

# GAMBLING EDUCATION TOOLKIT 2024

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In partnership with

**GambleAware**

This toolkit is a guide to support anyone who works with children, young people, and families to help you deliver education about risks around gambling.

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 2024

## **FOREWORD**

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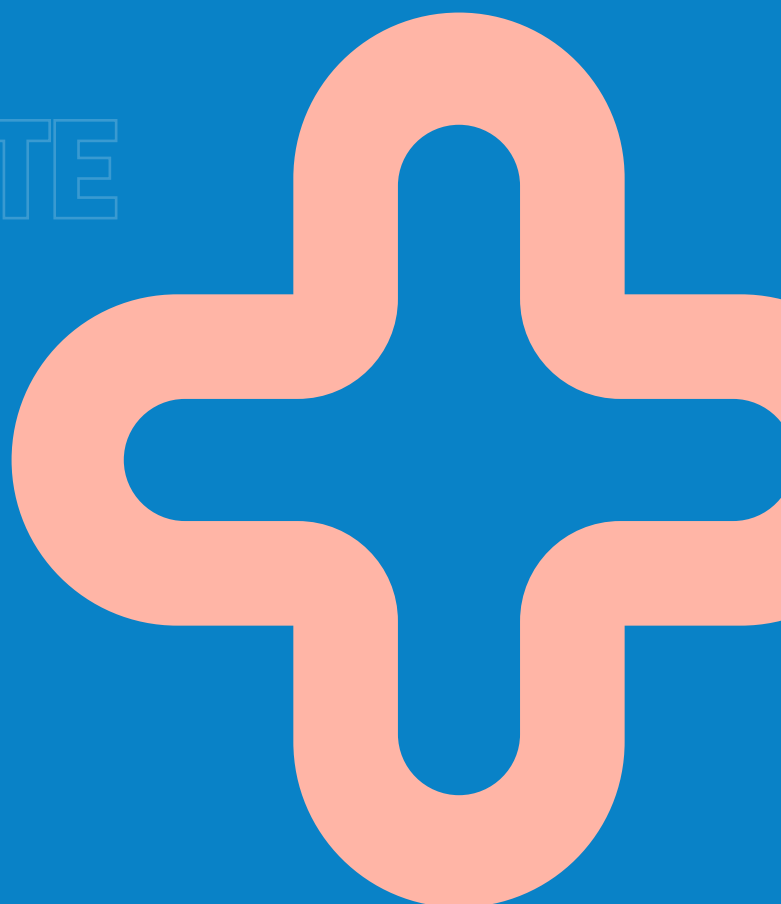
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# FOREWORD

## Guidance notes

The experience of harm as a result of gambling is not a new phenomenon. However, gambling harms<sup>1</sup> 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.

<sup>1</sup> 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](mailto: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 bimonthly newsletter (<https://bit.ly/SGEN-newsletter>) and visiting GambleAware's website ([www.begambleaware.org/professionals/research-and-evaluation](http://www.begambleaware.org/professionals/research-and-evaluation)), the Gambling Commission ([www.gamblingcommission.gov.uk/about-us/statistics-and-research](http://www.gamblingcommission.gov.uk/about-us/statistics-and-research)), and Public Health Scotland (<https://www.scotpho.org.uk/risk-factors/gambling/key-points/>) to stay up-to-date on emerging gambling research.



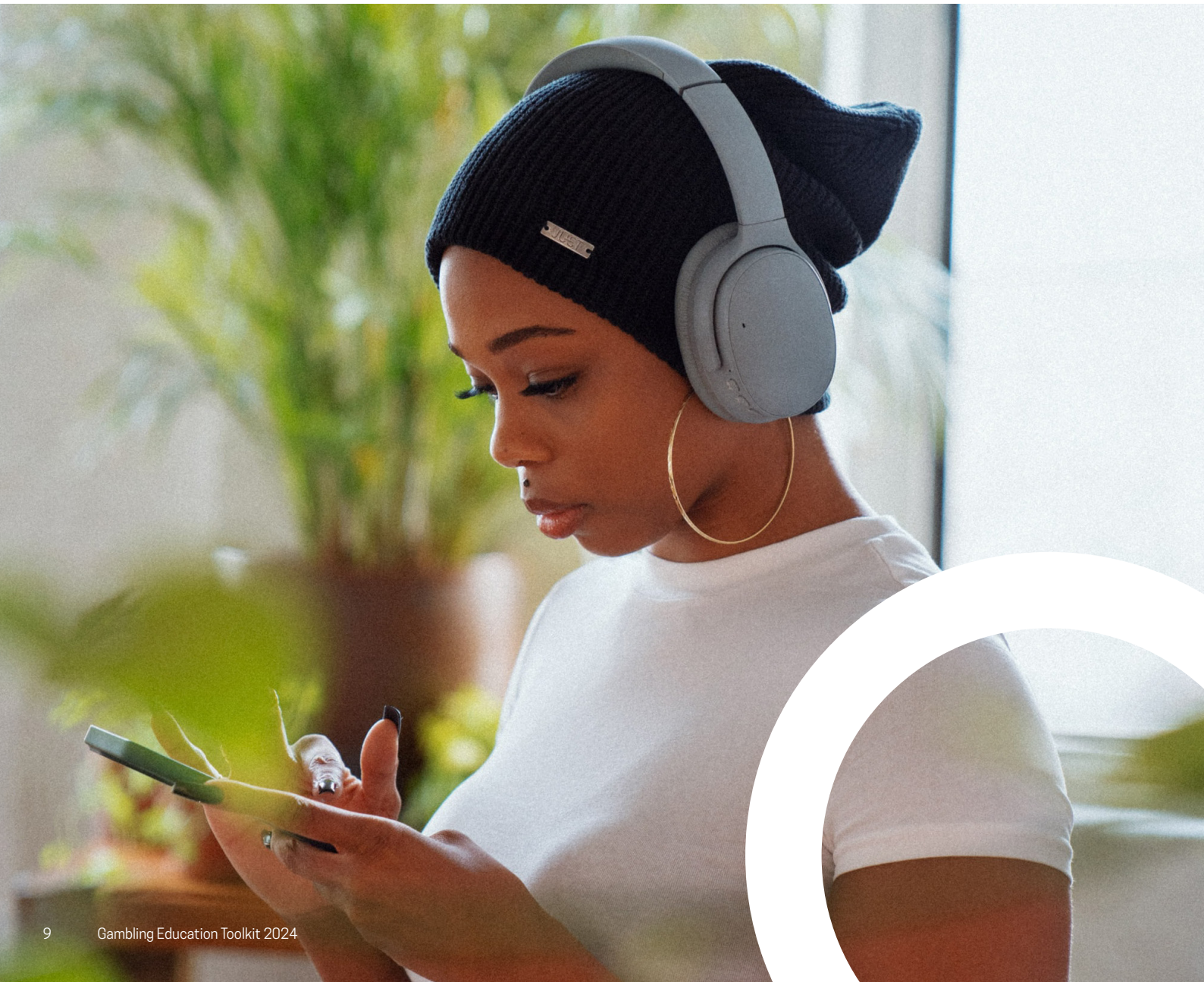


## Gambling support services and additional information

The toolkit is designed to help practitioners raise awareness of the risks linked to gambling, and to provide initial support to at-risk young people. You can follow us on X (formerly Twitter) to receive regular updates about gambling harms and support available: [@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, a full list of support services and tools are available in the [Appendix](#).

A glossary of key terms used throughout the toolkit is also available in the [Appendix](#).





48%

OF 11-17 YEAR  
OLDS HAVE  
PARTICIPATED  
IN A GAMBLING  
ACTIVITY AT  
SOME POINT  
IN THEIR LIVES

“At 16 I was given a lottery ticket and a scratchcard for my birthday. After that I wanted to buy one whenever I had the money”

Young person, freshers fair stall

# CHAPTER 1

# GAMBLING

# IN THE UK

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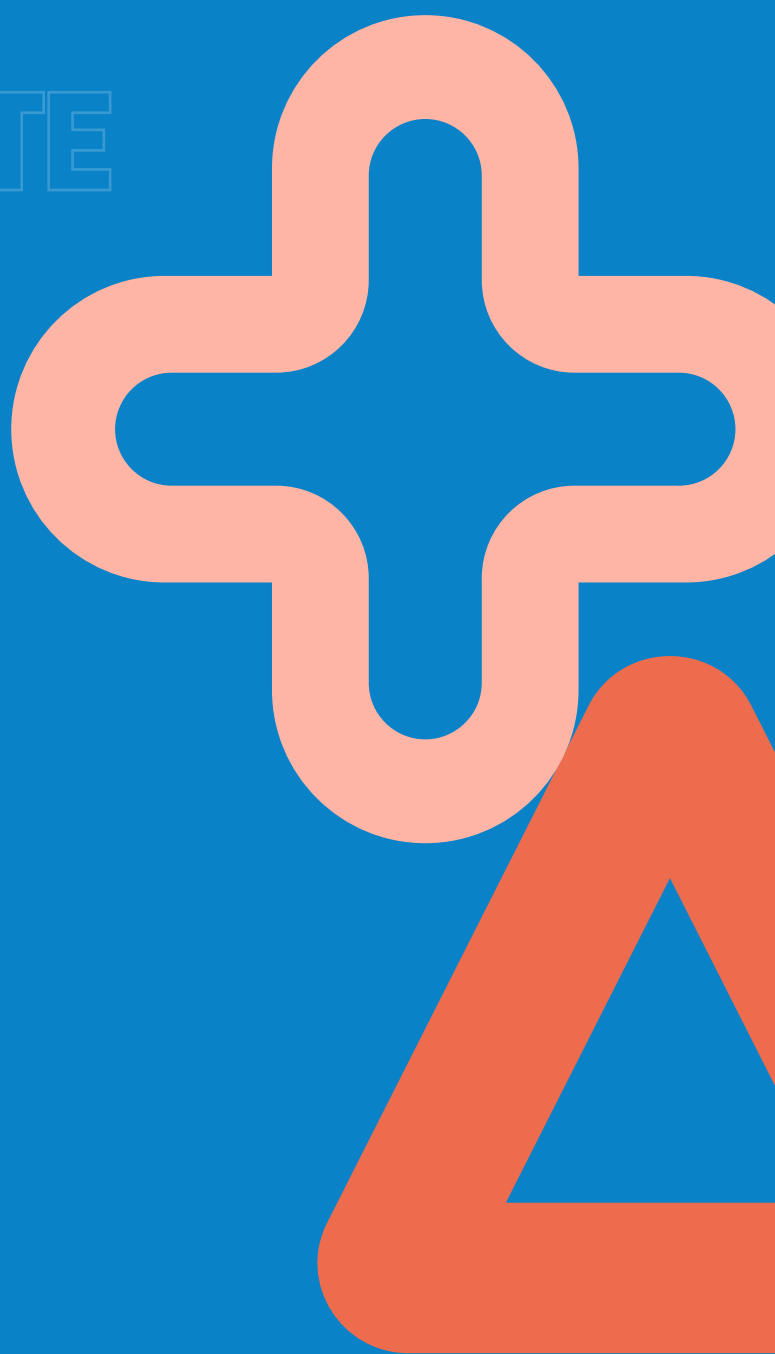
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# CHAPTER 1

# 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 £15.1 billion in the year up to March 2023.<sup>2</sup>

Many forms of gambling carry age restrictions under UK laws:

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

**Betting** is gambling money on the outcome of a race, game, or other unpredictable event.

## 1.2 Taking a public health approach to gambling harm

Gambling products carry a risk of harm. They may be harmful 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, and can have lasting effects even when someone has stopped gambling.<sup>3/4</sup>

<sup>2</sup> Total gross gambling yield (GGY) for April 2022-March 2023. Gambling Commission (2023), [Industry statistics November 2023](#).

<sup>3</sup> Rockloff et al. (2022), [Legacy gambling harms: What happens once the gambling stops?](#)

<sup>4</sup> 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.<sup>5</sup> 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.<sup>6</sup> As such, at Fast Forward we see education programmes as just one piece of the puzzle needed to tackle gambling harms.

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.’ 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.

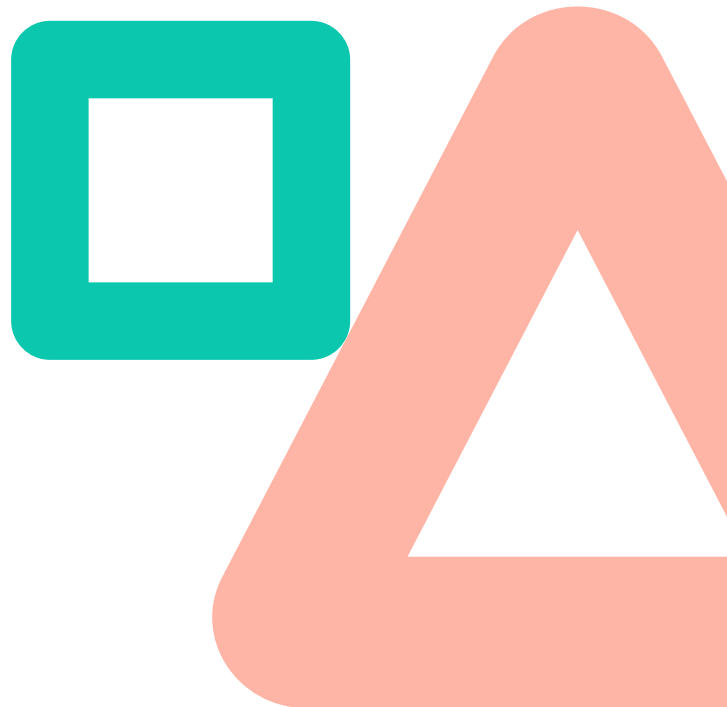
We do not want to contribute to any stigma around experiencing gambling harm by continuing to use problematic language. For that reason, we have chosen to use person-centred, ‘harmful gambling’ language throughout the toolkit and in our other resources, rather than ‘problem gambling’ language.

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](http://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. At present, the proportion of people who are classified by screening tools as experiencing harmful gambling is one of the main ways the Gambling Commission measures how many people are experiencing gambling harm from their gambling.



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

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

### 1.3.1 Young people and gambling<sup>7</sup>

Engaging with gambling products is common among young people in Great Britain. 48% of 11-17 year olds have participated in gambling at some point in their lives.

In 2023, 26% of 11-17 year olds reported spending their own money on gambling in the past 12 months.

## Gambling participation

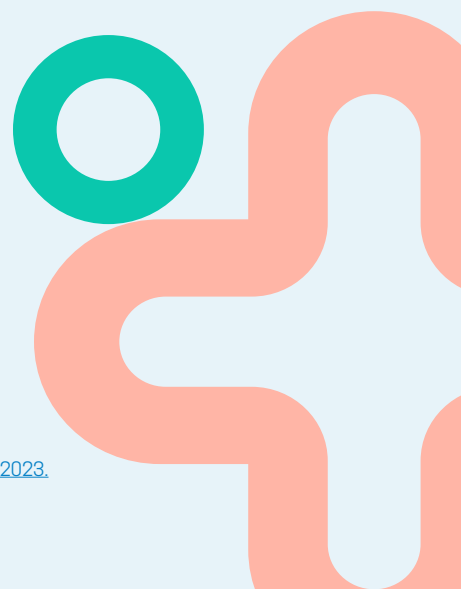
Have you spent any money on any of the following activities...?



**48%**  
of 11-17 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

<sup>7</sup> Unless otherwise stated, all statistics in Section 1.3.1 are from: Gambling Commission (2023), [Young people and gambling 2023](#).

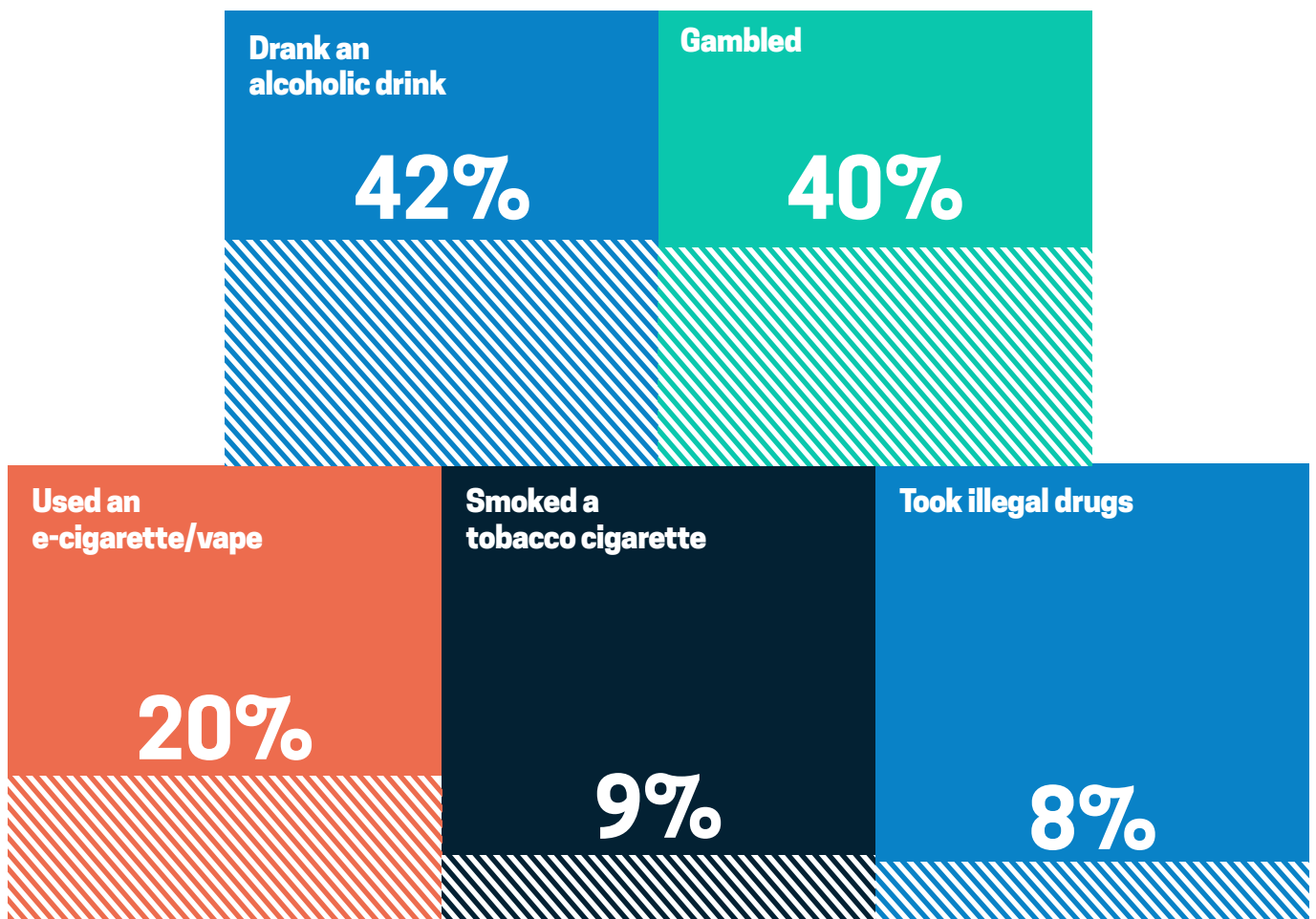


### Gambling and other risks

More 11-17 year olds in Great Britain have gambled in the last 12 months (40%) than have used an ecigarette/vape (20%), smoked a tobacco cigarette (9%), or taken illegal drugs (8%). Only drinking alcohol is more common, at 42%.

Young people who have gambled are also more likely than those who haven't to have used other harmful products.

## In the past 12 months



**Figure 2:** Gambling prevalence compared to other harmful products in the last 12 months

Gambling rate includes gambling with own money (26%) and wider participation (such as picking lottery numbers for a parent). Illegal drug use includes cannabis.



**Harmful gambling**

0.7% of 11-17 year olds experienced harmful gambling. Difficulties with gambling are more common in boys (0.9% vs. 0.1%).



**Exposure at home**

3 in 10 (28%) young people had seen family members they live with gamble. These young people were more likely to gamble themselves.



**Motivations**

Most who spent their own money on gambling in the last 12 months did it because they see it as fun (80%). However, 64% agreed with the statement that gambling is dangerous, and only 14% agreed that it is OK for someone their age to gamble.



**Gambling ads**

Over half of young people were exposed to ads online (53%) and offline (55%). They are most likely to see ads on TV (47%) or an app (45%).



**'At-risk' gambling**

A further 1.5% of 11-17 year olds were classified as 'at risk,' or likely to be experiencing feelings of guilt, chasing losses, or betting more than they could afford.



**Underage gambling**

5% of 11-17 year olds report using a parent or guardian's account with their permission, and 5% report using one without permission.



**Conversations about gambling**

Almost half of young people (46%) report they have not been spoken to about the potential risks around gambling at all.

Figure 3, on the following page, summarises the Gambling Commission's 2023 report on young people.



## YOUNG PEOPLE AND GAMBLING SURVEY 2023

**Data source:** Ipsos

**Sample:** 3,453 young people aged 11-17, from academies, maintained secondary, and independent schools in Great Britain.

