Alex is gambling 3-4 times a week, via laptop and smartphone.

Geeta is 15 years old and every week she spends all her pocket money and her lunch money on gambling at the arcades. She lies about it when a relative asks her where all her money has gone.

Julie, who is 17 and going to college, has a weekend job. She uses part of her wage to buy scratch cards every day in the hope of winning the jackpot that will change her life.

Achmed, who is 14 years old, constantly challenges his friends at the local youth club to Winner Takes All at the pool table.

Some friends are playing cards for money. Jay, who is 16 years old, would like to join in but he is broke. He decides to borrow £5 from one of the players hoping to win more.

Phil is 18 and has accumulated debt from playing poker online. He has no-one to turn to, so he takes money from his flatmate to pay off a loan shark.

GAMING INDUSTRY TRICKS

This activity uses a mock gaming menu to start a discussion about the designs used in video games that encourage players to spend more time and money.



TIME:
10-15min



RESOURCES:
Projector to share image with the group (optional)



MATERIALS TO PRINT:
Print out of mock gaming menu (optional)

METHOD

1

Share the mock gaming menu with the group using a print-out or projector.

Explain that this is a mock game featuring strategies, tricks and inducements to encourage us to spend more time and money playing, that can often be found in real video games.

2

In teams or as a whole group, ask the participants if they can identify any features in this game that encourage spending more time and money. Participants can also share if they have experienced any of these features in games they play, and how they feel about them. Here are some additional questions you could ask:

- How do you feel about loot boxes in your games?
- Do any of these paid-for features make it easier to win? How do you feel about this?
- Would you find it easy to work out how much you spent on a certain item, and to stay in control of your spending?

3

Ask the group to share any thoughts or advice on how a player can stay in control of how much time and money they spend gaming. This could include setting a weekly or monthly budget, using gift cards for purchases rather than credit/debit cards, and sticking to time limits to ensure a healthy balance.





ENERGY REPLENISHES IN: 02:12:09

FULL!
CONSIDER UPGRADING

NEXT REWARD IN 0h 34 min

840

LEADERBOARD

QUESTS

ARMOUR

BACKPACK

REWARDS

SHOP

Ⓢ 1,299,900

TODAY'S SECRET SKIN

Ⓢ 1,200

Ⓢ 2,500

Ⓢ 4,000

Ⓢ 3,900

LIMITED TIME XMAS SPECIAL 24/12/17

Ⓢ 200

ENERGY DRAINS 50% SLOWER FOR 12H

Ⓢ 600

ENERGY REPLENISHES IMMEDIATELY

Ⓢ 350

ATTACKS BECOME 20% MORE EFFECTIVE FOR 3H

Ⓢ 800

ATTACKS BECOME 50% MORE EFFECTIVE FOR 24H

Ⓢ 1,200

SURPRISE POTION CRATE (1 POTION)

Ⓢ 1,500

DOUBLE BACKPACK SIZE

Ⓢ 500

POCKET REVOLVER

Ⓢ 800

FLAME THROWER

Ⓢ 1,100

ATOMIC RIFLE

Ⓢ 2,500

CHAINSAW GLOVE

Ⓢ 1,000

£7.99

33% BONUS!

Ⓢ 5,000

£29.99

50% BONUS!

Ⓢ 15,000

£79.99

Ⓢ 2,500 + POTION CRATE

£19.99

LIMITED TIME DEAL!
02h 17min left

WHAT IS GAMBLING HARM?

Activities to help understand the harms associated with gambling

GAMBLING HARMS BRAINSTORM CONSEQUENCES OF GAMBLING RIPPLE EFFECT OUR HOME

Activities in this section will raise awareness that gambling can be harmful, and support young people and families to understand how gambling harms can impact individuals and communities.

Remember... Gambling harms are the adverse impacts from gambling on the health and wellbeing of individuals, families, communities and society. The **'Ripple Effect'** is a useful activity to support young people's understanding that gambling is a public health issue that can impact communities and society, and not just those directly involved. More information on gambling harm can be found in [Chapter 2](#) of the toolkit.

Across the UK, there is a low level of awareness that gambling can be harmful, and gambling disorder is not well understood to be a health issue. This may contribute to the stigma associated with gambling harms, which in turn can cause people experiencing harm to feel embarrassment, shame and to be reluctant to talk about their experiences or seek help, and in the most serious cases this can result in suicide. It is important to have these conversations to raise awareness and reduce stigma.



Top Tip: Gambling disorder is often referred to as the “hidden addiction.” To stimulate discussion, try asking why this is. There are no right or wrong answers here, but participants may suggest that gambling is easier to keep hidden, or that there are no changes to someone's physical appearance than can be attributed to gambling like there would be with other with other harmful behaviours.

GAMBLING HARMS BRAINSTORM

This activity helps to introduce the concept of gambling harms, providing an opportunity for participants to explore and discuss what harms gambling could lead to.



TIME:
5-15min



RESOURCES:
Large sheets of paper, felt-tip pens

METHOD

1

Explain that not all gambling is harmful, however it is possible to experience harm from gambling and to develop a gambling disorder.

2

Split the group into smaller teams of 2-3 people. Provide each team with a large piece of paper.

3

Ask each team to draw an outline of a person. Ask the teams to write inside the body examples of how gambling could negatively impact⁵² an individual's life, both in the short and long term. Ask them to consider:

- emotions and relationships;
- physical and mental health;
- achievements at school and work;
- police records and travelling opportunities;
- financial situation.

4

Once each team has considered how gambling could impact a person's life, ask them to think about how their gambling could impact on people around the person that gambles, as well as on their wider environment. They can add these thoughts to the outside of the person they drew.

5

Ask each team to share what they wrote down, and facilitate a discussion.

Alternative notes:

It may be useful to combine this activity with the [Consequences of Gambling](#) game.

⁵² You might find it helpful to refer to [Section 2.1](#) on 'What are gambling harms?'

CONSEQUENCES OF GAMBLING

This scenario-based activity challenges participants to explore the potential negative consequences that gambling could lead to, supporting them in gaining a better awareness of how gambling harms affect people's health and well-being.



TIME:
15-20min



RESOURCES:
paper or flipchart,
pens



MATERIALS TO PRINT:
Consequences of
Gambling: Scenario cards

METHOD

1

In teams or as a larger group, discuss how gambling could negatively impact people's lives and note these down.¹⁵⁹ You could use the [Gambling Harms Brainstorm](#) activity to do this.

2

Now provide each team with a scenario card. Ask the teams to consider what gambling harms the individual from the scenario might be experiencing, and add any thoughts to the existing notes.

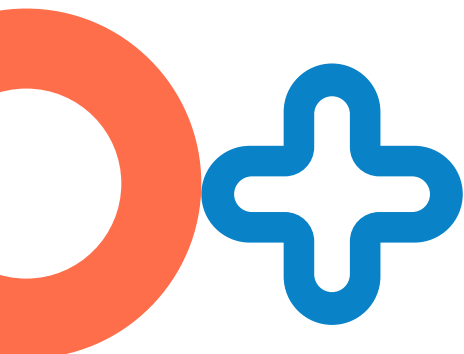
3

Now, ask each group to consider the following questions:

- How might the individual's story continue? What might happen to them? Consider both positive and negative endings.
- What might help the person to manage the situation better?

4

Ask each team to share their scenario and their notes with the rest of the group. Facilitate a discussion around each scenario, and ensure to highlight what support for gambling harms looks like and where this can be accessed.



¹⁵⁹ Practitioners might find it helpful to refer to [Section 2.1](#) on 'What are gambling harms?', or read this document:

<https://assets.ctfassets.net/j16ev64qyf6l/5tppsNwwUmqWzDEmvd2jxG/666e97cbb55a13b47c17854c2426d7af/Measuring-gambling-related-harms-framework.pdf>

CONSEQUENCES OF GAMBLING

SCENARIO CARDS

Alex, 15 years old, used their parents' card details to gamble online every time they felt bored. Now Alex is gambling 3-4 times a week, via laptop and smartphone.

Geeta is 15 years old and every week she spends her pocket money and her lunch money on gambling. She lies about it when a relative asks her where all her money has gone.

Julie, who is 17 and going to college, has a weekend job. She uses part of her wage to buy scratch cards every day.

Achmed, who is 14 years old, constantly challenges his friends at the local youth club to Winner Takes All at the pool table.

Some friends are playing cards for money. Jay, who is 16 years old, would like to join in but he is broke. He decides to borrow £5 from one of the players hoping to win more.

RIPPLE EFFECT

This activity explores gambling-related harms by opening up conversations around the negative consequences of gambling experienced by those who gamble, as well as affected others, the wider community and society at large.



TIME:
15-20min



RESOURCES:
Flip-chart,
post-it notes, pens



MATERIALS TO PRINT:
Ripple Effect: Practitioner
answer sheet

METHOD

- 1 Draw on the flip-chart three concentric areas, resembling a ripple-effect diagram.
- 2 Write on the inner area the title Individual, on the second Family, friends, school and work, on the third Community and society.
- 3 Divide participants in three groups, giving each a block of post-it notes (preferably a different colour for each group).
- 4 Assign to each group one of the three areas of the ripple effect diagram, and ask them to brainstorm the consequences that gambling could have for that area.
- 5 Participants can write one consequence per post-it and then stick them all on the flip-chart.
- 6 Once the brainstorm is complete, ask each group to explain to the others which consequences they have identified.
- 7 Support the conversation by discussing the various gambling-related harms and the links between the three areas. For example, you might want to highlight that on average, 6 people are affected by one person's harmful gambling. What might this mean for the wider community, in the short and long term?
- 8 Conclude by bringing participants' attention to any gambling-related harm that you think is missing, using the Practitioner Answer Sheet.