**Methodology:** Self-completion online survey completed in class between February and July 2023

### Wider experience and active involvement in gambling



# 26%

of 11-17 year olds have spent their own money on gambling in the past 12 months

### Parents



# 3 in 10

Almost 3 in 10 11-17 year olds have seen family members they live with gamble (28%).

### Support



# 54%

of 11-17 year olds say that someone has spoken to them about the potential problems gambling can lead to.

### Gambling harm

# 0.7%

of 11-17 year olds are experiencing **harmful gambling.**

# 1.5%

of 11-17 year olds are classified as **'at risk.'**

### Online behaviour

# 15%

follow gambling companies on social media.

# 5%

have used their parent's account to gamble online.

# 1 in 5

have paid to open loot boxes (21%).

### In-game items

# 45%

have heard of in-game items.

**2% have bet with in-game items on websites outside the game or privately.**

**Figure 3:** Summary of the Gambling Commission's 2023 report on young people

### 1.3.2 Adults and gambling

Gambling participation is widespread among adults in Great Britain. In 2022, 44% 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 (47%) 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.<sup>8</sup>

Statistics in **Scottish adults** show that 58% 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 (61%) than women (56%). If we exclude those who only participated in National Lottery draws, 43% of Scottish adults participated in other forms of gambling in the last 12 months.<sup>9</sup>



#### **Harmful gambling**

0.2% of adults in Great Britain were experiencing harmful gambling.



#### **Forms of gambling**

National Lottery is the most common form of gambling in adults (29%), followed by other lotteries (13%) and scratchcards (8%). 27% of adults in Great Britain had gambled online in the last four weeks, and 28% had gambled in person.



#### **'At-risk' gambling**

3.0% 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 (71%) think gambling is dangerous for family life.

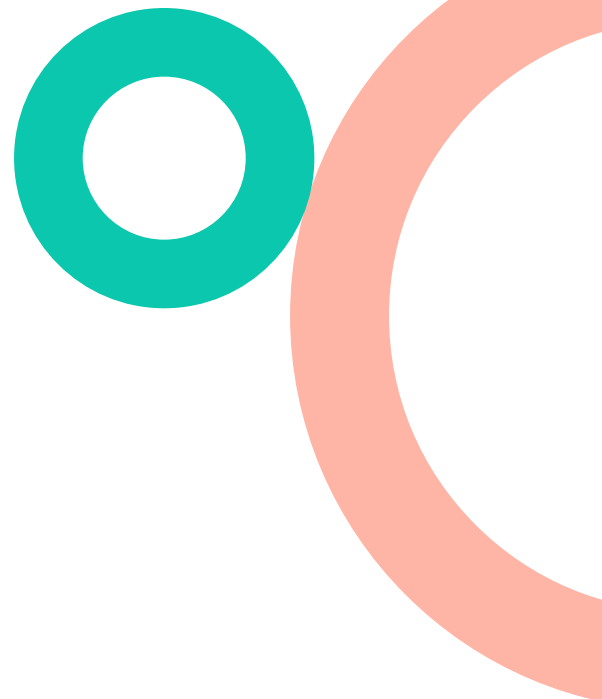


Figure 4, on the following page, summarises the Gambling Commission's report on adult gambling in 2022.

<sup>8</sup> All statistics on Great Britain in this section are from: Gambling Commission (2023). [Gambling participation in 2022: Findings from the quarterly telephone survey](#). Note that the Gambling Commission is in the process of updating their methodology, but at time of writing the telephone survey findings remain the official statistics.

<sup>9</sup> All statistics on Scotland in this section are from: Scottish Government (2022), [The Scottish Health Survey 2021: Chapter 9 Gambling](#).

## GAMBLING PARTICIPATION IN 2022 – FINDINGS FROM THE QUARTERLY TELEPHONE SURVEY

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

**Sample:** Telephone survey (n=4,001 adults aged 16+)

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

### Gambling participation

 **44%**

have gambled on any activity in the past 4 weeks

 **27%**

have gambled on any activity online in the past 4 weeks

 **28%**

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

### Marketing and advertising<sup>10</sup>

**85%**

of adults have seen/heard any gambling ads or sponsorships

**6 in 10**

see gambling ads or sponsorships at least once a week

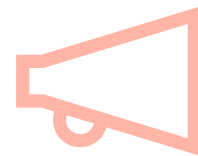
**Online** advertising is more likely to be seen by younger adults

**1 in 6**

follow or watch gambling companies on social media (16%)

**1 in 3**

had been prompted to spend money on gambling by an ad in the last 12 months



### Perceptions and attitudes

**30%**

think that gambling is conducted fairly and can be trusted

**12%**

think that gambling is, on balance, good for society

**71%**

agreed that gambling is dangerous

**Figure 4:** Summary of the Gambling Commission's 2023 report on adults

“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 20<sup>11</sup>**

10 This section is from Gambling Commission (2021), [Understanding how consumers engaged with gambling advertising in 2020](#) as the telephone survey report does not include detailed research on advertising.

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

## 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<sup>12</sup>, total spend on gambling marketing hit £1.5 billion in 2017, an increase of 56% since 2014.

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.<sup>13</sup> 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 Ipsos MORI, *96% of 11-24 year olds in the UK had seen gambling ads in the last month*.<sup>14</sup>

Gambling Commission statistics indicate that young people are regularly exposed to gambling ads on TV, as 45% of 11-17 year olds report seeing ads on TV at least once a week.<sup>15</sup>

However, advertising is increasingly shifting online, much like gambling participation. In young people 11-17 years old:<sup>16</sup>

**48%**

see gambling ads on social media at least once a week

**47%**

see gambling ads on an app at least once a week

**15%**

follow or watch gambling companies on social media websites – most commonly YouTube (10%), TikTok (9%), and Instagram (7%)

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.<sup>17</sup> Unfortunately this is not surprising, as online advertising is more likely to be seen by young adults.<sup>18</sup>

According to Ofcom's 2023 Online Nation report, content encouraging gambling is one of the top 5 potential harms young people are exposed to online.<sup>19</sup> Young people who use social media frequently are more likely to gamble, and to engage with other harmful products such as substance use.<sup>20</sup>

12 GambleAware (2018), [Gambling companies spend £1.2 billion marketing online](#).

13 Gambling Commission (2022), [Advertising and marketing rules and regulations](#).

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

15 Gambling Commission (2023), [Young people and gambling 2023](#).

16 Gambling Commission (2023), [Young people and gambling 2023](#).

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

18 Gambling Commission (2021), [Understanding how consumers engaged with gambling advertising in 2020](#).

19 Ofcom (2023), [Online Nation 2023 report](#).

20 Purba et al. (2023), [Social media use and health risk behaviours in young people: Systematic review and meta-analysis](#).

### 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. A large-scale review found that the more someone is exposed to gambling ads, the more likely they are to gamble, which leads to greater risk of harm.<sup>21</sup>

GambleAware research found that among 11-24 year olds:<sup>22</sup>

- 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.<sup>23</sup>




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

21 McGrane et al. (2023), [What is the evidence that advertising policies could have an impact on gambling-related harms? A systematic umbrella review of the literature.](#)

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

23 Royal Society for Public Health (2021), [Public backs total gambling advertising ban.](#)



# CHILDREN AND YOUNG ADULTS CAN BE MORE LIKELY TO EXPERIENCE GAMBLING HARM THAN OLDER ADULTS

“There is a huge social aspect to gambling, like going to a casino or somewhere like that, you can just chill out or get a free drink and stuff. They defo know how to keep people in there don't they?”

Young person, freshers fair stall

# 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.”<sup>24</sup>

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.

Harms from gambling may be experienced across the lifecourse, even after a person’s engagement with gambling stops. Consequences from gambling may also impact on future generations.<sup>25</sup> In Scotland, it is estimated that more than 200,000 people are at risk of, or currently experiencing, harm related to their own gambling.<sup>26</sup>

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.<sup>27</sup>

Figure 5 provides a detailed framework to understand the kinds of gambling harms people experience, and how we might measure them.<sup>28</sup>

<sup>24</sup> Wardle et al. (2018), [Measuring gambling-related harms: A framework for action](#).

<sup>25</sup> Rockloff et al. (2022), [Legacy gambling harms: What happens once the gambling stops?](#).

<sup>26</sup> Arnot (2018), [Scottish Public Health Network gambling update](#).

<sup>27</sup> Anstey et al. for Peers for Gambling Reform (2021), [Economic assessment of selected House of Lords gambling reforms](#).

<sup>28</sup> Adapted from Wardle et al. (2018), [Measuring gambling-related harms: A framework for action](#).



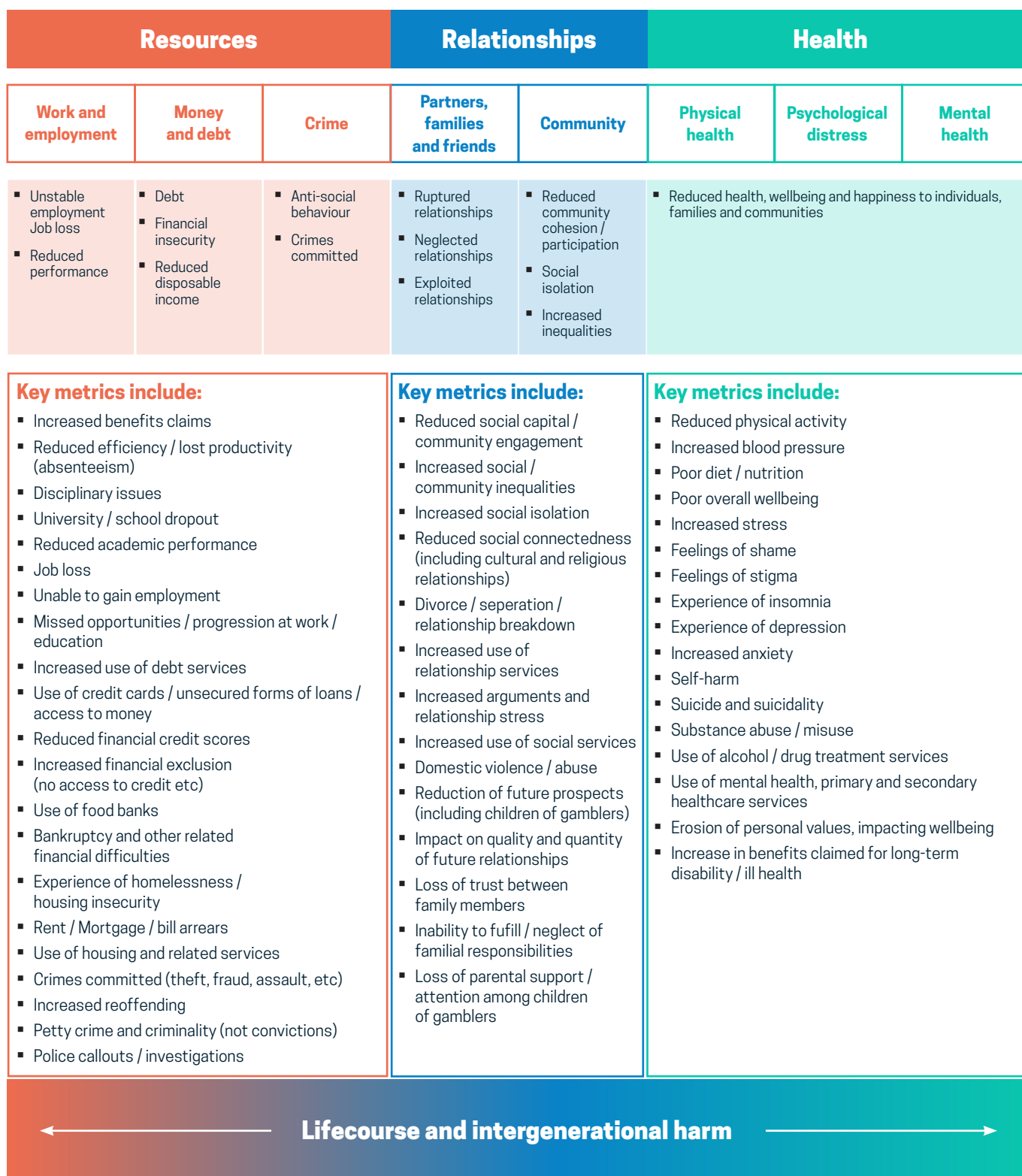


Figure 5: A framework of gambling harms<sup>29</sup>

<sup>29</sup> **Lifecourse harms** are longer term consequences from gambling that substantially change a person’s life such that they may never return to a state of full recovery. For example, losing a job, divorce, or bankruptcy.

**Intergenerational harms** are longer term consequences from gambling that affect future generations.

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.<sup>30</sup> 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

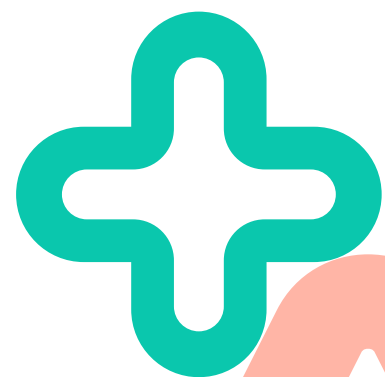
Several common myths about gambling harms have been disproven by research:

## 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.<sup>31</sup>



<sup>30</sup> World Health Organization (2021), [6C50 Gambling Disorder](#).

<sup>31</sup> Goodwin et al. (2017), [A typical problem gambler affects six others](#).

## MYTH #2

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

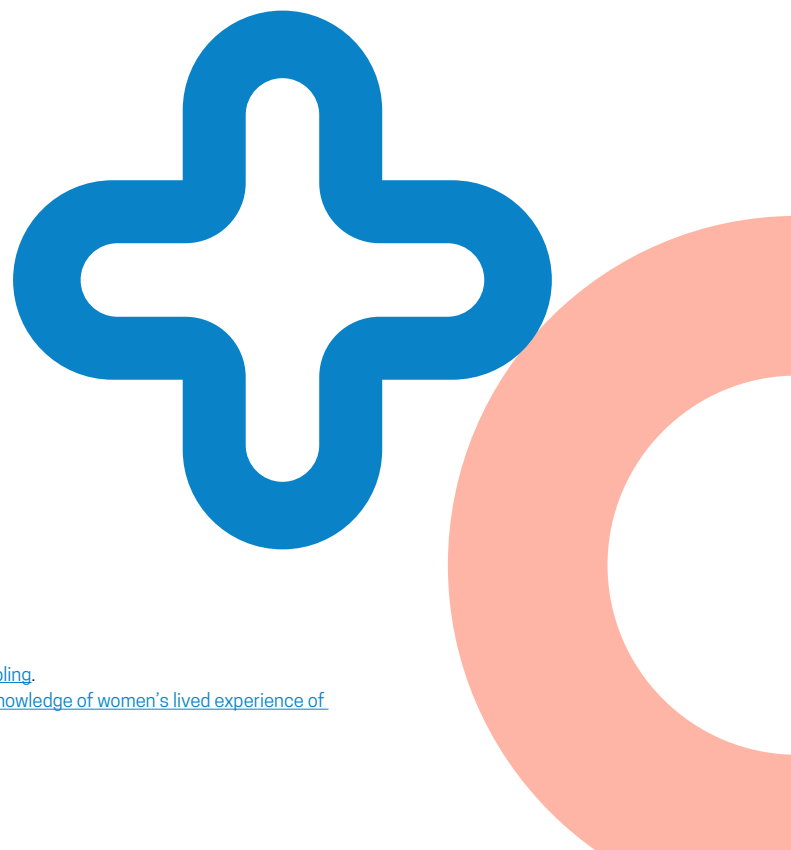
Gambling harms can affect a person’s finances, but they can also affect a range of other areas of their lives and the lives of others. For example, a person who experiences harm from their own gambling may face:<sup>32</sup>

**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

For example, on average Scottish adults who gamble have lower mental wellbeing than those who don’t gamble.<sup>33</sup>

“I remember my anxiety always being through the roof, because I was hiding it from my mum.”<sup>34</sup>



<sup>32</sup> Wardle et al. (2018), [Measuring gambling-related harms: A framework for action](#).

<sup>33</sup> Scottish Government (2022), [The Scottish Health Survey 2021: Chapter 9 Gambling](#).

<sup>34</sup> Quote from an affected other who also gambles. IFF Research (2023), [Building knowledge of women’s lived experience of gambling and gambling harms across GB](#).

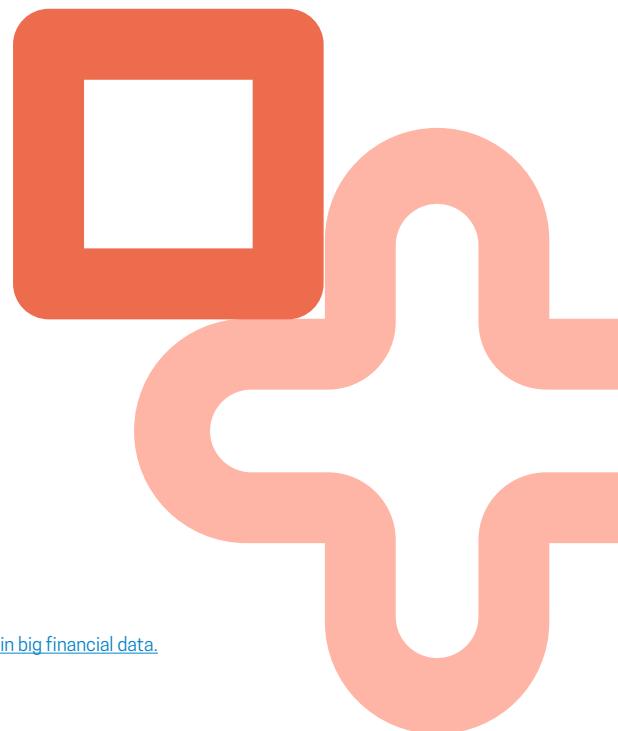
## MYTH #3

# ‘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:<sup>35</sup>

- **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**



<sup>35</sup> 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’**



## MYTH #5

# “If I stop gambling, I will stop experiencing consequences from it”

Gambling harm does not always stop when a person’s gambling stops. Harms from gambling may be experienced across the lifecourse, and may also impact on future generations.<sup>36</sup>

**Legacy harms** are longer-term consequences from gambling that may be experienced even once a person’s engagement with gambling stops.

It is estimated that most harms from gambling have a half-life of 4 years.<sup>37</sup> This means that the consequences of harmful gambling may be felt for many years. Legacy harms also affect communities, by draining funds and social capital.

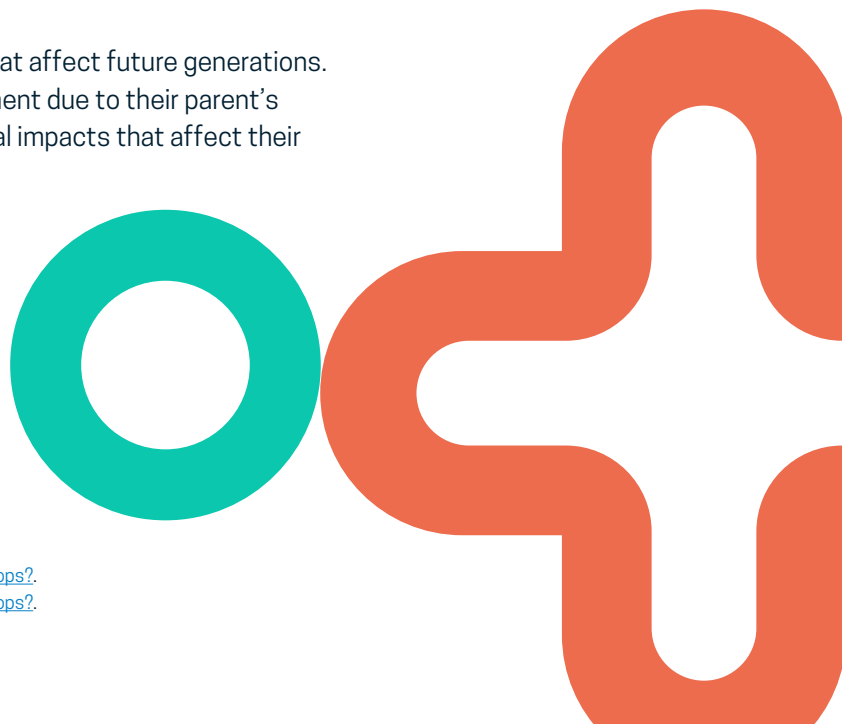
There are different forms of legacy harms, for example:<sup>38</sup>



**Lifecourse harms** are legacy harms that substantially change a person’s life such that they may never return to a state of full recovery. For example, losing a job, divorce, or bankruptcy.



**Intergenerational harms** are legacy harms that affect future generations. For example, a child missing parental engagement due to their parent’s gambling who then experiences developmental impacts that affect their school, career, and lifetime potential.