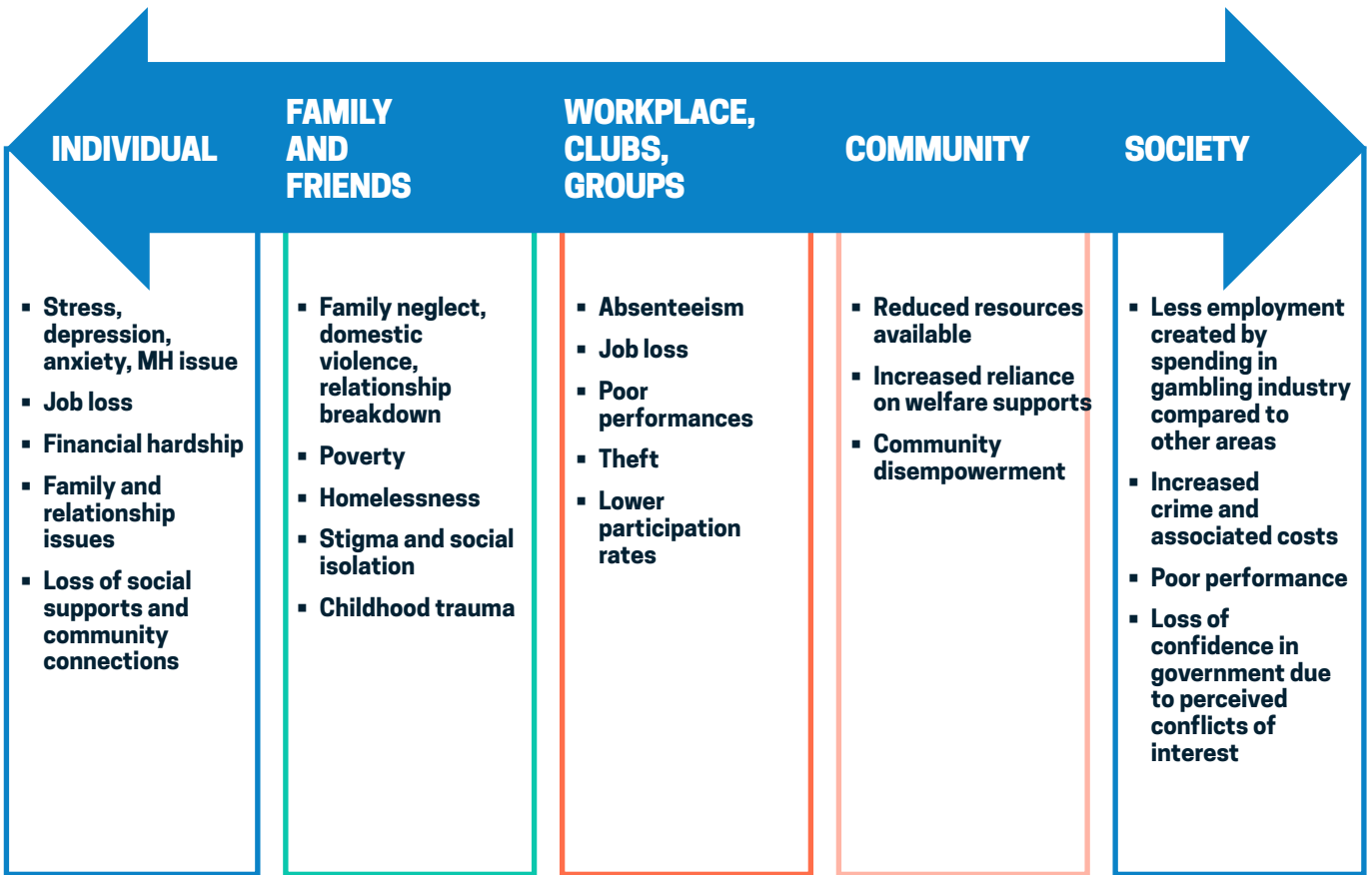
Alternative options:

If it's a small group, you could do this activity without splitting participants in teams.

A different brainstorm could focus on consequences affecting Health, Relationships and Resources, as described in the Practitioner Answer Sheet.

RIPPLE EFFECT

PRACTITIONER ANSWER SHEET¹⁶⁰



HEALTH

- Unexplained joint /muscle pains
- Heart palpitations
- Breathing difficulties
- Sleep disturbances / insomnia
- Increased blood pressure
- Headaches
- Anxiety / depression
- Narcissistic presentations
- Self harm and suicidality
- Confusion
- Substance misuse
- Feelings of stigma/shame

RELATIONSHIP

- Relationship difficulties and breakdown
- Loss of trust
- Domestic violence / abuse
- Loneliness
- Social isolation
- Neglect / abandonment
- Anti-social behaviour

SOCIAL AND FINANCIAL RESOURCES

- Poor concentration
- Money/debts
- Housing issues
- Work / school problems
- Reduced productivity
- Use of food banks

160 Charts from the ['Tackling gambling related harm A whole council approach'](#) by Public Health England and Local Government Association, November 2018.

OUR HOME

This activity is aimed at working with families as a way to explore how gambling may be impacting on their lives. It provides an opportunity to identify how gambling may play a role in the everyday experiences and the potential harm experienced by family members, using the visual of a home. It works best as part of a holistic, ongoing family programme.



TIME:
30-40min



RESOURCES:
Whiteboard/Flip chart OR cardboard box
3 colours of post-it notes, pens

METHOD

1

Draw out a house on a whiteboard or flip chart, or use a cardboard box to visually represent the home.

2

Provide family members with post-it notes of one particular colour, which will be positioned outside the house (on the outside walls if using a box). For this section, ask participants to think about and note down:

- What are examples of gambling?
- What do you associate with gambling?
- What do other people think about gambling?
How may this impact us?

3

Using a second colour of post-it notes, ask family members to now consider:

- Where in the home does gambling take place?
- Where do we come across gambling in everyday life?
- Where and in what ways do we hear, talk or think about gambling?
- Where are other family members during those times?
What do they do?

Ask participants to add these post-it notes to the inside of the house. They can allocate different corners to different rooms, and position the post-it notes in relation to the home environment.

4

Now, using a third colour of post-it notes, ask all family members to think about the impact that gambling may have on them individually and on other family members. Ask them to note down:

- How might gambling impact me?
- How might it impact my loved ones now? How could it impact them in the future?
- How might it impact our finances, our family life, our relationship with each other?
- Are there any consequences to the gambling continuing now or in the future?

Add those post-it notes to the roof of the house. Facilitate a reflective conversation on what has been learned, what changes could be made and what to consider for the future.

Alternative options:

This activity can be used on an ongoing basis to reflect on how the home environment may be impacted or change long-term. You can use this activity to address a variety of other negative and potentially harmful behaviours aside from gambling, supporting the family through a holistic and person-centred approach.

HOW TO REDUCE THE RISK?

Activities exploring harm reduction strategies

MANAGING RISK
WHAT WOULD YOU DO IF...?
LAST ONE STANDING
HARM REDUCTION POSTER
GAMBLING TRIANGLE
DECISIONAL BALANCE
GAMBLING TREE

The activities in this section allow young people to discuss how the new information they have gained can help them in making healthier choices and staying safer when gambling.

Remember... All gambling carries a risk of harm. However, some behaviour patterns are lower risk than others. Some useful tips to share with young people and families, to support them to reduce their risk of experiencing gambling harm can be found in [Section 3.1.1](#) of the toolkit.

The **'Gambling Tree'** activity gives young people the opportunity to explore and discuss the causes, effects and consequences of gambling. It also provides the opportunity to discuss what could be done to limit the risk associated with gambling, and to reduce its negative consequences.



Top Tip: Make sure to follow these activities with sharing where to find support available. Harm reduction advice can be beneficial for some, but it is important that everyone is aware of how and where to find support if required. You can find a list of gambling support services and additional information in the [Foreword](#) of the toolkit.

MANAGING RISK

This scenario-based activity encourages participants to think of ways to manage the risk of harm when gambling.



TIME:
20-30min



RESOURCES:
Whiteboard/
Flip chart



MATERIALS TO PRINT:
Scenario cards

METHOD

1

All gambling carries a risk of harm, but some gambling products and behaviours can lead to higher risk of experiencing harm. Using a whiteboard or flip-chart, brainstorm with the group what they think are ways to reduce the risk of harm when gambling.

2

Let each participant draw a scenario card.

3

Allow each participant to read out the scenario, then ask them to share how the individual could reduce the risk of harm in the situation they are in.

4

Facilitate a discussion with the rest of the group, asking others to share their thoughts and any other considerations that participants may have.

5

Add notes to your harm reduction brainstorm if you have identified any new strategies. Then proceed to the next participant.

Consider highlighting what treatment and support for experiencing gambling harm can look like, how self-exclusion schemes and blocking software can be used and how to limit exposure to advertising online.

Alternative notes:

This is an opportunity to highlight addictive characteristics of gambling products and how to identify gambling harm ([Section 2.3](#)).

Harm reduction advice can be found in the toolkit [Section 3.1.1](#).

MANAGING RISK

SCENARIO HANDOUTS



John is turning 18 next week. He's excited to be able to do some betting when his favourite football team is playing soon, and is trying to decide where and how to bet.

Billie recently discovered cryptocurrency and really wants to get in on it. From the TikTok's they are watching, it sounds like an easy way to make tons of money.

Mhairie's favourite game is FIFA. She is planning on buying lots of player packs until she's got the best team possible.

Izzie knows she has been spending too much money on gambling and would like to stop. Every once in a while though she gets an email promotion in her inbox, drawing her back into the habit.

Cairn follows various tech YouTubers. His favourite YouTuber with over 1M followers just announced a prize draw, £10 to win a Playstation.

Fatima and her friends often go to the arcades after school to hang out. She is not too fussed about gambling but her friends are well into it. Today, her best friend Lisa asked her if she could borrow £50.

Steven is hooked on online poker and plays for hours and hours every night. Yesterday he accidentally spent way too much and hasn't got rent money now, but he's a good player so he's pretty sure he will make it all back if he can borrow some money tonight.

Alex spends a lot of time at home because of his disabilities, and loves playing computer games as a way of socialising. He regularly sees online casino pages being advertised to him which look great fun, and is thinking of checking them out.

WHAT WOULD YOU DO IF...?

This scenario-based activity encourages participants to assess the risk of various gambling behaviours, sharing strategies and advice on how to talk about gambling problems with a friend.



TIME:
10-15min



RESOURCES:
Picture of a target,
blue-tack



MATERIALS TO PRINT:
What Would You Do If:
Scenario handouts

METHOD

- 1** From the 'Scenario Handouts', select a number of scenarios (e.g. one per participant). Cut the scenarios individually, fold each piece of paper and place them in a basket.
- 2** Draw out a bull's eye target representing the level of risk or concern, with the centre representing the highest level of concern and the outer circle representing the lowest.
- 3** Explain to the group that each scenario describes a situation which a friend might tell them about, and their task will be to share and discuss how concerned they would be about their imagined friend.
- 4** Ask each participant to pick a statement from the basket.
- 5** One at a time, ask a participant to read out loud the scenario they have on their paper, and to place it on the target according to how concerned they would be for a friend in those circumstances.