36 Langham et al. (2015), [Understanding gambling related harm](#).

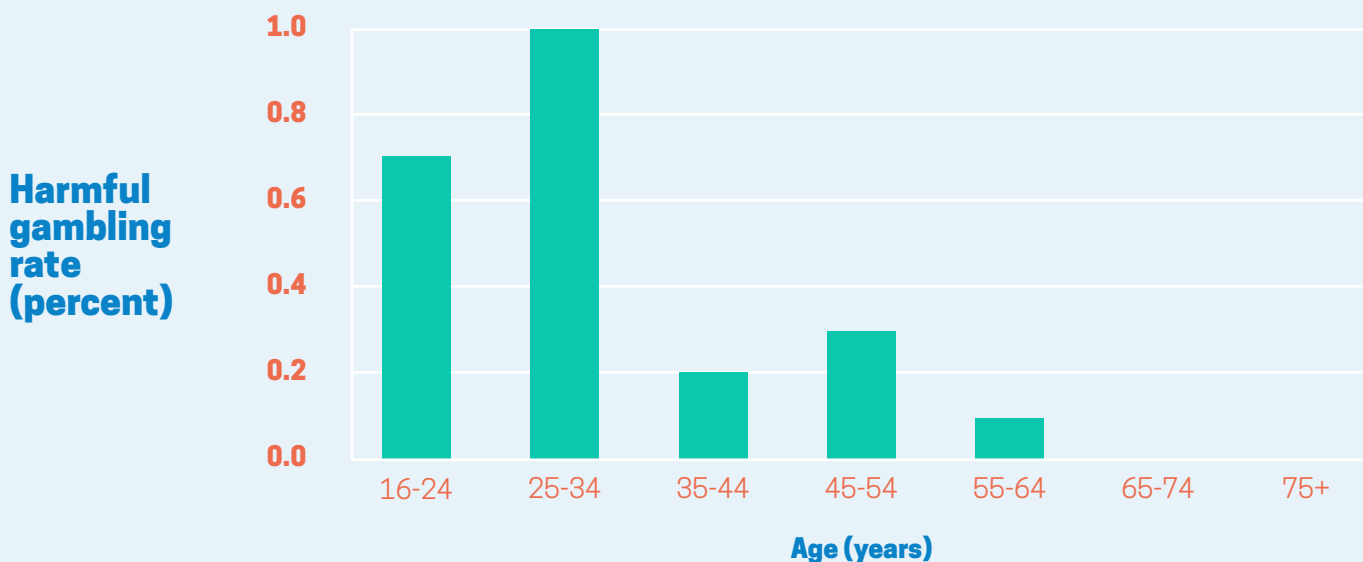
37 Rockloff et al. (2022), [Legacy harms: What happens once the gambling stops?](#)

38 Rockloff et al. (2022), [Legacy harms: What happens once the gambling stops?](#)

### 2.1.2 How gambling harms affect young people

Children and young adults who gamble can be **more likely to experience harm** than older adults who gamble.<sup>39,40</sup>

For example, Figure 6 shows that experience of harmful gambling is higher among young adults in Scotland than older adults.<sup>41</sup>



**Figure 6:** Rate of harmful gambling among Scottish adults by age

39 Moreira et al. (2023), [Risk factors for gambling disorder: A systematic review](#).  
40 Gambling Commission (2021), [Exploring the gambling journeys of young people](#).  
41 Scottish Government (2022), [The Scottish Health Survey 2021: Chapter 9 Gambling](#).

In 2021, we surveyed 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%).<sup>42</sup>

Young people experiencing disordered gambling are more likely to:<sup>43</sup>



**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 performance<sup>41</sup>**



**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.

42 Fast Forward, Young Scot, & The ALLIANCE (2022), [Your views on gambling and gaming](#). Non-representative sample of 545 young people.

43 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 difficulties with gambling are more likely to:

- **Experience poor mental health**  
For example, children of parents experiencing harmful gambling are more likely to report experiencing depression.<sup>44</sup>
- **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.<sup>45</sup>
- **Experience family violence**  
Adults experiencing harmful gambling are more likely to be perpetrators of family violence.<sup>46/47</sup>
- **Develop gambling problems themselves**  
People who report that their father experienced harmful gambling are 10.7 times more likely to develop difficulties with gambling themselves. People who report that their mother experienced harmful gambling are 10.6 times more likely to experience gambling problems themselves.<sup>48</sup>

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.



**2 MILLION CHILDREN  
IN GREAT BRITAIN ARE  
ESTIMATED TO LIVE IN  
HOUSEHOLDS WITH ADULTS  
EXPERIENCING HARMFUL  
GAMBLING.<sup>49</sup>**

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

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

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

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

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

49 Gunstone et al. (2022), [Annual GB Treatment and Support Survey 2021](#). Calculated using given average number of under-18s in each household among people who gamble and scored 8+ on the PGSI (1.4), and the estimated overall GB adult population scoring 8+ on the PGSI (1.44 million).

### 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.<sup>50</sup>**

Surveys with family members of people experiencing harmful gambling indicate that the impact on affected others can be profound.<sup>51</sup>

**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 partner<sup>52</sup>**

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

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

52 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.”

**Mother**<sup>53</sup>



<sup>53</sup> Banks et al. for GambleAware (2018), [Families living with problem gambling](#), p. 38.

## Health harms

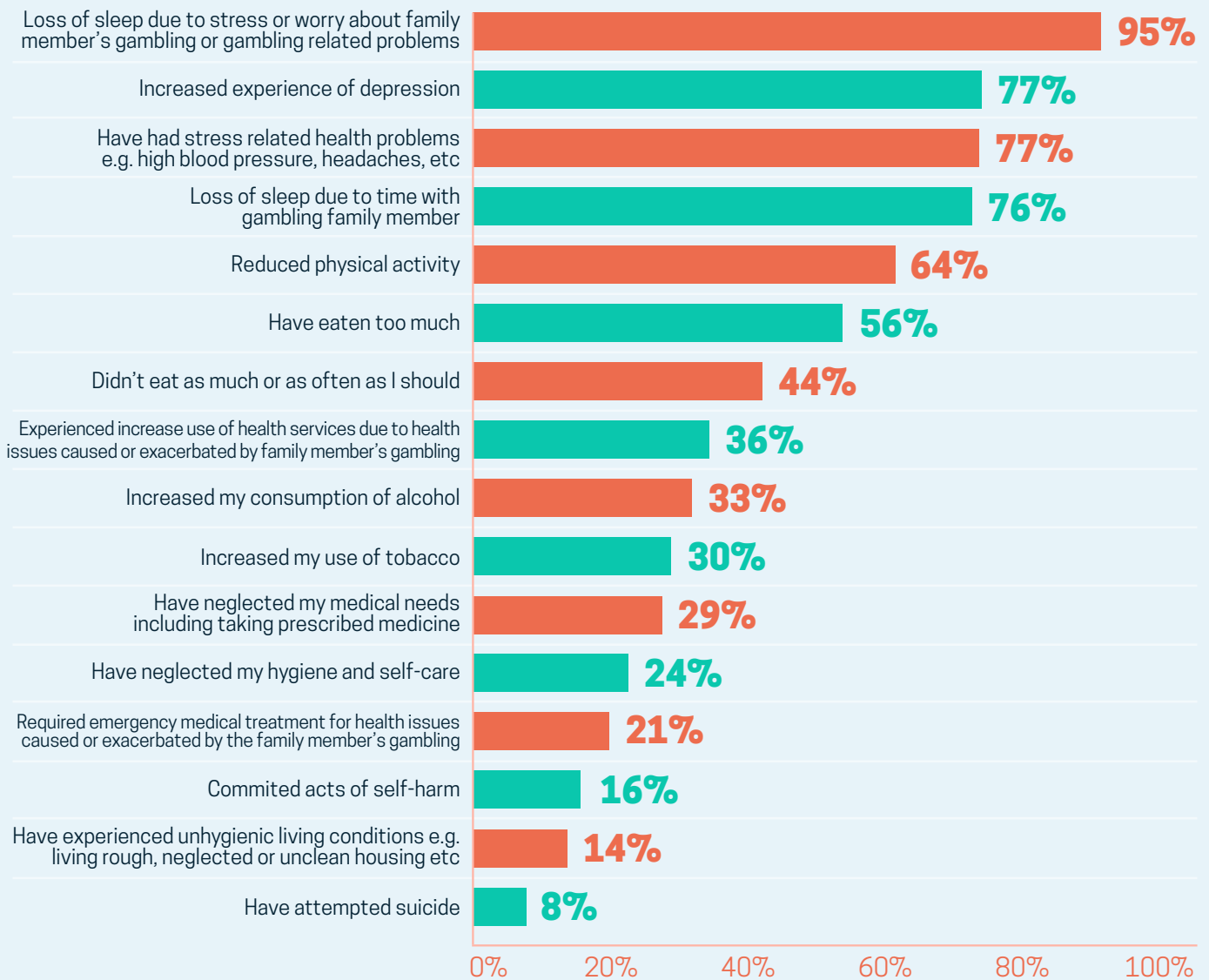


Figure 7: Health harms experienced by family members<sup>54</sup>

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 survey with young people (11-26) found that the gambling of loved ones is also a source of concern for some Scottish young people. Among young people who are close to someone who gambles regularly, a third (33%) reported worrying about that person's gambling.<sup>55</sup>

<sup>54</sup> Fast Forward, Young Scot, & The ALLIANCE (2022), [Your views on gambling and gaming](#). Non-representative sample of 545 young people.

<sup>55</sup> Banks et al. for GambleAware (2018), [Families living with problem gambling](#).

## 2.2 Gambling harm: A spectrum

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

We can understand levels of harm as falling into 3 categories:

1. **People who are not currently experiencing harm from their gambling**
2. **People experiencing low to moderate harm from their gambling**  
E.g. Less involvement with usual activities, losing sleep, feeling worry or guilt, spending more than intended
3. **People experiencing harmful gambling or gambling disorder**  
E.g. Struggling to control gambling, borrowing or stealing to gamble, falling out with family or friends, further impacts on finances, relationships, and/or mental health

People who gamble can be classified as being somewhere along the spectrum. Each person's experience is different – the examples above are not exhaustive as each category looks different for each person. Over time, people may move between categories, as their life circumstances and participation changes.

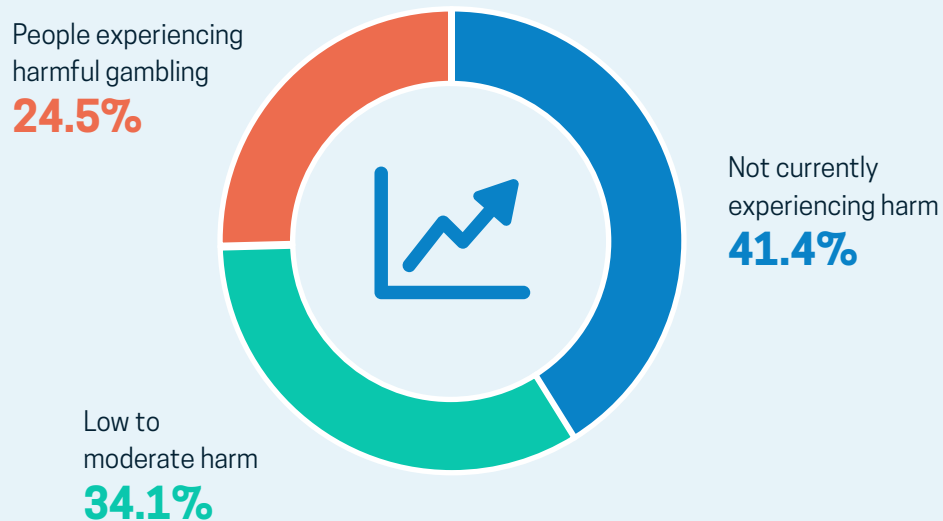
Figure 8 shows the distribution of gambling harm in the UK in 2017.<sup>56</sup> Most people who gamble are in the 'not currently experiencing harm' category. When gambling begins to affect someone (e.g. they start worrying or losing sleep about gambling), they would move along this spectrum into the 'low to moderate' 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 harm in the UK (2017)

<sup>56</sup> Adapted from: The Behavioural Insights Team for GambleAware (2018), [Can behavioural insights be used to reduce risky play in online environments?](#). Adapted to present PGSI risk categories in terms of experience of harm.

Figure 9 shows online gambling industry profits according to each gambling harm category.<sup>57</sup> People experiencing harm represent almost 60% of industry profits.



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



<sup>57</sup> Adapted from Cowen & Blond for ResPublica (2018), [Online gambling: Addicted to addiction](#). Adapted to present PGSI risk categories in terms of experience of harm.

### 2.2.1 The cycle of gambling disorder

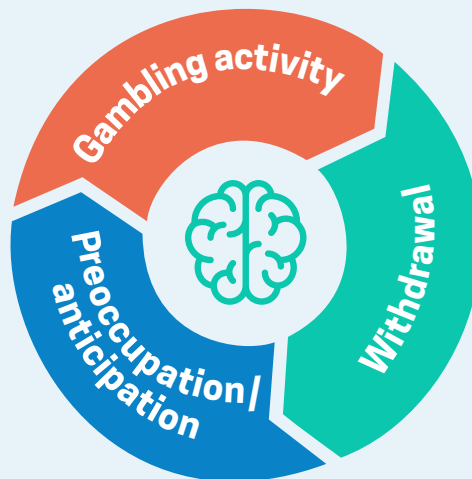
Gambling disorder is a pattern of gambling behaviour that causes significant distress or impairment to important personal functions, where the person experiences impaired control over gambling.

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.<sup>58,59,60</sup>

- **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.<sup>61</sup>

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

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

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

61 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.<sup>62</sup>
- **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.<sup>63</sup>
- **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.<sup>64</sup>



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

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

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



## 2.2.2 Motivations and influences

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 decide 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:<sup>65</sup>

- **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.'

<sup>65</sup> 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. 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.<sup>66</sup>



### Awareness

Being more familiar with, and aware of, different types of gambling or gambling brands can influence participation. Young people with higher awareness of gambling brands are more likely to currently gamble.<sup>67</sup>



### 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 may be passed down as a part of life to each generation, through their upbringing and socialisation.<sup>68</sup>



### 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 areas<sup>69</sup>, and people who live near to gambling venues are more likely to gamble and experience harm.<sup>70</sup>



### 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.

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

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

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

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

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

## 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:<sup>71</sup>

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

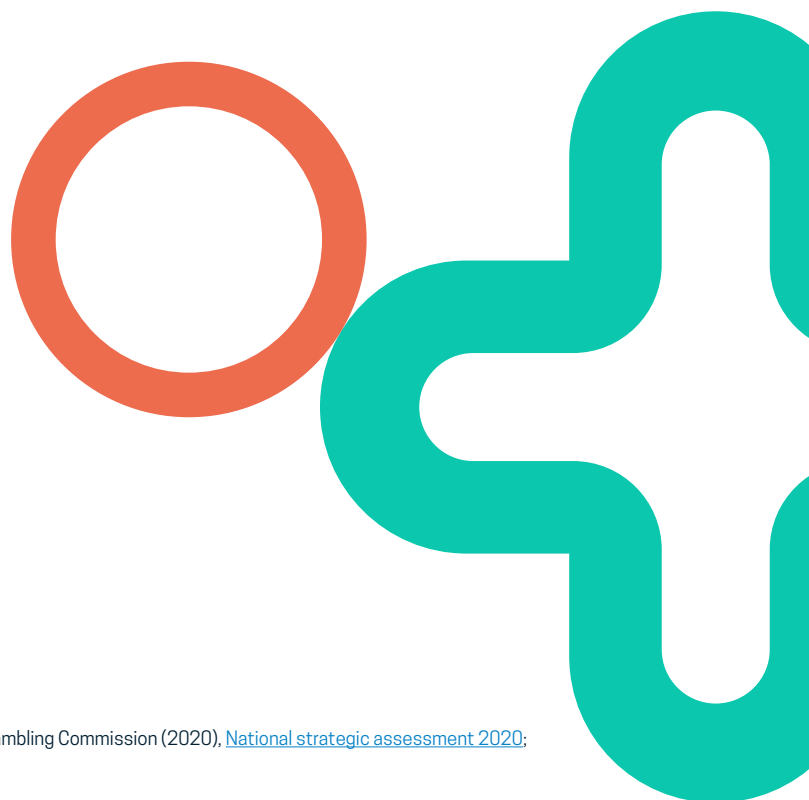
Products that are fast-paced, repetitive, and chance-based may increase some players' experience of punishment (instead of reward). This can result in more persistent play, as the player tries to escape feelings of discomfort.

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.



<sup>71</sup> 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 from engaging with gambling products.<sup>72</sup> These include:

- **Being male**  
Among adults in Scotland, men are more likely to experience difficulties with their gambling than women (0.7% vs. 0.1%).<sup>73</sup> In young people, boys are more likely to experience harmful gambling than girls (0.9% vs. 0.1%).<sup>74</sup> However, more women are gambling - and at risk of harm - than ever before.<sup>75</sup>
- **Being young**  
Young people in their teens to mid-twenties are at a higher risk of experiencing harm due to their gambling.<sup>76</sup> 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.<sup>77</sup> 21% of gambling premises are in the most deprived areas of GB, compared to just 2% in the least deprived areas.<sup>78</sup>
- **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.<sup>79</sup>
- **Being unemployed**<sup>80</sup>
- **Having experience of trauma**  
People who have experienced trauma in childhood (e.g. violence in the home or neglect) are more likely to experience difficulties with gambling later in life.<sup>81</sup> Gambling harms are also more common among people who have experienced life stressors during adulthood (e.g. intimate partner violence, homelessness)<sup>82</sup>. For more information on the impact of childhood trauma on the brain, see the [UK Trauma Council’s resources](#).
- **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.<sup>83</sup> This is thought to be linked to coping with experience of discrimination and racism.<sup>84</sup>

<sup>72</sup> Due to the cross-sectional nature of much of the research on harm from gambling, the causal relationship between risk factors is not clear-cut. This section is not exhaustive, and our understanding of risk factors for harm is continually developing on the basis of new findings.

<sup>73</sup> Scottish Government (2022), [The Scottish Health Survey 2021: Chapter 9 Gambling](#).

<sup>74</sup> Gambling Commission (2023), [Young people and gambling 2023](#).

<sup>75</sup> Gambling Commission (2023), [Women and gambling: Making the invisible visible](#).

<sup>76</sup> Rogers et al. (2019), [Framing a public health approach to gambling harms in Wales: Challenges and opportunities](#).

<sup>77</sup> Wardle for Westminster City Council (2015), [Exploring area-based vulnerability to gambling-related harm: Who is vulnerable?](#)

<sup>78</sup> Evans & Cross (2021), [The geography of gambling premises in Britain](#).

<sup>79</sup> Mazar et al. (2018), [The importance of friends and family to recreational gambling, at-risk gambling, and problem gambling](#).

<sup>80</sup> Rogers et al. (2019), [Framing a public health approach to gambling harms in Wales: Challenges and opportunities](#).

<sup>81</sup> 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](#).

<sup>82</sup> Roberts et al. (2017), [Gambling and negative life events in a nationally representative sample of UK men](#).

<sup>83</sup> Gambling Commission (2021), [A look at gambling behaviours among Black and Minority Ethnic Communities](#).

<sup>84</sup> Moss et al. (2023), [Minority communities and gambling harms: Qualitative and synthesis report](#).

- **Being a person who has migrated to the UK**  
Similar to people from ethnic minority communities, migrants are also less likely to gamble,<sup>85</sup> 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.<sup>86</sup>
- **Substance use**  
Use of alcohol, tobacco, marijuana, and other drugs is associated with harmful gambling.<sup>87</sup>
- **Having had a traumatic brain injury**  
People who have had a traumatic brain injury are 2.8 times more likely to experience harmful gambling.<sup>88</sup>
- **Being neurodiverse, such as having ADHD or autism**  
People who have attention deficit/hyperactivity disorder (ADHD) or autism spectrum disorder (ASD) are more likely to experience disordered gambling.<sup>89</sup>
- **Low educational attainment**  
People with a lower level of educational attainment are 2.4 times more likely to experience a gambling disorder.<sup>90</sup>
- **Having a disability**  
People who have a functional disability are more likely to experience harmful gambling.<sup>91</sup>
- **Experiencing homelessness**  
Almost 1 in 5 people experiencing homelessness are also experiencing clinically significant harmful gambling.<sup>92</sup>
- **Being a veteran or in the armed forces community**  
Gambling participation and experience of harmful gambling are both higher among veterans and members of the armed forces community.<sup>93</sup>
- **Being a member of the LGBTQIA+ community**  
People from the LGBTQIA+ community may be at particular risk of experiencing harm from their gambling, particularly if gambling is used as a coping strategy.<sup>94</sup>

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.<sup>95</sup>

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

86 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.](#)

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

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

89 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.](#)

90 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.](#)

91 Jacob et al. (2022), [Association between problem gambling and functional disability.](#)

92 Deutscher et al. (2022), [The prevalence of problem gambling and gambling disorder among homeless people: A systematic review and meta-analysis.](#)

93 Dighton et al. (2018), [Gambling problems and the impact of family in UK armed forces veterans.](#)

94 Bush-Evans (2023), [Gambling-related harms within LGBTQ+ communities.](#)

95 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’**:<sup>96</sup>

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 Introductory Question’**<sup>97</sup> to identify people who have experienced gambling harms, whether due to their own gambling or as affected others:

- Do you feel you are affected by any gambling, either your own or someone else’s?