WHAT WOULD YOU DO IF...?

6 Ask the rest of the group to share their views: you may want to support them in considering the risks involved in that scenario and the possible consequences. Based on the outcome of the discussion, they may move the statement to a different circle of the target.

7 If the discussion highlights that the scenario represents a situation with some level of concern or risk, ask them to share their thoughts on the following three points:

- why there might be a concern, what kind of risk could the scenario involve;
- what they could say to their friend;
- who they could share their concern with (e.g. highlight that they should share any concern with a parent, teacher or other reliable adult).

8 Move on to the next person, with a new statement.

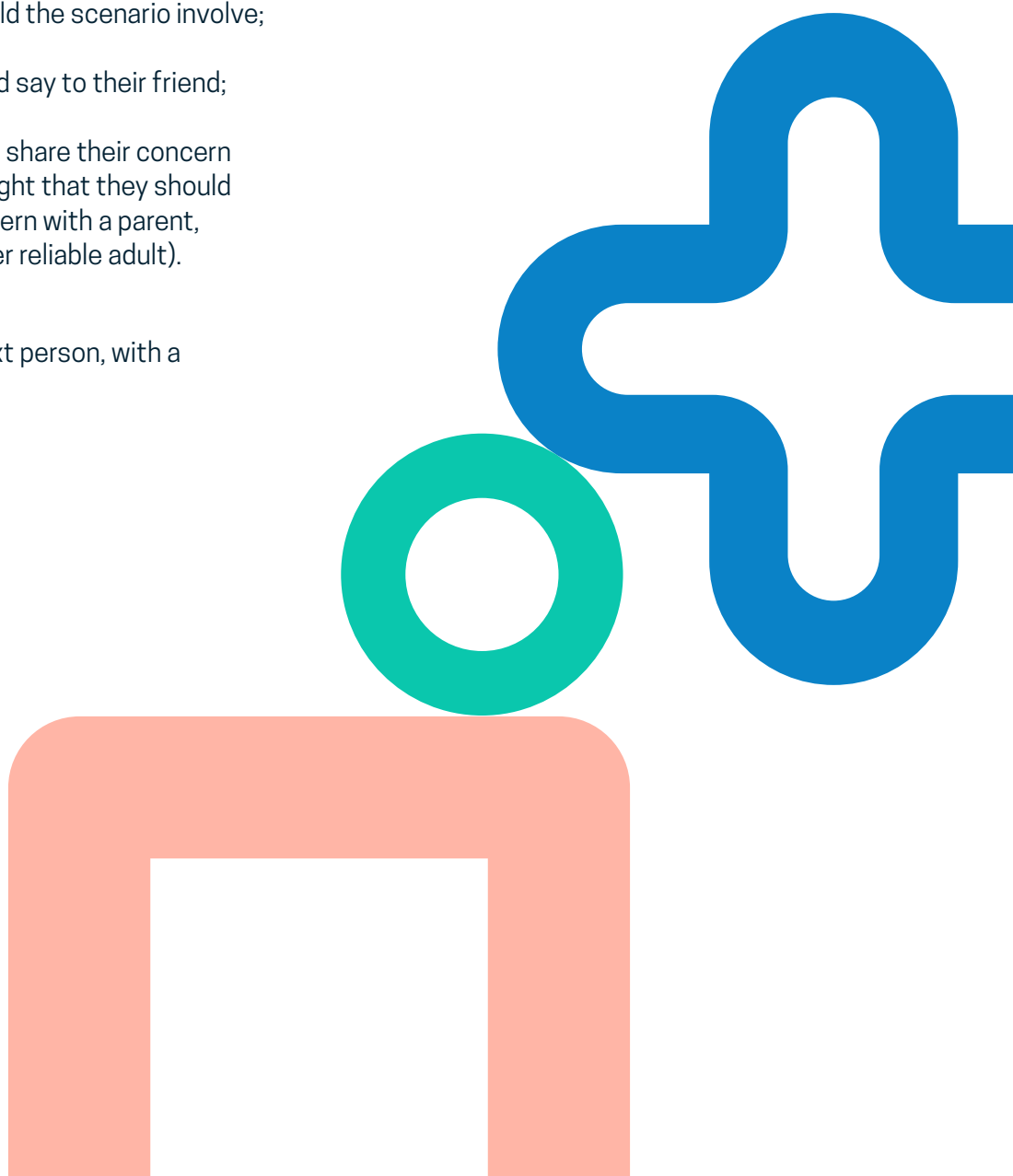
Alternative options:

This game can be done in pairs or in small groups.

Instead of using the picture of a target, you could ask the group to stand in a circle, and to step closer or further away from the centre based on their perceived level of risk/concern for each statement.

Additional notes:

If a participant shares that they themselves or someone they know is or was in one of the scenarios that they read, please make sure that at the end of the activity you follow up with a one-to-one conversation, to check if there is any cause of concern that you may need to address.



WHAT WOULD YOU DO IF...?

SCENARIO HANDOUTS

Please feel free to write your own scenarios and/or to choose the statements that you feel might be relevant for your group.