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



Adapted from GamCare 2020

Figure 11: Example referral pathway using The Introductory Question

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

97 Forward et al. (2023), [Gambling harms in adult social care: Developing an ‘introductory’ question to identify gambling harms among service users](#).

# ALL GAMBLING CARRIES A RISK OF HARM

“Mum and my aunts have a problem with gambling, especially around the bingo halls. I want to be the first to have it not affect my life.”

**Young person, freshers fair stall**

### 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.<sup>98</sup> 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 gambling**

Gambling ads and products are widely available and visible. This can mean people experiencing difficulties with their gambling may overestimate how common it is to engage heavily in gambling, thinking "lots of other people gamble, 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!

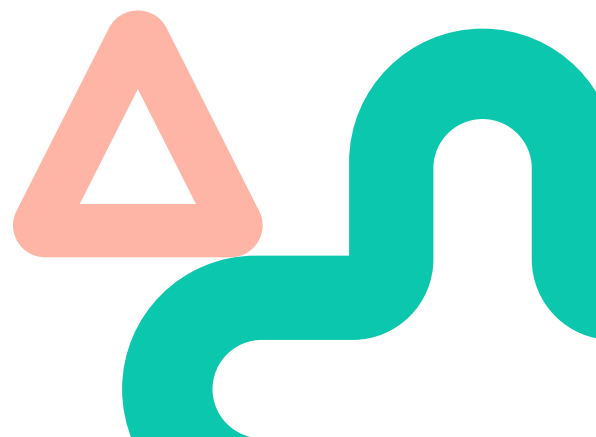
#### **Early wins and occasional rewards encourage false hopes**

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.

<sup>98</sup> 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

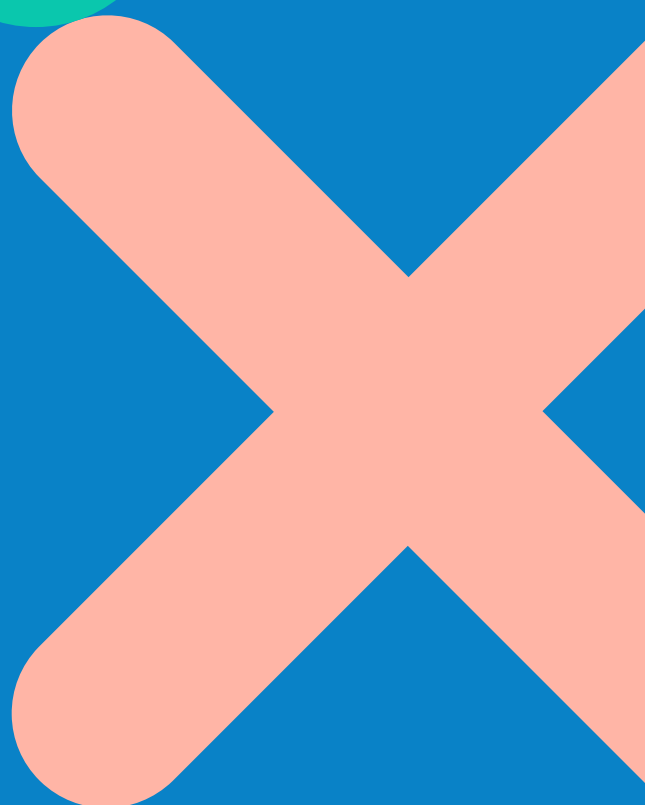
SUPPORT

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 guidance 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.<sup>99</sup>

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.<sup>100</sup>

Gambling harm can be prevented, and is not inevitable. Preventing harms at a population level requires policy action on areas such as:<sup>101</sup>

- Availability of gambling
- Licensing of products
- Gambling advertising

As such, at Fast Forward we see education programmes as just one piece of the puzzle needed to tackle gambling harms.

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

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

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



Young people are likely to be particularly vulnerable to harm from gambling.<sup>102</sup> 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.<sup>103</sup> 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.

Our survey with Scottish students echoed these findings.<sup>104</sup> Less than half would be confident in knowing where to refer a friend for support (45%), and respondents asked for more education about the nature of gambling harms and risks.

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.<sup>105</sup> 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 Appendix 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 harm reduction guidance to support young people and families.



<sup>102</sup> See [Section 2.1.2](#) on 'How gambling harms affect young people.'

<sup>103</sup> Royal Society for Public Health for GambleAware (2019), [Skins in the game: A high-stakes relationship between gambling and young people's](#)

<sup>104</sup> Fast Forward, Tackling Gambling Stigma, & RCA Trust (2023). [Your views on gambling, gaming, and cryptocurrency](#). Non-representative sample of 142 students attending a university or college in Scotland.

<sup>105</sup> 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 forms of gambling are higher risk than others.

Share the following tips with young people and families, to support them to reduce their risk of experiencing gambling harm.<sup>106</sup>

These tips are intended to prevent the onset of gambling harm if an individual decides to gamble. They may not be appropriate for someone who is already experiencing gambling harm. See the Appendix 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.



#### **Set a money limit and stick to it**

Decide before you play how long you want to play, how much you want to spend, and how much you can afford to lose. Leave when you reach your limits, whether you are winning or losing.



#### **Learn more about how the gambling industry works**

The gambling industry makes billions every year from player losses – chances are you will lose money.



#### **Limit your consumption of alcohol and other drugs while gambling**

This will make it easier to stick to your limits.



#### **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.



#### **Never try to win back lost money**

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



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

If you're gambling to escape problems, you're more likely to experience harm.



#### **Keep a balance in your life**

Gambling should never keep you from other pastimes or sleep.



#### **Avoid regularly gambling on more than 2 types of products**

The more products you play, the more likely you are to experience harm.



#### **Know the warning signs of gambling harms**

You could lose more than just money. Reach out if you are worried about your own or someone else's gambling.

<sup>106</sup> Some items adapted from Young et al. (2021), [Developing Lower-Risk Gambling Guidelines](#) for use with children and young people.

## 3.2 Tips for educating young people and families about risks from gambling

The advice provided here is adapted from the evidence-based principles developed by the PSHE Association and GambleAware,<sup>107</sup> and the Lower-Risk Gambling Guidelines developed by the Canadian Centre on Substance Use and Addiction.<sup>108</sup>

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. Adapt your approach with different developmental stages and learning styles.
- 2 Be evidence-based**  
Plan your programme using theories of behaviour change with good evidence behind them.
- 3 Adopt a trauma-informed approach**  
Exploring the impacts of trauma on individuals and communities can build empathy and reduce stigma around experience of gambling harm. Be mindful that participants and educators may have their own experiences of gambling and/or trauma.
- 4 Build on learning with continuous engagement**  
Avoid one-off sessions if possible, and ensure that each session builds on, and reinforces, the previous ones. Link gambling into overlapping topics in the curriculum to build on learning.
- 5 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.
- 6 Use interactive and participatory techniques**  
Consider incorporating role play, peer-to-peer interactions, interactive resources, visualisations, participatory videos, and other engaging teaching techniques.
- 7 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.
- 8 Address attitudes and challenge stigma**  
Focus on decreasing positive attitudes to gambling rather than increasing negative ones. Challenge subjective and societal norms around gambling or people who experience harm.
- 9 Ensure you don't normalise gambling**  
Avoid making gambling seem normal or as though 'everyone is doing it,' as this may unintentionally motivate some young people to participate.
- 10 Always signpost to support**  
It's important that young people come away from sessions knowing that support is available for whatever they are facing.
- 11 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.

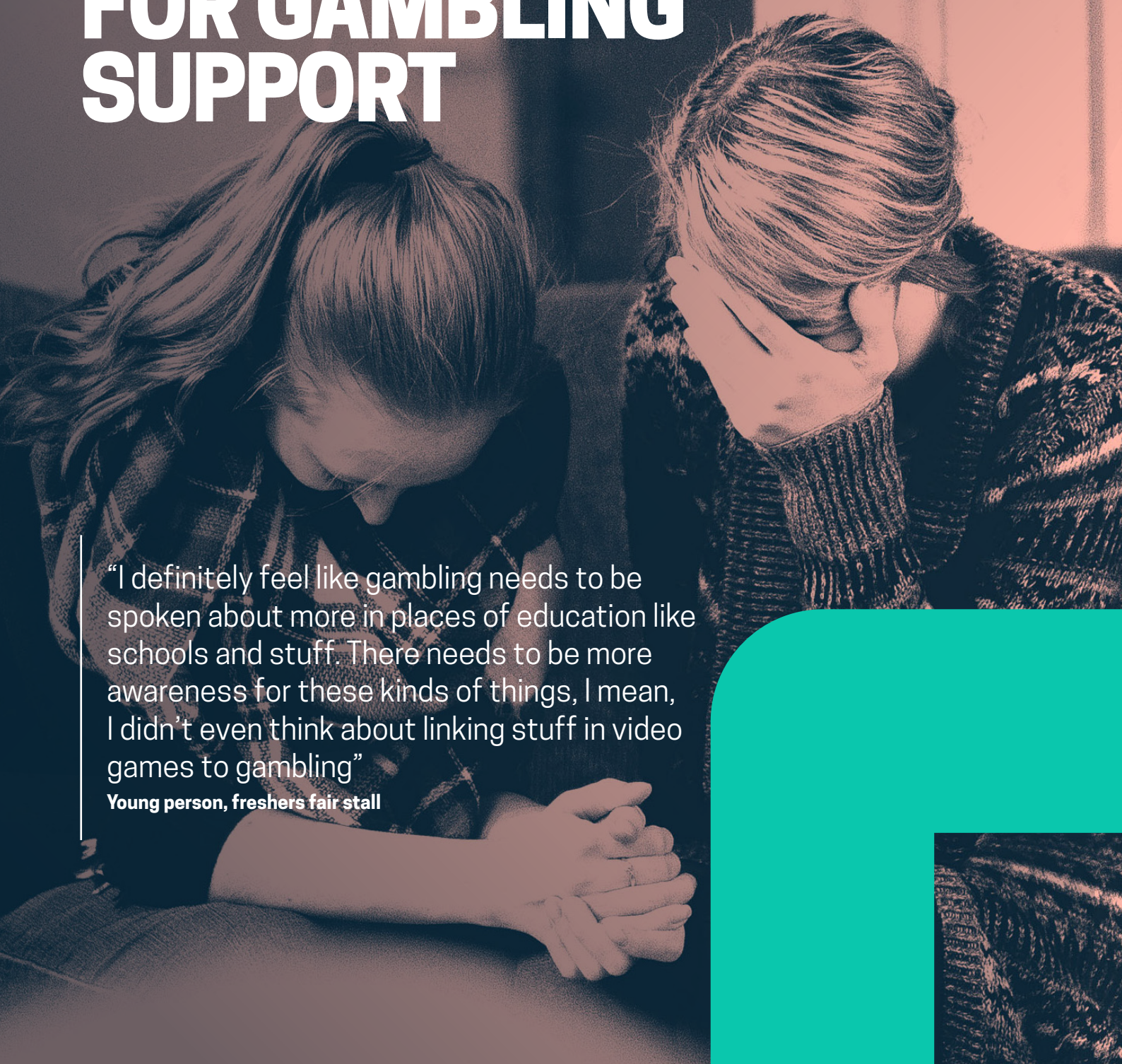
<sup>107</sup> Bell for Tes (2020), [10 effective ways to teach gambling prevention in PSHE](#).

<sup>108</sup> Canadian Centre on Substance Use and Addiction (2021), [Developing lower-risk gambling guidelines](#).

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

“I definitely feel like gambling needs to be spoken about more in places of education like schools and stuff. There needs to be more awareness for these kinds of things, I mean, I didn’t even think about linking stuff in video games to gambling”

**Young person, freshers fair stall**



# CHAPTER 4

# **GAMING, GAMBLING & CRYPTOCURRENCY**

COLLABORATE

**DISCOVER**

SHARE

LEARN

BALANCE

EXPLORE

DISCUSS

ENCOURAGE

SUPPORT

PRIORITISE

EMPATHISE

RESPOND

ACHIEVE





## CHAPTER 4

# GAMING, GAMBLING & CRYPTOCURRENCY

This chapter provides an overview of the links between gambling and two related technologies: video gaming and cryptocurrency use.

### 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 **£7.05 billion in 2022**.<sup>109</sup>

Gaming is also an almost universal pastime among young people in the UK. Ofcom research found that 9 in 10 children in the UK play video games (89%).<sup>110</sup> Our survey echoes this, with 92% of 11-26 year olds in Scotland playing video games.<sup>111</sup>

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



<sup>109</sup> Association for UK Interactive Entertainment [Ukie] (2023), [UK consumer games market valuation 2022](#).

<sup>110</sup> Ofcom (2023), [Children and parents: Media use and attitudes](#).

<sup>111</sup> Fast Forward, Young Scot, & The ALLIANCE (2022), [Your views on gambling and gaming](#). Non-representative sample of 545 young people.

## 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 gaming can:<sup>112</sup>



### 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.

However, gaming can potentially become harmful 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.”

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*.<sup>113</sup>

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.<sup>114</sup>

Risk factors for experiencing a gaming disorder include:<sup>115</sup>

- **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*.<sup>116</sup> 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.

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

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

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

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

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

### 4.3 Gaming and gambling terminology



**Loot box:** Items you can purchase or receive for free in a game that contain a randomised reward.

Many video games now include loot boxes. Loot boxes are items in video games that you can purchase or receive that contain a randomised reward. 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,<sup>117</sup> and 9 in 10 young people report that loot boxes are available in the games they play.<sup>118</sup> Figure 1.2 shows the increase of loot box availability in desktop games over the last decade.<sup>119</sup>

The Gambling Commission does not currently consider any in-game purchases, including loot boxes, to fall under the UK government's gambling laws.<sup>120</sup>

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

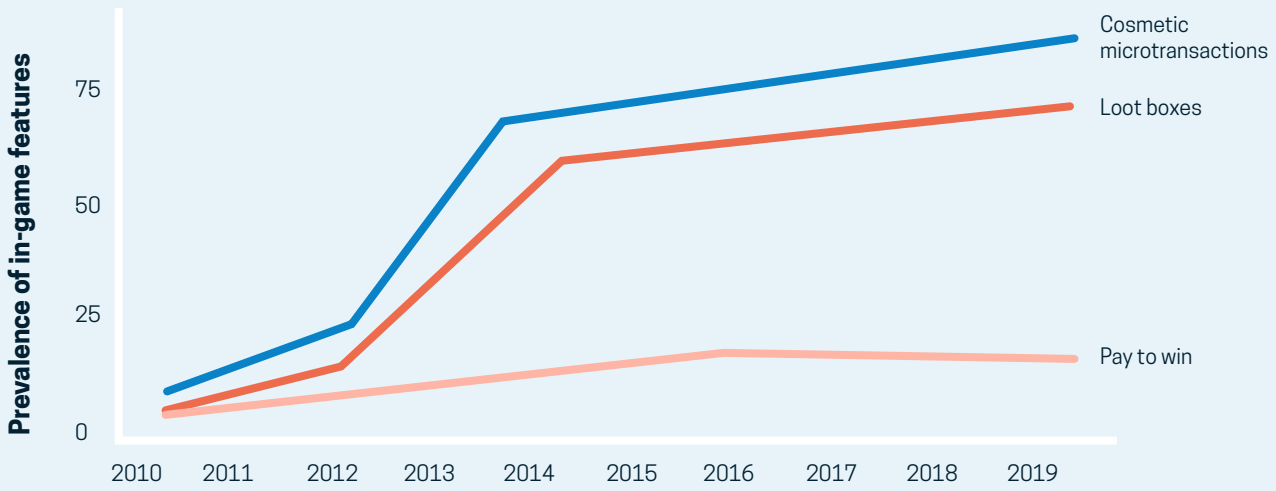
117 Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#).

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

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 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.<sup>121</sup>

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.<sup>122</sup> 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.*<sup>123</sup> 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**

121 Gambling Commission (2023), [Young people and gambling 2023](#).

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

123 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.”<sup>124</sup>

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



### 1. Psychological and product design 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.<sup>125</sup>



### 2. Similar risks and harms associated with addictive characteristics

Both gaming and gambling products can lead to players experiencing impaired control and impacts on relationships, study or work, and financial harms.<sup>126</sup>



### 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.<sup>127</sup>

<sup>124</sup> Gambling Commission (2018), [International gambling and gaming declaration 2018](#).

<sup>125</sup> Close & Lloyd for GambleAware (2021), [Lifting the lid on loot-boxes: Chance-based purchases in video games and the convergence of gaming and gambling](#).

<sup>126</sup> Griffiths (2018), Hot topics: [Gambling blocking apps, loot boxes, and 'crypto-trading addiction'](#).

<sup>127</sup> 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.<sup>128</sup> However, due to concern about increasingly blurred lines between video games and gambling, their reports on young people and gambling now include information on online gaming.

In young people aged 11-17:<sup>129</sup>

**45%**

**have heard of in-game items**

such as loot boxes  
(50% of boys, 25% of girls)

**13%**

**have heard of skins betting**

Our own 2022 survey found that among Scottish young people aged 11 to 26:<sup>130</sup>

- **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:<sup>131</sup>

**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 15-17<sup>132</sup>**

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

129 Gambling Commission (2023), [Young people and gambling 2023](#).

130 Fast Forward, Young Scot, & The ALLIANCE (2022), [Your views on gambling and gaming](#). Non-representative sample of 545 young people.

131 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?](#)

132 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 14<sup>133</sup>**

“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 22-24<sup>134</sup>**



133 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.

134 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.

# 9 IN 10 CHILDREN IN THE UK PLAY VIDEO GAMES

“I can be obsessive and not concentrate on other things.”

Young person, freshers fair stall





### 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 2023, the Gambling Commission found that<sup>135</sup>:



#### Loot boxes

Over 1 in 5 young people aged 11-17 have 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.<sup>136</sup>



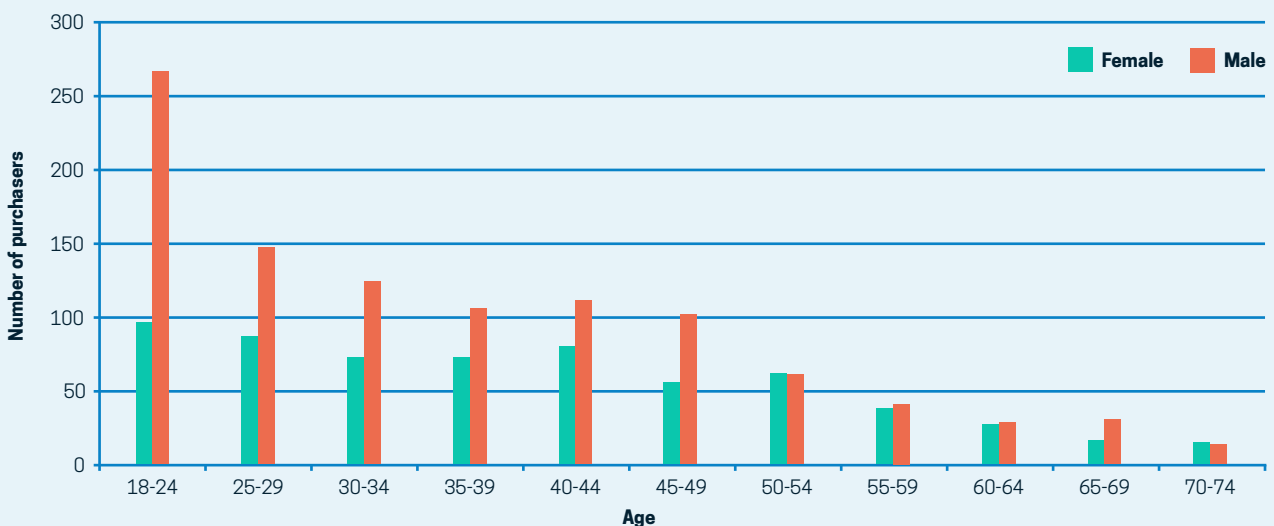
#### Skins gambling

2% of 11-17 year olds have 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:<sup>137</sup>

- **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 sex<sup>138</sup>

135 Gambling Commission (2023), [Young people and gambling 2023](#).

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

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](#).

### 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.<sup>139</sup> 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 person<sup>140</sup>**



<sup>139</sup> 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](#).

<sup>140</sup> 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 person<sup>141</sup>**

141 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’.<sup>142</sup> 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:

- 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 [harmful gambling] have been robustly verified in around a dozen studies.”<sup>146</sup>

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 products 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,<sup>143</sup> or their parent or caregiver’s card details,<sup>144</sup> spending large sums of money they cannot afford. Recent research also indicates that people who purchase loot boxes are more likely to experience severe psychological distress.<sup>145</sup>

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.



142 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?](#)

143 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.

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

145 Drummond et al. (2022), [Surprisingly high prevalence rates of severe psychological distress among consumers who purchase loot boxes in video games](#).

146 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.org<sup>147</sup>
- Parent Zone's [Pressure to Spend](#) page for advice for parents and caregivers<sup>148</sup>
- [YoungMinds](#) guide for parents and caregivers on gaming and mental health<sup>149</sup>

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



### **Talk with each other about gaming**

Approaching this in a supportive way is more important than being an expert. [YoungMinds](#) have a guide to help you get started.



### **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](#).

<sup>147</sup> <https://www.internetmatters.org/resources/online-gaming-advice/>

<sup>148</sup> <https://parentzone.org.uk/article/pressure-to-spend>

<sup>149</sup> <https://www.youngminds.org.uk/parent/parents-a-z-mental-health-guide/gaming/>

### 4.8 What is cryptocurrency?



Cryptocurrency is a digital or virtual form of money that uses encryption to keep transactions secure, such as Bitcoin. It's also sometimes called 'crypto' or 'cryptocoins.'

Cryptocurrency is increasingly visible and mainstream product. It has been endorsed by celebrities and influencers, and its volatility and crashes have also received significant media attention. It's also popular with young people – nearly 1 in 5 16-24 year olds report owning crypto.<sup>150</sup>

The technology behind crypto has the potential to benefit financial services. It may lower costs and increase efficiency, particularly for cross-border payments. Some also see crypto as an investment that may grow in value. However, cryptocurrency is volatile.

Cryptocurrencies are not regulated in the UK.<sup>151</sup> This means that you are unlikely to have any protection if something goes wrong – for example, if the platform that holds them or exchanges them goes out of business.

“If you invest in cryptoassets, you should be prepared to lose all your money.”

**Financial Conduct Authority<sup>152</sup>**

We surveyed students in universities and colleges across Scotland and found that:<sup>153</sup>



**9 in 10**  
Had heard of cryptocurrency  
(90%)



**1 in 6**  
Who had heard of crypto had  
used it (16%)



**2 in 5**  
Had someone close to them who  
has used crypto (39%)



**1 in 10**  
with someone close to them who  
uses crypto had worried about  
that person's crypto use (12%)

150 GamCare (2022), [YouGov survey shows link between gambling losses and worries about rising cost of living](#).

151 Financial Conduct Authority (2023), [Crypto: The basics](#).

152 Financial Conduct Authority (2023), [Crypto: The basics](#).

153 Fast Forward, Tackling Gambling Stigma, & RCA Trust (2023), [Scottish students' views on gambling, gaming, and crypto](#). Non-representative sample of 142 students attending a college or university in Scotland.

## 4.9 Links between gambling and cryptocurrency

Cryptocurrency and gambling have similar product features, and carry some similar risks. For example:

1

### Many people think of crypto trading as gambling

Cryptocurrency apps can make it feel easy and exciting to trade, in a similar way to gamified apps for online gambling. Our survey with students in Scotland found that most think of crypto use as 'a form of gambling'.<sup>154</sup> This makes sense as crypto and gambling – especially online gambling – have some similar product characteristics:



#### High speed

Both crypto and some online gambling products are fast-paced. The value of crypto is volatile, and can boom or bust quickly.



#### High event frequency

For example, people can stake money on crypto or slots relatively quickly.



#### Repetitive

Checking in on crypto value changes on the apps can be habit-forming.



#### Chance-based

Buying crypto is very high-risk. For example, values can change a lot based on unpredictable factors like influencer tips.



#### 24 hour availability

Unlike traditional trading, crypto (and online gambling) is available 24/7.

2

### People may use cryptocurrency to gamble online

Crypto is increasingly used in 'crypto casinos' to gamble online.<sup>155</sup> This allows players to remain anonymous and means no banks are involved. As a result, it's difficult to regulate these forms of gambling, and to protect players from experiencing harm.

3

### People experiencing gambling harm are more likely to trade crypto

Unfortunately, people who trade cryptocurrency are significantly more likely to also be experiencing harm from their gambling.<sup>156</sup>

154 Fast Forward, Tackling Gambling Stigma, & RCA Trust (2023), [Scottish students' views on gambling, gaming, and crypto](#). Non-representative sample of 142 students attending a college or university in Scotland.

155 Andrade et al. (2023), [Safer gambling and consumer protection failings among 40 frequently visited cryptocurrency-based online gambling operators](#).

156 Johnson et al. (2023), [Cryptocurrency trading and its associations with gambling and mental health: A scoping review](#).



# OVER 1 IN 5

YOUNG PEOPLE  
AGED 11-17  
HAVE PAID  
MONEY TO  
OPEN A  
LOOTBOX

“Just like gambling, [gaming]  
can ruin you financially.”

Young person who games, freshers fair stall



# 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 for teachers and support staff on how gambling education aligns with the Curriculum for Excellence framework.<sup>157</sup>

The approach and objectives of this toolkit can 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 decisions.

### 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.<sup>158</sup> 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 harmful product that may be used alongside other harmful products 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 decisions and to manage risk.

<sup>157</sup> Education Scotland, [What is Curriculum for Excellence?](#).

<sup>158</sup> 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 harmful products, such as substance misuse.<sup>159</sup> 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.

<sup>159</sup> 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 make 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

“I see lots of evidence of children who can’t move on from [gambling in games] and are not able to engage in learning.”

**Teacher**

# 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.<sup>160</sup>

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 build their health and wellbeing
- Young people develop and manage relationships effectively
- Young people create and apply their learning and describe their skills and achievements
- Young people participate safely and effectively in groups and teams
- Young people grow as active citizens, expressing their voice and enabling change
- Young people broaden their perspectives through new experiences and thinking



<sup>160</sup> YouthLink Scotland (n.d.), [National Youth Work Strategy \(2023-2028\)](#).

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:



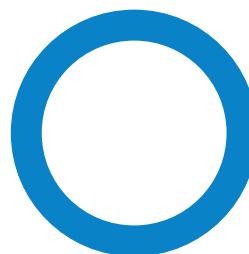
**Building self-esteem  
and self-confidence**

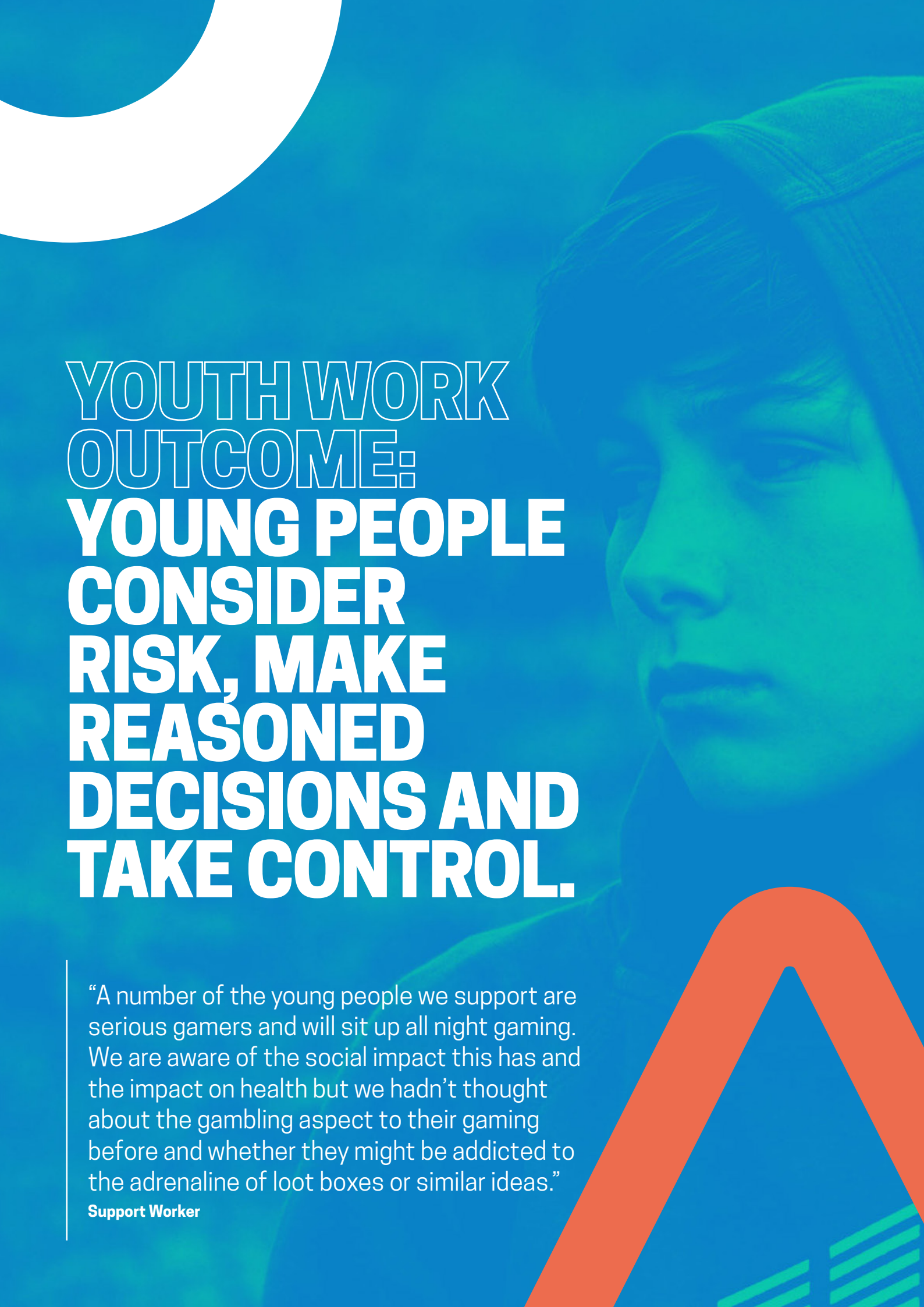


**Creating learning and  
developing new skills**



**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.

“A number of the young people we support are serious gamers and will sit up all night gaming. We are aware of the social impact this has and the impact on health but we hadn’t thought about the gambling aspect to their gaming before and whether they might be addicted to the adrenaline of loot boxes or similar ideas.”

**Support Worker**

# 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 other harmful products or risks 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.

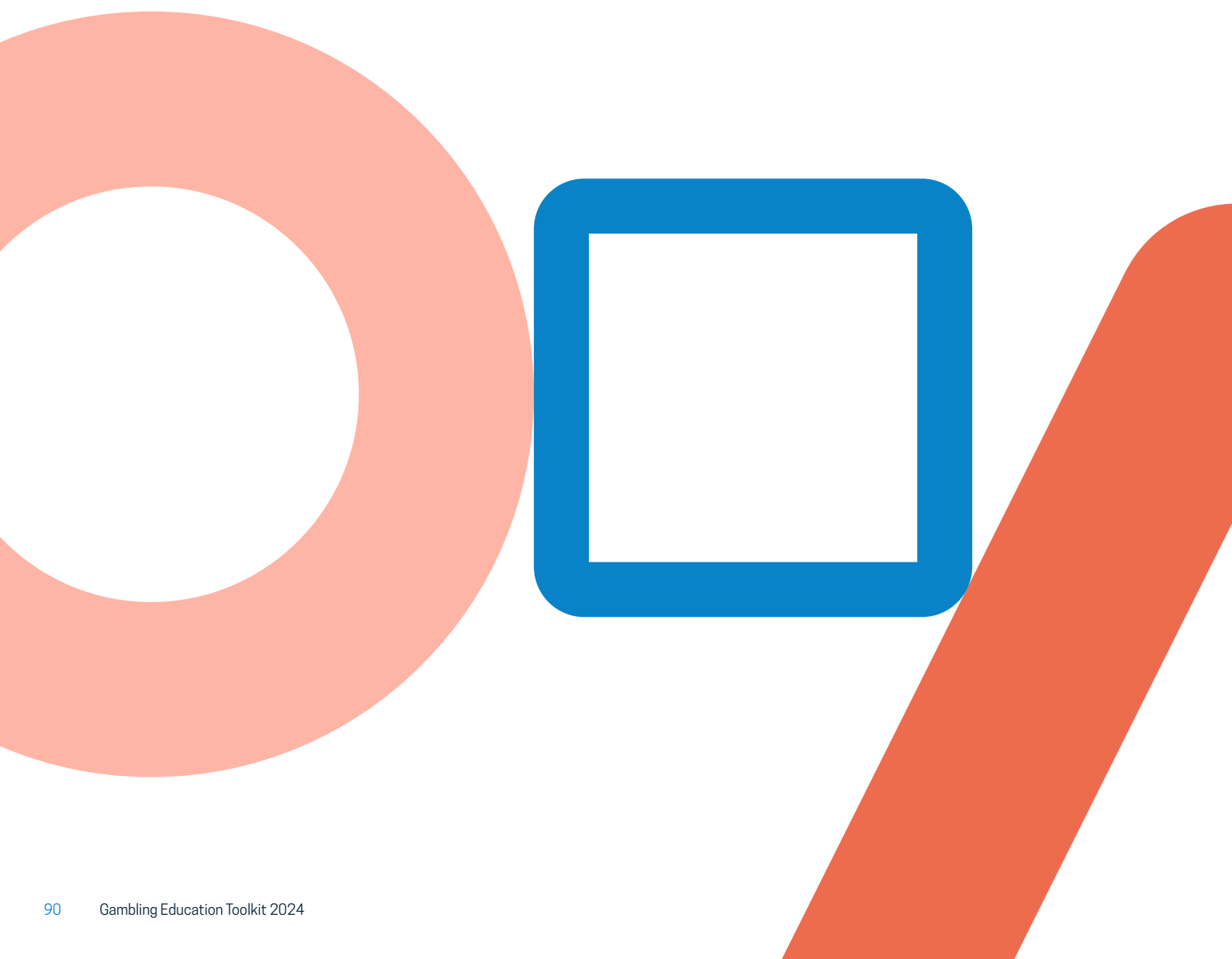
### Signposting

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 products and settings 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.

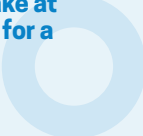





- “Gambling is a kind of entertainment”
- “Some people are naturally luckier than others”
- “People have to gamble for years to get addicted”
- “You are more likely to win the lottery by thinking positively”
- “Borrowing money to gamble with is okay”
- “Gambling is a waste of time and money”
- “Some forms of gambling are more addictive than others”
- “You have to lose a lot of money to experience a problem with your gambling”
- “Gambling is a quick way of making lots of money if you know what you’re doing”
- “Gambling on a ‘free’ internet site is harmless because no money is used”
- “People gamble to escape from their problems”
- “Having a positive attitude increases your likelihood of winning money at bingo”
- “People who win the lottery are happy for the rest of their lives”
- “Going to the bingo weekly is a bit of harmless fun”
- “Teenagers should be allowed into the bookies to bet”

## Gambling Risk Spectrum

**20 minutes.**

*This activity considers how different products and settings can be associated with different levels of risk and potential harm.*

Split the group into teams of 3 or 4. Provide each team with a set of Gambling Risk Spectrum cards (below). In their teams, ask the participants to rank these scenarios from least (1) to most (5) risky. Ask them to consider the products used, the frequency, and the drivers behind each character's gambling. Afterwards, ask each group to share where they placed each scenario and why.

|   |   |  |
|---|---|--|
| <p><b>Samir put £1 into the World Cup sweepstake at work to raise money for a local charity.</b></p>   | <p><b>Riley stole money out of their flatmate's purse to repay a loan they took out to play online poker.</b></p>   | <p><b>Bonnie bet her chocolate Easter egg on whether or not her mate will be able to score a penalty.</b></p>   |
| <p><b>Fatima puts £2 a week on the lottery when she does the weekly shop, even though she is currently struggling to pay her bills.</b></p>  | <p><b>Ali 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.</b></p>  | <p><b>Jackie borrowed money from their friend to purchase several loot boxes, in the hope that they would get a rare item that they could sell for more money.</b></p>  |

## 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 visible 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 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 know what to do if you are being bullied or harassed online;**
- **If you could give an example of where you could go for help if you had gambling-related concerns.**

## Ripple Effect

**30 minutes.**

*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.*

Draw three concentric circles on a flip-chart, resembling a ripple-effect diagram.

Write on the inner area the title Individual, on the second Family, friends, school and work, on the third Community and society.

**Divide participants into three groups. Assign each group one of the areas of the ripple effect diagram, and ask them to list the consequences that gambling could have for that area.**

Once their discussion is complete, ask each group to explain the consequences they've identified.

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?

## 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](http://begambleaware.org)) and the National Gambling Support Network helpline (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](http://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

- [A-Z of Gambling](#)
- [Agree/Disagree](#)
- [Definitions Matching Game](#)
- [Gambling General Knowledge Quiz](#)
- [Let's Talk About Gambling](#)

### 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

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

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

### How can gambling be risky?

Activities exploring the risks of gambling

- [Gambling Risk Spectrum](#)
- [Gaming Risk Spectrum](#)
- [Exploring Gambling Motivations](#)
- [Case Studies](#)
- [The Senses of Gambling](#)
- [Gaming Industry Tricks](#)

### What is gambling harm?

Activities to help understand the harms associated with gambling

- [Consequences of Gambling](#)
- [Ripple Effect](#)
- [Our Home](#)
- [The Cost of Living and Gambling Harm](#)

### How to reduce the risk of harm

Activities exploring harm reduction strategies

- [Managing Risk](#)
- [Top Tip Tricks](#)
- [Harm Reduction Poster](#)
- [Gambling Triangle](#)
- [Gambling Tree](#)



# WHAT IS GAMBLING?

Activities introducing gambling as a topic

**A-Z OF GAMBLING**  
**AGREE/DISAGREE**  
**DEFINITIONS MATCHING GAME**  
**GAMBLING GENERAL KNOWLEDGE QUIZ**  
**LET'S TALK ABOUT GAMBLING**

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.

# 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 word GAMBLING.



**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 word Gambling.

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 and use the whole alphabet instead of just the word Gambling. Use 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:

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

# 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.<sup>161</sup>



**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.

<sup>161</sup> 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”**

**“YOU RISK LOSING MORE MONEY WHEN YOU GAMBLE ONLINE”**

**“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 LOSING 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”**

**“IT IS EASY TO COLLECT YOUR WINNINGS FROM GAMBLING APPS AND WEBSITES”**

**“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”**

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

# 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

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

# 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.<sup>162</sup>



**TIME:**  
15-30 min



**RESOURCES:**  
Pens



**MATERIALS TO PRINT:**  
Gambling General Knowledge handouts,  
Gambling General Knowledge 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 risks for young people;
- 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.

<sup>162</sup> 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 difficulties with gambling before asking for help.

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

**8** Which of the following are signs that someone may be experiencing difficulties with 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 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.

Many of the affiliates online that are shown winning big jackpots or share their strategies are not using their own money, and are being paid to play particular games (e.g. Drake).

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 difficulties with gambling 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 difficulties with 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; Sleepless nights; Legacy harm (e.g. poor credit ratings).*

10

Name 3 ways to reduce the 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; limit consumption of alcohol and other drugs when gambling; keep a balance in your life; avoid regularly gambling on 2 or more types of products; know the warning signs of gambling harms.*

# LET'S TALK ABOUT GAMBLING

This 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 activities as they can think of. In particular, ask participants to consider gambling activities they may be exposed to, for example:

- 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.<sup>163</sup>

**3**

Explain to the group that all gambling carries a risk of harm, however some products 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 products<sup>164</sup>
- The nature of online gambling
- The influence of adverts
- Peer pressure.

<sup>163</sup> Refer to [Section 2.1 'What are gambling harms?'](#) for guidance on risk of gambling harm.

<sup>164</sup> 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 and challenging the normalisation of gambling 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 visible gambling is in a young person's environment.

Use these activities to support young people to challenge the increasing normalisation of gambling in the UK. Why is gambling so visible? How might this impact young people and their communities?

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](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 risks young people are exposed to, 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, parents and caregivers compare statistics around young people's gambling with other harmful products. It gives an opportunity to explore why gambling is so prevalent among young people.

**This activity is for use with parents and caregivers only and is not to be used with 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 harmful products.

4

This may be a good time to discuss the different ways young people might gamble, and why they might gamble.

2

Ask the group to put the cards in order from what they estimate to have the lowest percentage, to the highest.

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 harmful products.

3

As the group discuss the order, ask what factors may cause use of these harmful products to go up and down (e.g. education, parent participation, advertising, visibility, trends).

### 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:

This activity is designed to use with parents and caregivers, and is not suitable for use with children and young people. This is because discussing the prevalence of gambling with young people may unintentionally normalise gambling, or cause them to feel they are 'missing out.'

This research was conducted across GB - the prevalence of each activity and the order of past year participation may differ in different areas.