You notice your friend is spending a considerable amount of time on their own, playing free online gambling games.

Your friend asks you if they could borrow £5 to buy a scratch card.

Your friend says they've spent their pocket money on lottery tickets.

Your friend says that they have managed to get past the age identification on a bingo website.

Your friend mentioned that they are using their parents' credit card to pay for loot boxes on their favourite computer game.

Your friend keeps suggesting to make private bets with you and other friends every time you play pool or other games together.

Your friend says they haven't slept much because they were playing online roulette games all night.

Your friend says they play gambling-style computer games on a free roulette website because they're bored.

WHAT WOULD YOU DO IF...?

SCENARIO HANDOUTS



Your friend often seems distracted. When you ask them what's going on, your friend says they're just thinking about how they can buy more loot boxes on their favourite computer game.

You notice your friend doesn't have any money for their lunch. When you ask why, they said they used that money to buy a few scratch cards.

You discover your friend lied about having spent all their pocket money on a fruit machine.

Your friends are looking forward to the Grand National and they've been talking about how they'll put a bet on with their parents. They suggest you do the same.

Your friend says that they won £30 with a lottery ticket their Gran bought them. They think it's their lucky day and want to buy another one.

Your friend is constantly hiding their phone from you.

Your friend often disappears with no explanation, and it's unclear where they are going or what they are doing.

WHAT WOULD YOU DO IF...?

SCENARIO HANDOUTS



You are talking with your friend about a computer game that you've both played, which contains loot boxes. You ask your friend how much money they've spent on opening loot boxes and they answer that they don't know as they've not kept track of it and they can't remember.

Your friend says they feel better when they gamble and encourages you to do the same if you're feeling bored or sad.

Your friend recently turned 16 but looks a bit older. They say they've got a fake ID and want to try and get into the bookies.

Your friend says that they usually pick numbers for the national lottery with their parents.

Your friend wants to save money to buy a new phone, but it's taking a long time. Another friend suggests they could use some of the savings to buy a few scratch cards as that could help them reach the needed amount much quicker.

Your friend says their favourite time with family is when they go to the arcades together.

Your friend decides to buy a raffle ticket for a local fundraising event.

WHAT WOULD YOU DO IF...?

SCENARIO HANDOUTS



Your friend tells you that they like playing online games because they can interact with other players on the bingo website.

Your friend says that they use £3 of their pocket money to go to the arcades once a month.

Your friend shares with you that they are worried about their sibling, whom they see playing gambling-style computer games most nights.

Your friend, who is 15 years old, tells you that they want to ask their 19-year-old sibling to buy a lottery ticket for them.

Your friend says they have bought £50 worth of loot boxes on a computer game using the card details their parents had saved on a laptop. Your friend is now scared of their reaction if they find out, so they have been lying to the parents about what they use the laptop for.

LAST ONE STANDING

This activity encourages participants to think of and share strategies to reduce the risk of gambling-related harm.



TIME:
15-30min

METHOD

1

Ask all participants to stand up in a circle.

3

Take notes of harm reduction strategies that are being shared. Go around the circle until only one person is left standing (the winner).

2

Explain that, in turn, everyone will have to say something that a person could do in order to reduce the risk of harm when gambling. If a person can't think of a suggestion, says something inappropriate or repeats something that had already been said, then they have to sit down.

4

Summarise the key harm-reduction points that were mentioned during the game.

HARM REDUCTION POSTER

This activity encourages participants to design their own gambling harm reduction poster, summarising learning from previous sessions. It can be displayed in their community space and provide a great reminder and conversation starter about gambling and gambling harms.



TIME:
20-30min



RESOURCES:

Whiteboard/ Flip chart, any creative materials (e.g. pens & paper, magazines for a collage, brush & paint, computer use for graphic design, etc.)

METHOD

1

Start by reflecting back on the group's learning by asking participants to note down on the whiteboard/flip chart what they remember most from previous activities, and what they think the key takeaways for reducing gambling harm should be.

2

Ask the group to choose 2-4 learning points which the poster will address. These can make up separate sections of the poster. You can refer to these sections of the toolkit for inspiration and more information:

- [Gambling & gaming harm reduction advice](#)
- [Recognising gambling harm](#)
- [Myths about gambling harm](#)
- [Common fallacies](#)
- [Young people & gambling](#)

Don't forget to allocate space for support services that people can reach out to, like GambleAware or the Big Deal website, and the National Gambling Treatment Service Hotline (0808 8020 133). See [Gambling Support Services](#) for more information. You can also include information on blocking software, and on which staff members within your organisation the young people can consult about gambling concerns.

3

Split into teams and allocate each team a section of the poster and a topic to focus on. Don't forget to task one team with designing the support section. You could cut an A3 sheet into sections and hand these out so each group knows how much space they have. Support each team to bring across their message with as little words as possible, and encourage creativity - you can use existing pictures from magazines or other resources, stickers, printed images, paint, glitter, you name it!

4

Once all teams have completed their individual sections, bring them all together and glue onto a piece of paper.

Once completed you can display it in your community space for a great conversation starter about gambling harms, and a reminder of the learning the young people gained.

Top Tip:

We would love to see your creations! Take a picture of your poster and send it to the Scottish Gambling Education Hub:

Twitter: [@GamblingEduHub](#)

Email: SGEH@fastforward.org.uk

GAMBLING TRIANGLE

This activity is best suited to 1-to-1 work with individuals who would like to reduce their gambling. It encourages practical reflection on how to reduce gambling, by examining money, time and access to gambling.



TIME:
20-30min



RESOURCES:
Flip-chart, felt-tip pens



MATERIALS TO PRINT:
Gambling Triangle Print-out (optional)

METHOD

1

Draw a large triangle onto a flip-chart with 'Money', 'Time' and 'Access' written in each corner. Alternatively you can use the print-out version.

2

Explain to the participant that to gamble you require money, access and time. By exploring each of these aspects, you can reflect on how to reduce gambling and the risk of harm.

3

Here are some ideas for discussion using each aspect of the triangle:

Money

Facilitate conversation around the participant's financial security and behaviours. How much money is spent on gambling weekly/monthly/each year? Could this money be spent on more beneficial activities? How can a desired gambling budget be stuck to rigorously?

Time

Encourage reflection on particular times when the participant is more likely to gamble, which helps identify if time is a trigger for them. This may bring out if they are gambling to escape boredom, in response to adverts, from lack of social connection, as a coping mechanism, etc. Are there are activities or tasks which would fill the time usually spent by gambling, which could be more productive and support mental health and wellbeing?

Access

Talk through how the participant is accessing gambling. Are there any ways that they can plan to avoid or limit these access points? This may be a good time to raise gambling self-exclusion options, including installing blocking software, reducing access to marketing or approaching their bank to have gambling transactions blocked.

Alternative options::

The print-out can be handed out for an individual to reflect on in their own time.

Each of the three aspects can also feed into other points of discussion and help with setting long-term goals to encourage new habits.

Participants may find it helpful to discuss the ways that the society we live in, and its laws and culture, can make gambling more or less accessible.

MONEY

How much money do you spend on gambling weekly, monthly, and each year?
Do you want to spend some or all of this money on something else? If yes, what?
How can you ensure that you stick to your financial goals?



ACCESS

Would you like to limit your exposure to gambling advertising?
Would you like to reduce your gambling spend? If so, how?
Would you like to explore self-excluding from gambling activities?

TIME

When do you usually gamble?
Why do you choose to gamble during these times?
Would you like to spend your time doing something else?

DECISIONAL BALANCE

This activity is best suited to 1-to-1 work with individuals who may be experiencing issues with their gambling behaviour. It encourages reflection on how gambling may be beneficial or damaging in their life, supporting more informed decision making.¹⁶¹



TIME:
10-15min



RESOURCES:
Pens



MATERIALS TO PRINT:
Decisional Balance
handout

METHOD

Please note that this activity is best suited to be used with individuals who have already started gambling in a potentially harmful way.

1

Using the graphic below as a visual aid, ask participants to write on the bottom half the pros and cons of not changing their current gambling habits: what could happen if they were to maintain the same behaviour? How would it affect them and others around them?

3

Discuss what they have written: they should come to see that there are more advantages and less disadvantages in decreasing their gambling habit than not, and that there are more disadvantages and less advantages in keeping gambling as much as they are currently doing.

2

On the top half, ask participants to write down the pros and cons of decreasing their gambling: what could change? And in what way?

4

You could then continue with a discussion on possible action points to make such changes happen.

Alternative options:

This game can be done individually, or if appropriate in pairs or in small groups.

¹⁶¹ Activity created by RCA Trust, based in Paisley.

DECISIONAL BALANCE

Changing

Pros			Cons
Pros			Cons

Not Changing

GAMBLING TREE

This activity explores the causes, effects and consequences of young people's gambling, providing opportunities to reflect on what can be done to tackle these issues.¹⁶²



TIME:
15-30min



RESOURCES:
Flip-chart, felt-tip pens,
post-its (optional)

METHOD

- 1** Draw a tree on a flip-chart, writing "young people's gambling" on the middle of the trunk.
- 2** Facilitate a group discussion about the causes and motivations behind young people's gambling behaviours, and write these on the roots of the tree.
- 3** Discuss the possible consequences of youth gambling, writing them on the branches of the tree.

- 4** Finally, draw apples falling from the branches towards the roots, which represent the potential actions that could be taken to address the causes of gambling. Encourage the group to think about and discuss what those actions could be.

Alternative options:

You could introduce each section of the tree with a brainstorm, giving participants the opportunity to write their ideas on post-it notes. Once everyone has added their thoughts on the tree, ask the group to look for common ideas or patterns and categorise the post-it notes. Then proceed with a group discussion.

To encourage more discussion at points 2 and 3, you could use the short scenarios from the Consequences of Gambling activity.

¹⁶² Activity created by 'Work in progress: young people taking action for themselves', PEST Project.

AT THE END OF
ANY SESSION,
SIGNPOST
PARTICIPANTS
TO SOURCES OF
FURTHER ADVICE
AND SUPPORT



APPENDIX

Glossary

Affected others are people who experience harm as a result of the gambling of someone close to them. It is estimated that for each person experiencing harmful gambling, six other people close to them are affected.

Cross-promotion (or ‘cross-selling’) is a marketing strategy that some companies use to promote other products while a customer is currently gambling. For example, “Bet £5 in a Sports Event, Get £5 Casino Bonus.”