# DO YOUNG PEOPLE GAMBLE?

## STATISTICS CARDS

**The percentage of 11-17 year olds that have spent their own money on gambling in the past 12 months.**

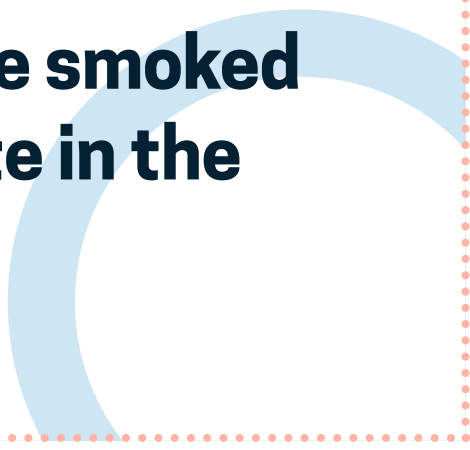
**The percentage of 11-17 year olds that have drunk alcohol in the past 12 months.**

**The percentage of 11-17 year olds that have taken illegal drugs in the past 12 months.**


# DO YOUNG PEOPLE GAMBLE?

## STATISTICS CARDS

**The percentage of 11-17 year olds that have smoked a tobacco cigarette in the past 12 months.**



**The percentage of 11-17 year olds that have smoked an e-cigarette in the past 12 months.**



# DO YOUNG PEOPLE GAMBLE?

## PRACTITIONER ANSWER SHEET

Gambling participation among 11-17 year olds in Great Britain:<sup>165</sup>

**40%**  
**OF 11-17 YEAR**  
**OLDS HAVE**  
**GAMBLED IN THE**  
**PAST 12 MONTHS**

### Compared with...

**42%**

have had an alcoholic  
drink in the past 12  
months

**20%**

have used an  
e-cigarette in the  
past 12 months

**9%**

have smoked a  
tobacco cigarette in  
the past 12 months

**8%**

have taken illegal drugs  
(including cannabis) in  
the past 12 months

Note: Gambling figure includes gambling with own money (26%)  
as well as wider participation such as picking lottery numbers for a parent.

Data source: Ipsos survey with 3,453  
young people aged 11-17 Great Britain

<sup>165</sup> Gambling Commission (2023). Young people and gambling 2023.

Available at: <https://www.gamblingcommission.gov.uk/statistics-and-research/publication/young-people-and-gambling-2023>.

# 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 a map of their town/neighbourhood, with main streets and the places they go to most often (e.g. schools, parks, leisure centres, their homes).

**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 participation.

**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.

**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, 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 participants in deciding which areas to pick.

# STAND UP IF

This activity helps illustrate how visible gambling is in 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?).

Consider challenging young people on why gambling is so visible - who benefits?

### Alternative options:

The first 3 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 3 statements were read out (the top 3 are indicated with a \*).



# 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 HAVE EVER PLAYED A VIDEO GAME THAT FEATURED LOOT BOXES;**

**\*IF YOU HAVE SEEN A GAMBLING ADVERT (ON TV, BILLBOARDS, SOCIAL MEDIA,...) IN THE PAST 3 DAYS;**

**IF YOU KNOW WHAT TO DO IF YOU ARE BULLIED OR HARASSED ONLINE;**

**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

## 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 £15 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.'

'**What are the Odds?**' is a good game to help participants understand more about probability and how likely they are to win the lottery. By comparing it to other unlikely events, the activity supports participants to put statistics like 1 in 45 million into perspective.



**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.

# 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.<sup>166</sup>



**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.'

**3**

Go through the order they have chosen, asking them to guess what the odds are for each event.

**2**

Ask the group to put the cards in order from the most likely event to the least likely 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. We have provided 3 sets: A, B, C.

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.

<sup>166</sup> 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 someone's decisions around 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 (A)



**ROLLING A  
DOUBLE 6  
WITH 2 DICE**

**WINNING  
£30 IN THE  
NATIONAL  
LOTTERY**

**BEING KILLED  
BY LIGHTNING**

**DRAWING AN  
ACE FROM A  
FULL DECK OF  
CARDS**

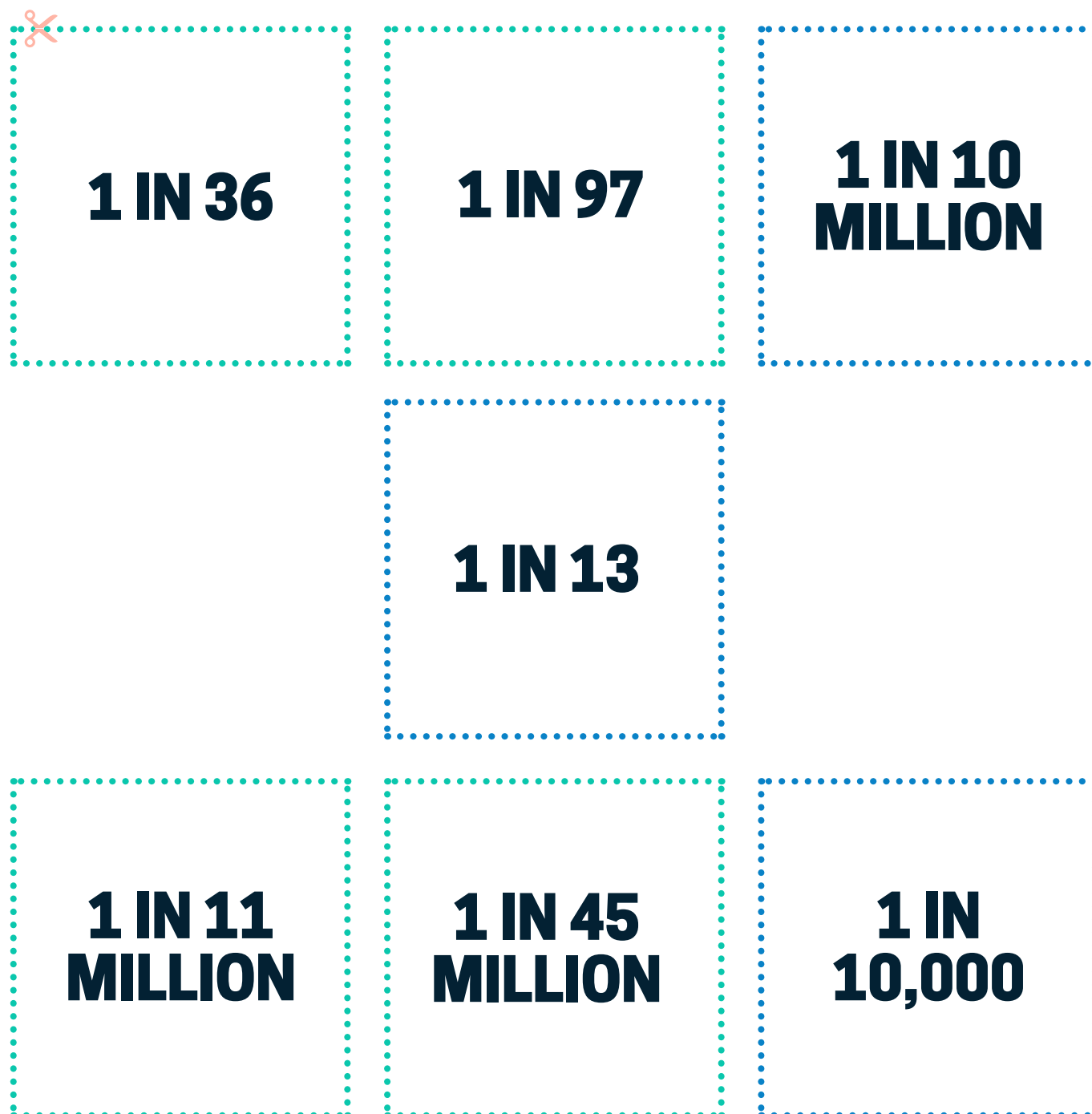
**DYING IN A  
PLANE CRASH**

**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?

## EVENT HANDOUT CARDS (B)



**FLIPPING 12  
HEADS IN A  
ROW WITH A  
COIN**

**WINNING £30  
IN THE  
NATIONAL  
LOTTERY**

**DRAWING AN  
ACE FROM A  
FULL DECK OF  
CARDS**

**HAVING AN  
ACCIDENT  
ON A UK  
FAIRGROUND  
RIDE**

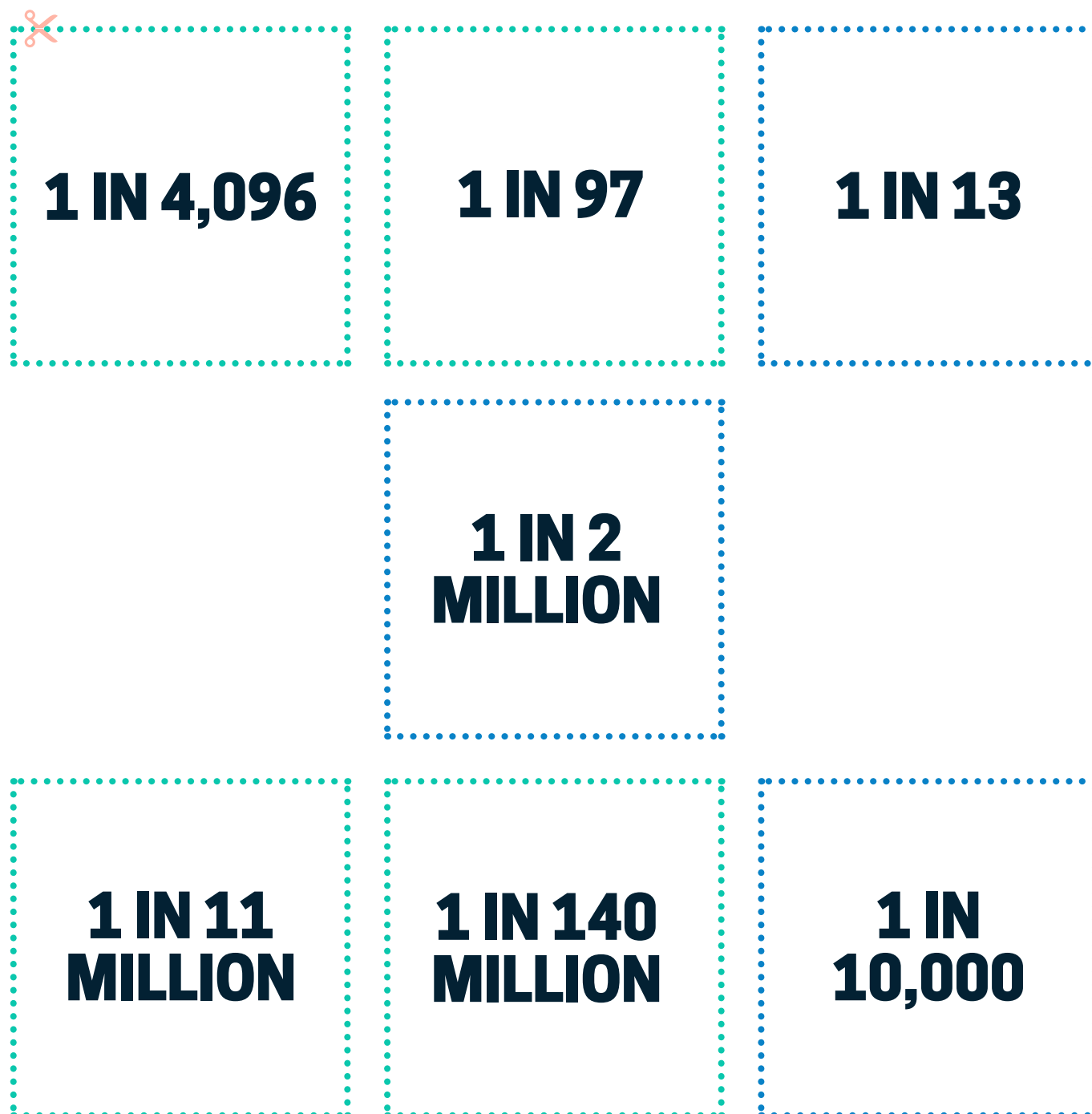
**DYING IN A  
PLANE CRASH**

**GETTING  
5 MAIN  
NUMBERS  
AND 2 LUCKY  
STARS IN  
EuroMillions**

**FINDING A  
FOUR-LEAF  
CLOVER ON  
THE FIRST  
TRY**

# WHAT ARE THE ODDS?

## ODDS HANDOUT CARDS (B)



# WHAT ARE THE ODDS?

EVENT HANDOUT CARDS (C)



**ROLLING A  
DOUBLE 6  
WITH 2 DICE**

**WINNING £30  
IN THE  
NATIONAL  
LOTTERY**

**HAVING AN  
ACCIDENT  
ON A UK  
FAIRGROUND  
RIDE**

**WINNING  
THE 4TH  
ROLLOVER  
FRIDAY  
EuroMillions  
DRAW**

**DYING IN A  
PLANE CRASH**

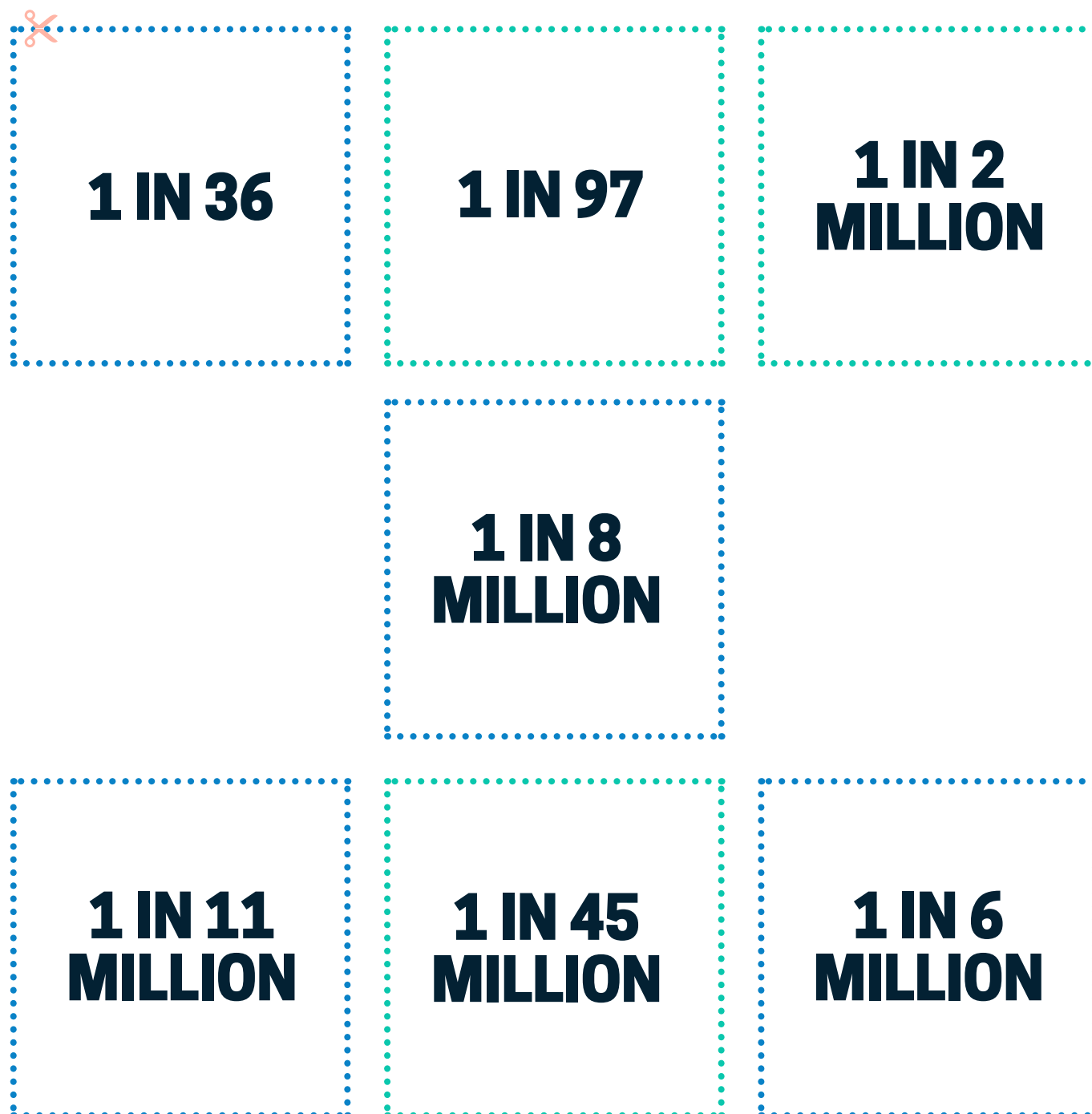
**GETTING ALL  
6 NUMBERS  
IN THE  
NATIONAL  
LOTTERY**

**WINNING  
THE BASE  
FRIDAY  
EuroMillions  
DRAW**



# WHAT ARE THE ODDS?

## ODDS HANDOUT CARDS (C)



# WHAT ARE THE ODDS?

## PRACTITIONER ANSWER SHEET

### Answers for sheet A

Being killed by lightning

**1:10 million**

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**

Dying in a plane crash

**1:11 million**

Getting all 6 numbers in the National Lottery

**1:45 million**

Finding a four-leaf clover on the first try

**1:10,000**

### Answers for sheet B

Having an accident on a UK fairground ride

**1:2 million**

Winning £30 in the National Lottery

**1:97**

Finding a four-leaf clover on the first try

**1:10,000**

Dying in a plane crash

**1:11 million**

Getting all 6 numbers in the National Lottery

**1:45 million**

Flipping 12 heads in a row with a coin

**1:4,096**

Winning the EuroMillions Jackpot (getting 5 numbers and 2 stars)

**1:140 million**

### Answers for sheet C

Rolling a double 6 with 2 dice

**1:36**

Winning £30 in the National Lottery

**1:97**

Having an accident on a UK fairground ride

**1:2 million**

Winning the 4th Rollover Friday EuroMillions Draw

**1:8 million**

Dying in a plane crash

**1:11 million**

Getting all 6 numbers in the National Lottery

**1:45 million**

Winning the base Friday EuroMillions Draw

**1:6 million**

# EXPLAINING THE LAW OF AVERAGES / LARGE NUMBERS

This maths-focused activity supports young people to learn the meaning of odds, chance and probability through a visual and practical example. It connects to CfE Benchmarks MNU 2-22 a, 3-22a, 4-09a and 4-22a.



**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 does not work.

## 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 improbability 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.).

This activity may not be appropriate for those who find numeracy or statistics challenging - use your judgement as to whether it will be suitable for your group.

# 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**

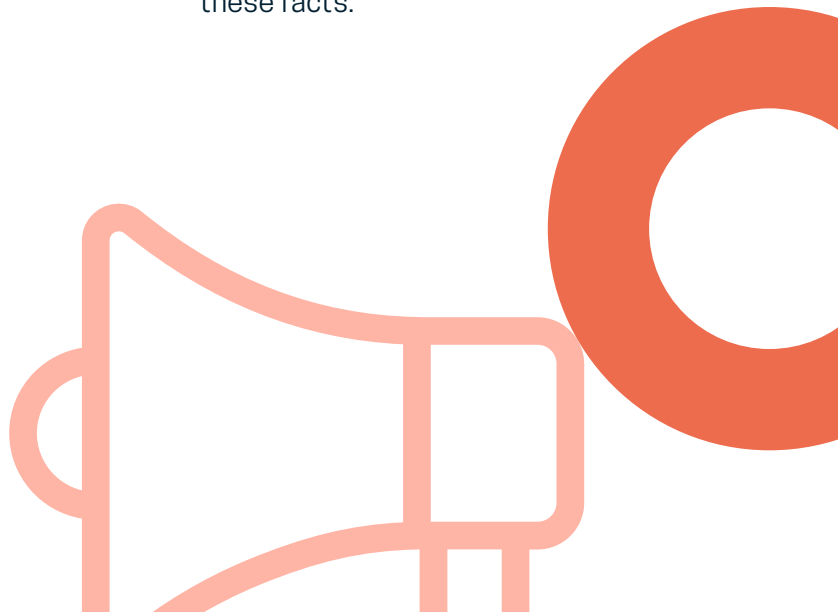
Share with the group the gambling advertising example. Explain that this is a mock advert featuring quotes, marketing strategies and other features taken from real gambling adverts.

**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 facts.

**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](http://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.

**15%** of 11-17 year olds follow gambling firms on social media.

In the 22/23 season, 9 out of 20 Premier League teams have a gambling sponsor on their shirt, and a further 3 Premier League teams are sponsored by cryptocurrency companies.

28% of those who received free bets / bonuses subsequently spent money on gambling without planning to.

Young people who are exposed to online ads are more likely to gamble, and more likely to experience harm.

Celebrity endorsements particularly attract children and young people, invoking trust and authenticity.

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

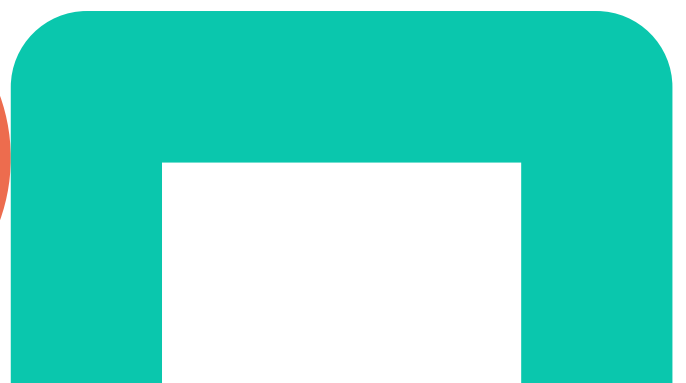
**1** Hand out 3 pieces of A4 paper to 3 volunteers, and ask them to cut each of these into 4 equal sized pieces by halving them, then halving again. Place the 12 pieces into a box or container.

**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, sweets or other small items in a container representing odds.

#### Additional notes:

\*Odds ratios are examples taken from the best information sources available: developer websites if available, other media sources if not. Odds for getting rare items from loot boxes can be subject to change, or not fully disclosed. This means players may have no way of knowing their chance of getting desired items.

For more on loot box odds disclosures, see Xiao et al.(2023) [What are the odds? Poor compliance with UK loot box probability disclosure industry self-regulation.](#)



# HOW CAN GAMBLING BE RISKY?

Activities exploring the risks of gambling

**GAMBLING RISK SPECTRUM**  
**GAMING RISK SPECTRUM**  
**EXPLORING GAMBLING MOTIVATIONS**  
**CASE STUDIES**  
**THE SENSES OF GAMBLING**  
**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 harmful products and develop strategies to support others.

The **'Gambling Risk Spectrum'** considers how different products and settings can be associated with different levels of risk and potential harm. It illustrates how risk associated with gambling exists on a spectrum, and invites participants to consider when and why people might move up or down on the spectrum.

Remember... All gambling carries a risk of harm, but products with certain characteristics present a higher risk (e.g. fast-paced, repetitive). 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 more informed decisions.



# GAMBLING RISK SPECTRUM

This scenario-based activity provides the opportunity to discuss how different products and settings can be associated with different levels of risk and potential harm. It illustrates how risk associated with gambling exists on a spectrum, and invites participants to consider when and why people might move up or down on the spectrum.<sup>167</sup>



**TIME:**  
10-15min



**MATERIALS TO PRINT:**  
Gambling Risk Spectrum cards

## METHOD

- 1 Provide the group with a set of Gambling Risk Spectrum cards.
- 2 Ask the group to put the cards in order from what they consider least risky to what they consider the most risky forms of gambling. 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 drivers behind why people gamble, the products used, the frequency, the amount spent. Discuss at what point each of these scenarios could become harmful if they do not think the character is already experiencing harm. 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.

<sup>167</sup> Activity created by PSHE Association

# GAMBLING RISK SPECTRUM

## CARDS



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

**Bonnie bet her chocolate Easter egg on whether or not her mate will be able to score a penalty.**

**Ali 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.**

**Riley stole money out of their flatmate's purse to repay a loan they took out to play online poker.**

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

**Jackie borrowed money from their friend to purchase several loot boxes, in the hope that they would get a rare item could sell for more money.**

# GAMING RISK SPECTRUM

This scenario-based activity considers levels of risk associated with products and in-game purchases in video/mobile games. It provides the opportunity to discuss how spending money on in-game items can be harmful, and what factors might increase or decrease the risk of experiencing harm.<sup>168</sup>



**TIME:**  
10-15min



**MATERIALS TO PRINT:**  
Gaming Risk Spectrum cards

## METHOD

- 1** Provide the group with a set of Gaming Risk Spectrum cards.
- 2** Ask the group to put the character cards in order from what they consider the least risky scenario 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 explain their answers. Discuss what factors they considered and why they think some scenarios 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 scenarios could become harmful if they are 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.

<sup>168</sup> Activity created by PHSE Association

# GAMING RISK SPECTRUM

## 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.**

**Amira 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 4 young people gambled with their own money in the last 12 months. This activity examines why some young people take part in gambling. It prompts participants to consider risks, underlying root causes and alternatives.

**This activity is for use with parents and caregivers only and is not for use with young people.**



**TIME:**  
20-30min



**MATERIALS TO PRINT:**  
Post-it notes, pens

## METHOD

**1** Split the group into teams of 3 or 4 (if the group is only a few people, just do this individually), 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 overview of the different reasons why some young people might decide to gamble. Some follow-up questions you could ask:

- Are any motivations more risky than others?
- What are the root causes of these motivations? (E.g. 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 regulations or social norms?

### Additional notes:

This activity is designed to use with parents and caregivers, and is not suitable for use with children and young people. This is because discussing the prevalence of gambling with young people may unintentionally normalise gambling, or cause them to feel they are 'missing out.'

# CASE STUDIES

This activity for parents and caregivers introduces real-life stories of individuals and their relationship to gambling. It encourages participants to consider how risk changes over time, and how our circumstances and exposure can affect our risk of harm.<sup>169</sup>



**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 Kai, Avery, 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.

<sup>169</sup> Activity created by the Addiction Recovery Agency (ARA), Bristol.



# CASE STUDIES

## HANDOUT 1<sup>170</sup>



### Case Study 1 – Kai

Kai 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.

Kai lived with his mother and stepfather. He is an only child. Kai 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. Kai 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 use of gambling products?

.....

.....

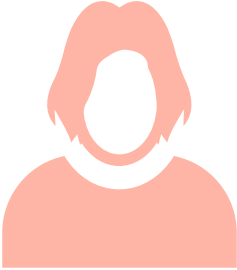
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<sup>170</sup> These case studies come from RCA Trust and GamCare. For more examples please consult the GamCare website at: <http://www.gamcare.org.uk/support-and-counselling/people-weve-helped>

# CASE STUDIES

## HANDOUT 1



### Case Study 2 – Avery

Avery is 14 years old, lives with their parents and younger sister, Avery has noticed their dad coming home drunk which has resulted in arguments between their parents. Their sibling finds this really frightening and wants to sleep in Avery’s bed every night.

Recently Avery returned home after school to find debt collectors taking an itinerary of household items.

Avery has been told by their parents that they have got into financial difficulties due to their dad’s online gambling and they may have to move to another home and school.

# 1

How would you rate the level of risk associated with gambling harm 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 might be the early indicators that gambling is impacting on Avery and their family? What aspects did you find most/least concerning?

.....

.....

.....

.....

# 3

Can you think of any barriers Avery may have in talking about gambling?

.....

.....

.....

.....

# CASE STUDIES

## HANDOUT 1



### Case Study 3 – 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 use of gambling products?

.....

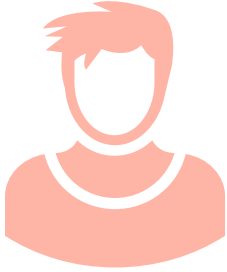
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# CASE STUDIES

## 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 domineering man. Jason was harshly punished and sometimes experienced physical abuse.

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 in a difficult relationship with his 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 use of gambling products?

.....

.....

.....

.....

# CASE STUDIES

## HANDOUT 2<sup>171</sup>

### Case Study 1 – Kai

Kai 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.

Kai lived with his mother and stepfather. He is an only child. Kai 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. Kai 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 Kai and his family, however, gambling was never considered.

Kai'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. Kai won a lot of money - around £600 - but gambled it all away as he was chasing bigger wins.

Kai 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. Kai 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 use of gambling products?

.....

.....

.....

171 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,

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 is not experiencing harm from gambling. 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 use of gambling products?

.....

.....

.....

# 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 domineering man. Jason was harshly punished and sometimes experienced physical abuse. 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 in a difficult relationship with his 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 support 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 use of gambling products?

.....

.....

.....

# THE SENSES OF GAMBLING

This activity encourages people to imagine what a person experiencing gambling harm might hear, see, touch and feel when they are gambling and how these senses are used to motivate and encourage further gambling.



**TIME:**  
30-45min



**RESOURCES:**  
Flip-chart,  
felt-tip pens



**MATERIALS TO PRINT:**  
Senses Map

## METHOD

1

Divide the group into small teams of 2 or 3 people and hand each team a Senses Map.

2

The purpose of this activity is to encourage the group to think about how gambling uses gimmicks to excite and keep our attention. Ask groups to reflect on the various senses on the map, then describe or draw what the person is experiencing as it relates to gambling:

- What does gambling sound like?
- What does gambling look like?
- What does gambling feel like when the person touches it?
- How does gambling make them feel?

3

Ask a spokesperson from each group to feedback and facilitate a discussion:

- What are the similarities and differences between the senses?
- Do you think the gambling industry have designed their products in a specific way?
- What effect does this have on people?
- Would the person be aware of these senses when they are gambling? If not, how could they become aware?

4

If the groups are having difficulties connecting gambling to the senses, try the following prompts:

- **Sound:** What noises would someone hear when they win and lose on the slot machines?
- **Sight:** What colours and shapes the person see when they open their gambling app?
- **Touch:** Do they use a pen to write down their football coupon or hold cards when playing card games with friends?
- **Feel:** Would the person feel excited when they win? Would they feel exasperated when they lose? How would they feel one hour after gambling?

### Alternative options:

In some cases it may be beneficial to use the scenarios attached to open conversation. Some people find it easier to speak about someone else instead of their own experiences to start conversation.



**SOUNDS LIKE...**



**LOOKS LIKE...**



**FEELS LIKE TO  
THE TOUCH...**



**FEELS LIKE...**

# THE SENSES OF GAMBLING

## SCENARIO CARDS



**Alex used their friend's 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 and has not let his friend know.**

**Geeta, every week, spends all of her disposable income on gambling the fruit machine. She lies about it when a relative asks where money has gone.**

**Julie, who has been homeless for a few years, has just found 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, always puts a bet down on his favourite football team to win, at the local bookies. He hasn't won big yet, but enjoys the activity and the people he chats with at the betting shop.**

**Some friends are playing cards for money. Jay, would like to join in but he is broke. He decides to borrow £5 from one of the players hoping to win more.**

**Phil has accumulated debt from playing poker online. He no-one to turn to, so he takes money his flatmate 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 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. Follow-up questions:

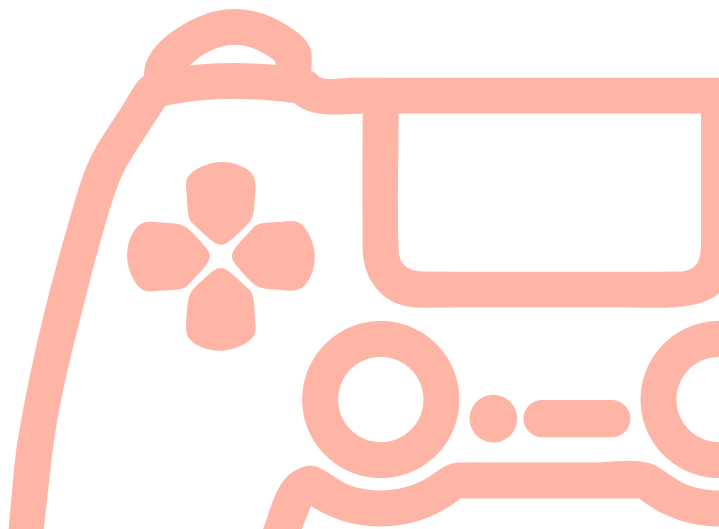
- How do you feel about loot boxes in your games?
- Do any of these paid-for features make it easier to win? How do you feel about this?
- Would you find it easy to work out how much you spent on a certain item, and to stay in control of your spending?

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.

### Top Tip:

To help practitioners prepare for delivering this activity, [check out this video](#) explanation on loot boxes by PhD Fellow Leon Xiao.



# WHAT TRICKS DO GAME DEVELOPERS USE TO KEEP YOU PLAYING & SPENDING MORE MONEY?














ENERGY REPLENISHES INC.  
02:12:09

**FULL!**  
CONSIDER UPGRADING

NEXT REWARD IN 6h 54 min

LEADERBOARD
QUESTS
ARMOUR
BACKPACK
REWARDS
SHOP

|   |   |  |  |   |   |
|---|---|--|--|---|---|
|  <p>TODAY'S SECRET SKIN</p> <p>£1,200</p> |  <p>ENERGY REPLENISHES IMMEDIATELY</p> <p>£600</p>           |  <p>ENERGY DRAINS 50% SLOWER FOR 12H</p> <p>£200</p>            |  <p>FLAME THROWER</p> <p>£800</p>                        |  <p>ATOMIC RIFLE</p> <p>£1,100</p>       |  <p>CHAINSAW GLOVE</p> <p>£2,500</p> |
|  <p>£2,500</p>                            |  <p>ATTACKS BECOME 20% MORE EFFECTIVE FOR 3H</p> <p>£350</p> |  <p>ATTACKS BECOME 50% MORE EFFECTIVE FOR 24H</p> <p>£800</p> |  <p>SUPPRESS POTION CRATE (3 POTIONS)</p> <p>£1,200</p> |  <p>DOUBLE BACKPACK SIZE</p> <p>£1,500</p> |  <p>POCKET REVOLVER</p> <p>£500</p>    |

£1,000

£7.99

33% BONUS!

£5,000

£29.99

50% BONUS!

£15,000

£79.99

LIMITED TIME DEAL!  
02h 17min left

£2,500 + POTION CRATE

£19.99

840

## WHAT CAN WE DO TO MANAGE THE RISKS?

# WHAT IS GAMBLING HARM?

Activities to help understand the harms associated with gambling

## CONSEQUENCES OF GAMBLING RIPPLE EFFECT OUR HOME THE COST OF LIVING AND GAMBLING HARM

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 products.



# CONSEQUENCES OF GAMBLING

This creative, outcome-focused activity challenges participants to explore the potential negative consequences gambling could lead to, supporting them in gaining a better awareness of how gambling harms affect people's health and wellbeing.



**TIME:**  
15-20min



**RESOURCES:**  
Paper or flipchart,  
pens



**MATERIALS TO PRINT:**  
Consequences of  
Gambling: Scenario cards

## METHOD

1

In pairs, teams, or as a larger group, discuss how gambling could negatively impact people's lives and note these down.<sup>172</sup>

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.

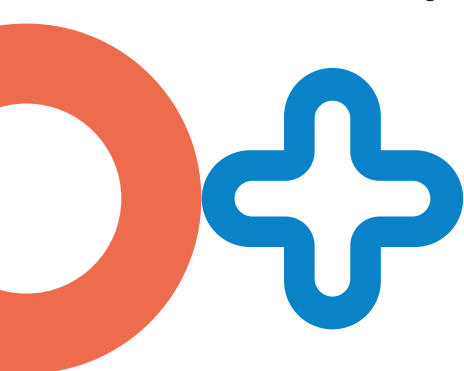
3

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.



<sup>172</sup> You might find it helpful to refer to [Section 2.1](#) on 'What are gambling harms?'.

# 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 list 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 their discussion is complete, ask each group to explain to the others the 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:

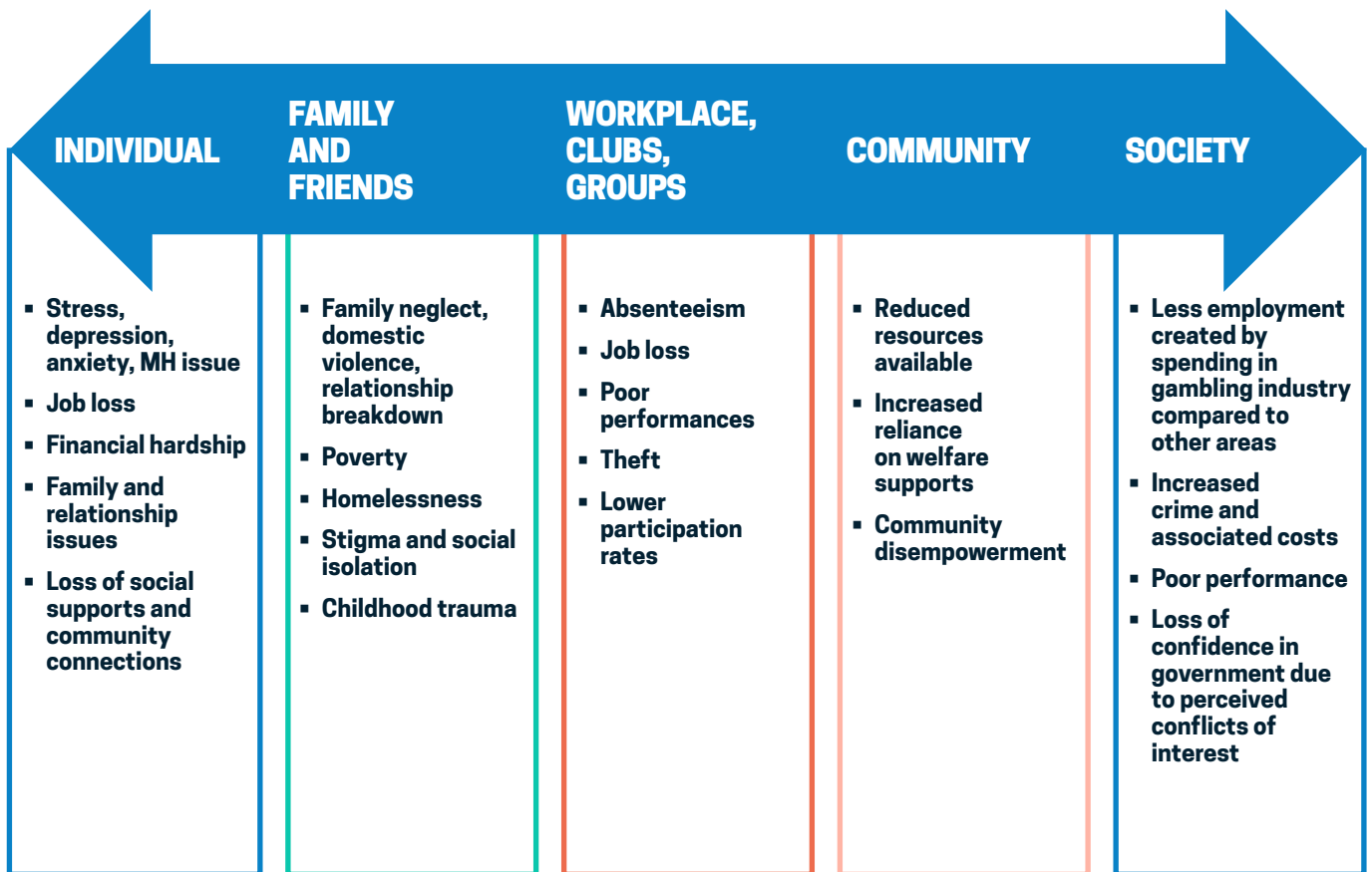
If it's a small group, you could do this activity without splitting participants into teams.

A different option could focus on consequences affecting Health, Relationships and Resources, as described in the Practitioner Answer Sheet.



# RIPPLE EFFECT

## PRACTITIONER ANSWER SHEET<sup>173</sup>



### 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

<sup>173</sup> 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 designed to use with families to explore how gambling may be impacting on their lives. It identifies how gambling may play a role in our 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 potentially harmful products aside from gambling, supporting the family through a holistic and person-centred approach.

# THE COST OF LIVING AND GAMBLING HARM

With the cost of living crisis impacting on families and communities, charities are reporting an increase in people gambling to try to make ends meet or pay bills.

This scenario-based activity is designed for parents and caregivers. It explores links between gambling harms and other life experiences relating to the cost of living.



**TIME:**  
15-20min



**RESOURCES:**  
Paper or flipchart,  
pens



**MATERIALS TO PRINT:**  
Cost of Living:  
Scenario cards

## METHOD

1

In pairs, teams, or as a larger group, discuss the possible links between gambling and the cost of living, and how some of these links maybe hidden. Add any thoughts onto flipchart and feedback to the larger group.

2

Now assign each group a scenario card and ask them to consider:

- What are some of the signs that gambling may be impacting?
- What opportunities are there for having a chat about gambling, to reduce the risks?
- Any ideas for support/signposting

3

Ask each team to share their scenario and their notes with the rest of the group. Facilitate a discussion around each scenario, making sure to highlight what support for gambling harms looks like and where this can be accessed.

# THE COST OF LIVING AND GAMBLING HARM

## SCENARIO CARDS

### **Cairo, 12 years old**

Cairo has noticed that there is less food available and the house is always cold. Cairo's mum talks regularly about how winning big on the bingo (online) is only a matter of time. Cairo is worried as they have heard about gambling harms at school through a harm prevention session.

### **Parent/caregiver to Cairo 12 years old**

You are really struggling to pay all the bills and a friend has told you to try online bingo and after all the adverts are always telling you about the money you can win!

### **Teacher/Youth Worker to Cairo 12 years old**

You notice Cairo seems distracted and you overhear them talking about how they are worried about their mum. She is finding it difficult to find enough money to pay all the bills, including rising food costs, and has started to gamble more on bingo online.

# HOW TO REDUCE THE RISK?

Activities exploring harm reduction strategies

**MANAGING RISK**  
**TOP TIP TRICKS**  
**HARM REDUCTION POSTER**  
**GAMBLING TRIANGLE**  
**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 decisions and reduce their risk if they do decide to gamble.