E-sports are electronic sports in which people play video games against each other, either professionally or for fun.

Event frequency is the amount of time between opportunities to gamble. Products with higher event frequencies (e.g. online slots), where players can stake money relatively quickly, have a higher risk of harm than products with low frequencies (e.g. weekly lotteries).

Fallacies, or cognitive distortions, are irrational beliefs and wrong ideas. Some fallacies are common amongst people who gamble, and believing in these fallacies may increase a person’s risk of experiencing gambling harm.

Fear of missing out is the fear of being left out of social events and experiences, and is often related to social media and online engagement. Young people have highlighted fear of missing out as a motivation for buying loot boxes.

Gambling is risking money or something of material value on something with an uncertain outcome in the hope of winning additional money or something of material value.

Gambling disorder is a clinical diagnosis for a pattern of gambling behaviour that causes significant distress or impairment to important personal functions. This could include disruption or damage to personal, family or recreational pursuits. People with a gambling disorder also experience impaired control over gambling.

Gambling harms are the adverse impacts from gambling on the health and wellbeing of individuals, families, communities, and society.

Gaming is playing a game on an electronic device such as a PC or laptop, games console, tablet, phone, or other handheld device.

Gaming disorder is a pattern of persistent or recurrent gaming behaviour so severe that it takes precedence over other life interests.

Harmful gambling is a pattern of gambling behaviour that compromises, disrupts, or damages family, personal, or recreational pursuits.

Health inequalities are unjust and avoidable differences in people's health across the population and between specific population groups.

In-play betting is betting while a live event is taking place. The most common in-play betting is on sporting events like football or horses. This form of gambling offers the opportunity for quick, repetitive betting and presents a higher risk of harm.

Lived experience refers to people who have experienced harm from their own gambling or the gambling of someone close to them.

Loot boxes are in-game purchases that give a randomised reward.

'Problem gambling screens' are sets of questions used to identify a person experiencing harm as a result of their gambling.

Public health issues cause, or have the potential to cause, harm to some or all of the population, and they cannot be tackled by interventions aimed only at individuals. Gambling harm is increasingly being seen as a public health issue because it presents a risk of harm to the UK population as a whole.

Skins are in-game items that change the way your character, avatar, or weapon looks within a game. They can be won through playing games, purchased, or won through gambling, which usually takes place on third-party websites.

Skins gambling is when game players use websites to trade, bet, or sell their skins in exchange for cash.

Social casinos offer casino games that are free to play, with no money either to play or to win.



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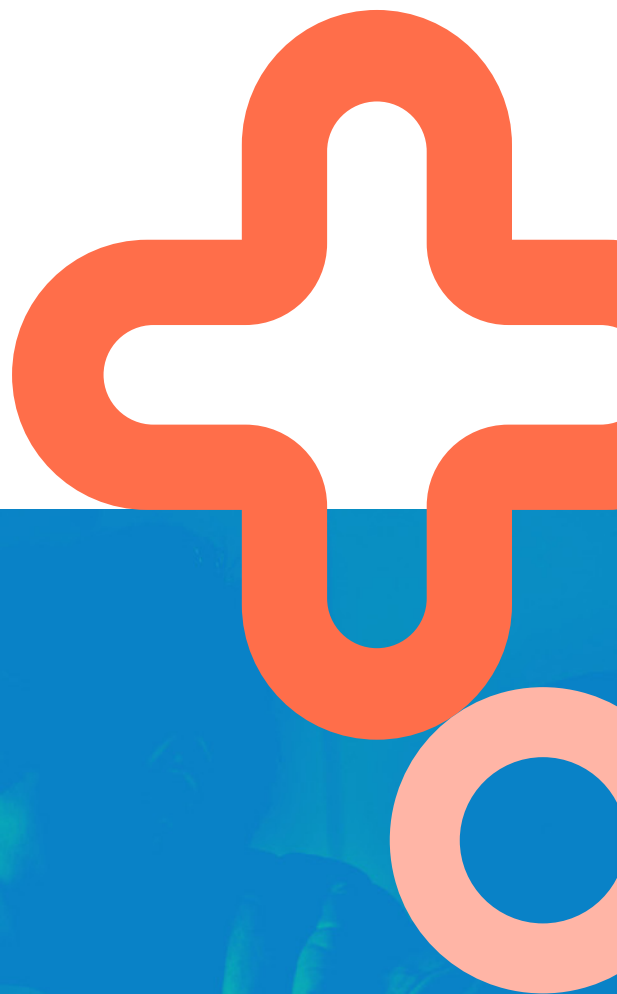
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rcatrust.org.uk
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recovery4all.co.uk
- 'Work in progress: young people taking action for themselves', PEST Project
- 'Stack Deck: a programme to prevent problem gambling' by R. Williams, R. Wood (Hazelden 2012)
- 'Game Storming' by D. Gray, S. Brown, J. Macanufo (O'Reilly Media Inc. 2005)
- GamCare
gamcare.org.uk/support-and-counselling/people-weve-helped

Every effort was made to reference the original sources of these activities to the best of our knowledge. However, some games appear to be common shared knowledge across the youth work sector and in previous Fast Forward practice, with no clear initial source. Where referencing the original author has not been possible, we welcome information from toolkit users who might be able to provide further details.



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