Remember... All gambling carries a risk of harm. However, some products and settings carry higher risk of harm 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 '**Harm Reduction Poster**' activity provides an opportunity to summarise the learning they have gained, and to review avenues of support. The poster will also be a great resource to share or display in your space, ensuring participants remember key information and the support available.



**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 [Appendix](#) 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,  
Bull's Eye print out

## METHOD

1

All gambling carries a risk of harm, but some gambling products and settings can lead to higher risk of experiencing harm. Using a whiteboard or flip-chart, discuss 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 their scenario, and to place it on the bull's eye according to how concerned we might be about their situation.

4

Ask the participant to share how the individual could reduce the risk of harm in the situation they are in, and what avenues of support might be appropriate.

5

Facilitate a discussion with the rest of the group, asking others to share their thoughts and any other considerations that participants may have.

6

Add notes to your harm reduction flip-chart or whiteboard if you have identified any new strategies. Then proceed to the next participant.

### 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 TikToks 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 1Mio followers just announced a prize draw, £10 to win a PlayStation. He really wants to take part.**

**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 their disabilities, and loves playing computer games as a way of socialising. They regularly sees online casino pages being advertised to them which look great fun, and is thinking of checking them out.**

# MANAGING RISK

## SCENARIO HANDOUTS



**Steph regularly uses her parents' credit card to buy loot boxes in her favourite game. She's been doing it for months, and her parents haven't yet noticed.**

**Ali has been noticing that their brother is going to the bookies more and more. They recently caught him take money out of Mum's wallet. Their brother begged him to keep it secret.**

**Lauren was advertised a free slots-style game on her phone and has been playing non-stop. She made lots of coins, so is considering trying out an actual slots game as she feels she's got the knack.**

**Mel's best friend has been talking about nothing but football and betting recently. Today, she asked her if she could borrow £50. She promises to pay it back tomorrow.**

**Chan recently got into skins betting -using video game assets he won from lootboxes to gamble with online. He used to spend about 3h a day playing his game, but now he spends most of that time on skins betting sites.**

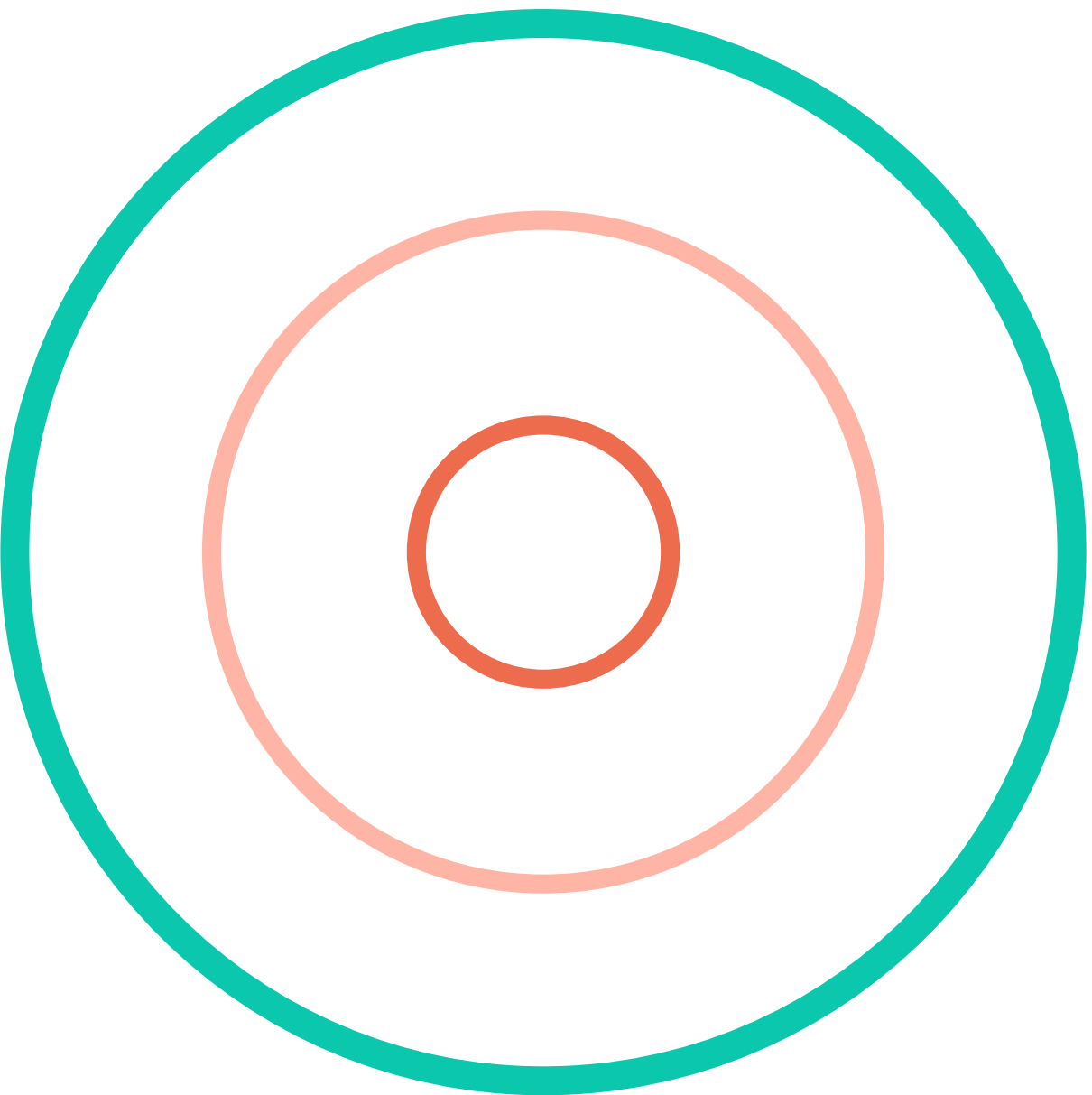
**Becca did a stupid thing in school and now everyone hates her. She tends to find good distractions, and recently kept her mind off it by playing online poker.**

**Jack's Grandma is asking him for advice on what to get his 11 year old brother for Christmas. She thinks some scratch cards are a great idea for a stocking filler.**

**Mark placed a bet on a football game he was sure to win, but lost. He used his parent's money without asking first, and had to lie about it to cover his tracks. He feels awful, but knows he can win it back.**



# HOW CAN WE REDUCE THE RISK OF HARM? WHAT AVENUES OF SUPPORT MIGHT BE APPROPRIATE?



## HARM REDUCTION TIPS

- ✚ Limit your consumption of Alcohol and other drugs while gambling.
- ⚠️ Avoid regularly gambling on more than 2 types of products
- 👉 Set a budget and stick to it
- 🕒 Set a time limit
- 🧠 Don't gamble when feeling emotional
- 📉 Never chase your losses
- 🎮 Balance gambling with other hobbies
- 🎯 Know that gambling is designed to take your money & keep you playing

## SIGNS OF HARMFUL GAMBLING

- Thinking about gambling constantly
- Often spending more money on gambling than intended
- Gambling to escape difficult emotions or situations
- Being restless when attempting to cut down on gambling
- Becoming secretive or lying
- Fast-paced, repetitive games have a higher risk of harm

## AVENUES FOR SUPPORT

### LEARN MORE ABOUT THE RISKS INVOLVED

It's important to be informed about how gambling can be harmful, and how to reduce the risk of harm. Learn more at [www.BigDeal.org.uk](http://www.BigDeal.org.uk).

### ACCESS SUPPORT

There is free support available for anyone experiencing gambling harm, even if you are experiencing any harm from someone else's gambling. Call **0808 8020 133** or visit [www.BeGambleAware.org](http://www.BeGambleAware.org)

### SPEAK TO SOMEONE

If you are concerned about your own or someone else's gambling, speak to someone you trust - like a teacher, trusted adult, youth worker or doctor.

### GAMSTOP & BLOCKING SOFTWARE

Self-exclusion is an important first step to addressing the problems you might be facing. Visit [www.gamstop.com/TalkBanStop](http://www.gamstop.com/TalkBanStop)

# TOP TIP TRICKS

This card game challenges participants to collect sets of cards that feature examples of the 6 key gambling harm reduction tips - providing a fun way to become familiar with the tips and put them into practice.



**TIME:**  
30min



**RESOURCES:**  
Game cards printed,  
cut out and laminated  
if possible



**MATERIALS TO PRINT:**  
Game cards,  
Info sheet (A3)

**FOR THIS GAME, YOU NEED GROUPS OF 3 OR 4 PLAYERS.**

**The goal of the game is to collect tricks made up of 4 examples of the same harm reduction tip from the info sheet.**

**1** Shuffle the cards and deal out 5 cards to each player, except the player to the dealer's left who is dealt 6. This is the starting player. Place the remaining cards face down in the middle of the table, together with the info sheet.

**2** The starting player reads out one of their cards. When the player finishes reading, any other player can *call* the card by raising their hand or shouting *Me*. This player receives the card. Now it's this player's turn to read out one of their cards for a player to *call*.

**3** Players can only call a card until they have 7 cards on their hand. They must not request any cards if they already hold 7.

**4** Should a player read out a card that nobody wants, then this can be placed on the bottom of the draw pile, and a card from the top of the draw pile can be drawn.

**5** If a player completes a set, they can place the set under the relevant Harm Reduction Tip on the info sheet. They can then top up their hand with cards from the draw pile, if any cards are available. If a player has less than 3 cards on their hand, they are finished and have to add their remaining cards to the bottom of the draw pile.

# TOP TIP TRICKS

**I THINK THIS MACHINE IS DUE TO PAY OUT, BUT I SPENT ALL MY CASH SO I WON'T CHANCE IT.**

**MY FRIEND SAYS HE CAN RECOUP OUR LOSSES WITH THIS ONE BET, BUT I DON'T GIVE HIM ANY MONEY.**

**I ACCIDENTALLY WENT OVER MY BUDGET AND FEEL I COULD WIN IT BACK... BUT I CHOOSE TO STOP NOW.**

**I SPENT TONS TRYING TO GET A SPECIFIC ITEM IN A LOOT BOX. I CUT MY LOSSES AND STOP BUYING ANY.**

**I'M SUPER STRESSED AT WORK, BUT IT'S NOT A GOOD TIME TO GAMBLE.**

**I TURN MY PHONE OFF IF I GET TOO ANGRY BETTING WHILE WATCHING FOOTBALL.**

**I GOT FRUSTRATED PLAYING THIS GAME, SO I TURN IT OFF RATHER THAN BUYING MORE LOOT BOXES.**

**I'M FEELING REALLY LONELY TODAY, BUT JUST CALL MY FRIEND RATHER THAN PLAYING MORE ONLINE BINGO.**

# TOP TIP TRICKS

**I PLAY VIDEO GAMES FOR 3 HOURS A WEEK.**



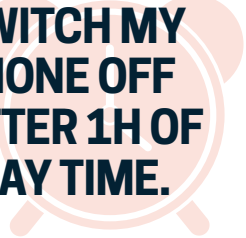
**I GO TO THE BINGO FOR 2 HOURS EVERY MONTH.**



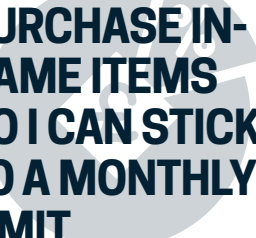
**I WILL STAY IN THE CASINO FOR AN HOUR.**



**I SET A REMINDER TO SWITCH MY PHONE OFF AFTER 1H OF PLAY TIME.**



**I USE A GIFT CARD TO PURCHASE IN-GAME ITEMS SO I CAN STICK TO A MONTHLY LIMIT.**



**I TAKE CASH TO THE RACES THAT I'M HAPPY TO SPEND.**



**I ONLY SPEND A FIVER AT THE ARCADES.**



**I ONLY BUY ONE SCRATCH CARD DURING MY MONTHLY SHOP.**



# TOP TIP TRICKS

**I LOVE MY VIDEO GAMES, BUT I ALSO HANG OUT WITH MY FRIENDS A LOT.**



**I GO TO THE RACES EVERY ONCE IN A WHILE, BUT MY OTHER HOBBIES ARE MORE IMPORTANT.**

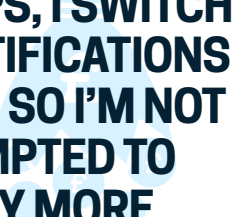


**MY FAMILY, FRIENDS, SCHOOL AND HOBBIES COME FIRST. I DON'T LET GAMBLING GET IN THE WAY.**

**IF I'M BORED, I SEE ABOUT HAVING MY FRIEND OVER RATHER THAN GAMBLING.**



**WHEN INSTALLING APPS, I SWITCH NOTIFICATIONS OFF SO I'M NOT TEMPTED TO PLAY MORE.**



**WHEN I GAMBLE, I DON'T EXPECT TO WIN.**



**I LET MY FRIENDS KNOW ABOUT THE HOUSE EDGE BEFORE THEY GAMBLE.**



**I DON'T FALL FOR "FREE SPINS" OR OTHER INCENTIVES TO PLAY MORE.**



# TOP TIP TRICKS



**SET A BUDGET  
& STICK TO IT**



**SET A  
TIME LIMIT**



**DON'T GAMBLE  
TO COPE WITH  
NEGATIVE  
FEELINGS**



**NEVER CHASE  
YOUR LOSSES**



**BALANCE  
GAMBLING  
WITH OTHER  
HOBBIES**



**KNOW THAT  
GAMBLING IS  
DESIGNED TO TAKE  
YOUR MONEY & KEEP  
YOU PLAYING**

# 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 Support Network helpline (0808 8020 133). See the toolkit Appendix 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](mailto:SGEH@fastforward.org.uk)

**Apply for up to £1000** to develop your poster further and create something for others to use! Find out more about our [Youth Fund](#).

# 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.<sup>174</sup>



**TIME:**  
20-30min



**RESOURCES:**  
Flip-chart, felt-tip pens



**MATERIALS TO PRINT:**  
Gambling Triangle  
Print-out (optional)

See the how-to video for this activity:

## 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 finances. 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.

<sup>174</sup> Activity from 'Game Storming' by D. Gray, S. Brown, J. Macanufo (O'Reilly Media Inc. 2005).



## 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?

# GAMBLING TREE

In this activity, parents and caregivers explore the causes, effects and the consequences gambling can have for young people's development. This provides opportunities to reflect on what can be done to tackle these issues.

**This activity is designed for parents and caregivers and not for use with young people.** <sup>175</sup>



**TIME:**  
15-30min



**RESOURCES:**  
Flip-chart, felt-tip pens,  
post-its (optional)

## METHOD

- 1** Draw a tree on a flip-chart, writing "the effects of gambling on young people's development" in the middle of the trunk.
- 2** Facilitate a group discussion about the causes and motivations behind young people's gambling, and write these on the roots of the tree.
- 3** Discuss the possible consequences of gambling amongst young people, 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.

### Activity Extension:

To encourage more discussion at points 2 and 3, you could use the short scenarios from the Consequences of Gambling activity.

### Additional notes:

This activity is designed to use with parents and caregivers, and is not suitable for use with children and young people. This is because discussing the prevalence of gambling with young people may unintentionally normalise gambling, or cause them to feel they are 'missing out.'

<sup>175</sup> 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

“Gambling awareness is so important, a lot of [young people] feel that they need to fix it themselves.”



# GAMBLING EDUCATION TOOLKIT 2024

## APPENDIX

COLLABORATE

DISCOVER

SHARE

LEARN

BALANCE

EXPLORE

DISCUSS

ENCOURAGE

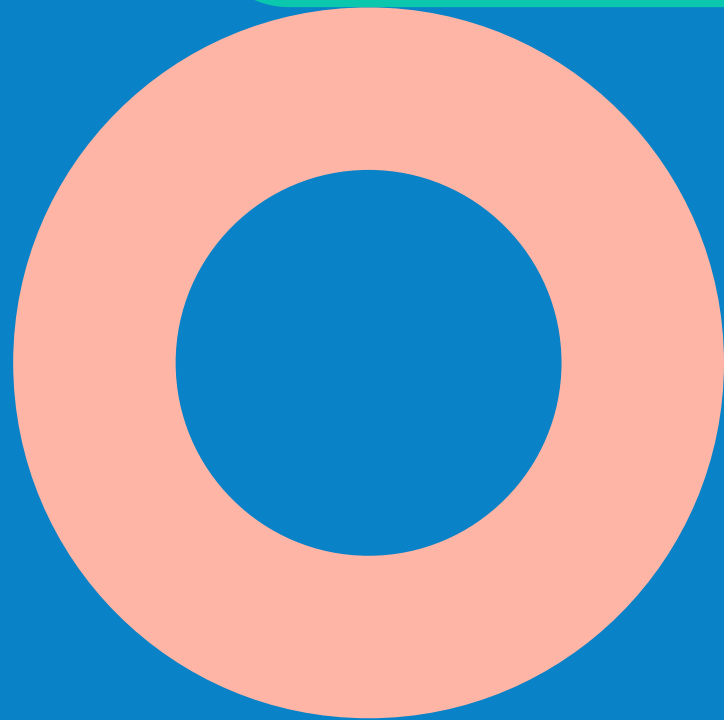
**SUPPORT**

PRIORITISE

EMPATHISE

RESPOND

ACHIEVE



# GAMBLING SUPPORT SERVICES AND ADDITIONAL INFORMATION


## 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](http://www.begambleaware.org)


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


 [www.begambleaware.org/finding-the-right-support](http://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](http://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 Support Network

Operated by a network of local and national 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/ngsn](http://www.begambleaware.org/ngsn)

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

### Betknowmore UK

Set up by individuals who experienced gambling-related harms in their own lives to help others going through similar experiences. Offering peer support, community outreach, and women's service New Beginnings. Suitable for ages 18+.

 Website: [www.betknowmoreuk.org](http://www.betknowmoreuk.org)

### 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](http://www.rcatrust.org.uk)

 Tel: 0141 887 0880

 Email: [info@rcatrust.org.uk](mailto:info@rcatrust.org.uk)

### **GamCare**

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

 Website: [www.gamcare.org.uk](http://www.gamcare.org.uk)

Young people's support service (18 and under):

 [www.gamcare.org.uk/get-support/young-peoples-support-service](http://www.gamcare.org.uk/get-support/young-peoples-support-service)

 Forum and Chatroom: [www.gamcare.org.uk/forum](http://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/](http://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/](http://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 and live chat: [ga-scotland.org/](http://ga-scotland.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: [gamanonscotland.org/](http://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](http://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:

 [gamblingtherapy.org/support/the-gambling-therapy-app/](http://gamblingtherapy.org/support/the-gambling-therapy-app/)

Online support groups:

 [gamblingtherapy.org/support/about-support-groups/](http://gamblingtherapy.org/support/about-support-groups/)

Online forums available 24/7:

 [gamblingtherapy.org/support/support-forums/](http://gamblingtherapy.org/support/support-forums/)

Email support:

 [gamblingtherapy.org/email-support/](mailto: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](https://gamfam.org.uk)

Self-help peer support programme 'GRA5P':



[gamfam.org.uk/how-we-can-help/#gra5p](https://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](https://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: [recovermeapp.co.uk](https://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](https://gamban.com)

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

### **GAMSTOP**

A free online self-exclusion service. Once you register, you will be prevented from using gambling websites and apps run by companies licensed in Great Britain, for a period of your choosing.



Website: [gamstop.co.uk](https://gamstop.co.uk)

### **TalkBanStop**

TalkBanStop is a partnership that combines practical tools and support to help you to stop gambling and maintain a successful recovery journey.



Website: [gamcare.org.uk/talk/](https://gamcare.org.uk/talk/)

## **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: [internetmatters.org/resources/online-gaming-advice/online-gaming-the-risks](https://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](https://parents.ygam.org)

### **BBC Newsround**

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



Website: [bbc.co.uk/newsround/44736452](https://bbc.co.uk/newsround/44736452)

# 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.

**Betting** is gambling money on the outcome of a race, game, or other unpredictable event.

**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."

**Cryptocurrency** is a digital or virtual form of money that uses encryption to keep transactions secure, such as Bitcoin. It's also sometimes called 'crypto' or 'cryptocoins.'

**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.

**Legacy harms** are longer-term consequences from gambling that may be experienced even once a person's engagement with gambling stops.

**Lifecourse harms** are legacy harms that substantially change a person's life such that they may never return to a state of full recovery. For example, losing a job, divorce, or bankruptcy.

**Lived experience** refers to people who have experienced harm from their own gambling or the gambling of someone close to them.

**Loot boxes** items you can purchase or receive for free in a game that contain a randomised reward.

**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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Some of the activities, scenarios and resources in this toolkit were inspired by:

- RCA Trust, based in Paisley  
[rcatrust.org.uk](http://rcatrust.org.uk)
- Addiction Recovery Agency (ARA), based in Bristol  
[recovery4all.co.uk](http://recovery4all.co.uk)
- 'Work in progress: young people taking action for themselves', PEST Project
- 'Stacked 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](http://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.

Any quotes included from young people at freshers fairs are from our tour visiting freshers events at universities and colleges across Scotland in August to October 2023.



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