

GAMBLING AWARENESS & PROTECTION SEMINARS

EPIC are the leading independent problem gambling harm-minimisation experts in the UK. EPIC use a combination of personal experience and specialism in risk management, education and prevention.

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GAMBLING

AN OVERVIEW

Gambling, the practice of playing at a game of chance for money or other stakes, can also be defined as betting, gaming or participating in a lottery. From the launch of the first national lottery in 1694, to the opening of the Clermont Club, London's first official casino, in 1962, gambling has been embedded within society for centuries; the rise of online gambling and betting apps across recent years means gambling is more accessible than ever.

The Gambling Commission, responsible for the regulation of UK gambling and the supervision of gaming law, categorises different gambling activities into sectors – arcades, betting, bingo, casino, lotteries and gaming machines.

73% of UK adults are thought to gamble regularly, whilst for some this can be an enjoyable (and manageable) pastime, for others it can become a significant issue, with 2 million people in the UK thought to be either a problem gambler or at risk of becoming so.

Problem gambling, defined as gambling that disrupts or damages personal, family or recreational pursuits, is a growing issue; research suggests that for every 1 problem gambler, a further 10 people are directly affected.

The impact of problem gambling can be measured by harm; gambling related harms are the 'adverse impacts from gambling on the health and wellbeing of individuals, families, communities and society'.

Gambling related harm can be considered in the following ways:



Relationships

Affected relationships with family and friends; lack of trust, relationship breakdowns, emotional and social isolation.



Resources

Limited resources; economic instability (e.g. debt, bankruptcy), housing instability, work life impacted (reduced productivity, loss of employment), loss of opportunities.




Health

Poor mental health (e.g. anxiety, depression and suicide), physical ill-health (stress related physical symptoms e.g. migraines, IBS and insomnia).

DIFFERENT FORMS OF GAMBLING

Gambling in betting shops / casinos	Fixed odds betting terminals	
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	Arcades - Slot machines	Fruit machines
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Lottery	Scratch cards	Sports betting
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Skin betting	Loot boxes	Raffles
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YOUTH GAMBLING

Normalised through widespread TV, Radio and online advertisement, today's unprecedented accessibility to gambling, provided by betting apps and the advent of online gambling, allows a highly digitally literate younger generation to be continually engaged by gambling, never more than a few clicks away from their next bet.

Despite participation in many forms of gambling illegal for those under the age of 18, the UK is thought to have the highest rates of youth problem gambling, with research finding that:



450,000

11-16-year olds are thought to spend their own money on **gambling activities**

25%

of under-16s have played an online gambling style game



500,000

11-16-year olds are thought to gamble

weekly

In 2017, it was estimated that **100,000 students** were in **debt** due to gambling, with $\frac{1}{4}$ indebted in excess of £10,000



33%

of all calls to the **National Gambling Helpline** are said to be from **under 24s**, with **25,000** children thought to be problem gamblers

16-23-year olds are

3X more likely

to develop a gambling problem than those who gamble when they are older

YOUNG PEOPLE & GAMBLING 2017

A research study among 11-16 year olds in Great Britain by the Gambling Commission.

The study investigated gambling participation among young people:

12% of 11-16 year olds had spent their own money on gambling in the past week (that is, the seven days prior to completing the survey). This compared to 16% who had drunk alcohol in the past week, 5% who had smoked cigarettes and 3% who had used drugs.

The most common forms of gambling in the past week were: fruit machines (4%), private bets with friends (3%) and National Lottery scratch cards (3%).

9% of 11-16 year olds had spent their own money on licenced gambling (i.e. where the either the operator or the premises requires a licence).

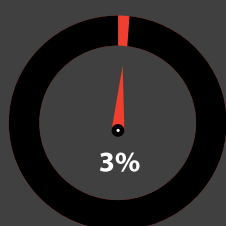
Those who gambled spent an average of £10 on gambling during this period.

The most common initial betting activities were fruit machines (24%), National Lottery scratch cards (21%) and placing a private bet for money (11%).

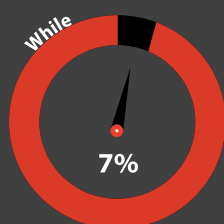
Boys aged 11-16 were around twice as likely as girls of the same age group to have gambled for money in the past week.

YOUTH GAMBLING

New technology provides children with opportunities to experience gambling behaviours through products (free-to-play casino games, social media, within some computer games) that do not have the same level of protections or responsible gambling messages as regulated gambling products.



of 11-16 year olds have spent their own money on online gambling
(no change since 2016)



have gambled online using a parent's account



have bet with in-game items when playing computer or app-based games



have played free gambling-style social games online

Exposure, Accessibility and Advertisements

Gambling advertising and social media:

- 80% have seen gambling adverts on TV, 70% on social media and 66% on other websites .
- 10% follow gambling companies on social media.

GAMING

With gambling style games now available on social media sites and popular video games including 'predatory' in-game payments, young people are increasingly exposed to characteristics of gambling, as the lines between gaming and gambling become blurred.

In 2018, the World Health Organisation listed Gaming Addiction as a mental health condition for the first time.

Skin betting



A skin is a costume or design that can be applied to a player's weapons, avatar or equipment.

Players select them from a library like that of the App Store, the library contains skins for a variety of games; skins are collected by players over time and are stored in their 'Steam library'.

Skins can be earned within a game but can also be purchased with actual money.

Skin value is based on its popularity, as skins increase in demand, their online currency increases, any money deposited into a player's Steam account can be converted into credits that can be used to trade for skins.

Skins are widely sold and exchanged online for real money, with some known to cost £1000. It is thought that over £3.8bn is staked annually on skin betting.

The ability to convert in-game items into cash, or to trade them for other items of value means the skins eventually become articles of money, skins won and sold for real money have led people to deem skin betting as unlicensed gambling.

Loot boxes

Common throughout video games, loot boxes contain in-game items, including unique skins.

Loot boxes are designed to enhance a player's experience, with boxes only accessible following extensive gameplay that earns points or paying a fee.

Players can buy loot box bundles, with prices starting at £1.50 for two loot boxes, increasing to £30 for 50 boxes.

Players purchasing bundles are playing for the chance of getting something worth using in the game, the contents of the loot box are not shown before purchasing and therefore the player has no knowledge of what they will be winning.

Many consider this gambling, with players using real money to make purchases based on odds.

Up to now, the Gambling Commission says that loot boxes don't qualify as gambling under British law but recognise the fine lines that are becoming increasingly blurred between gambling and gaming.



SIGNS OF PROBLEM GAMBLING IN YOUNG PEOPLE

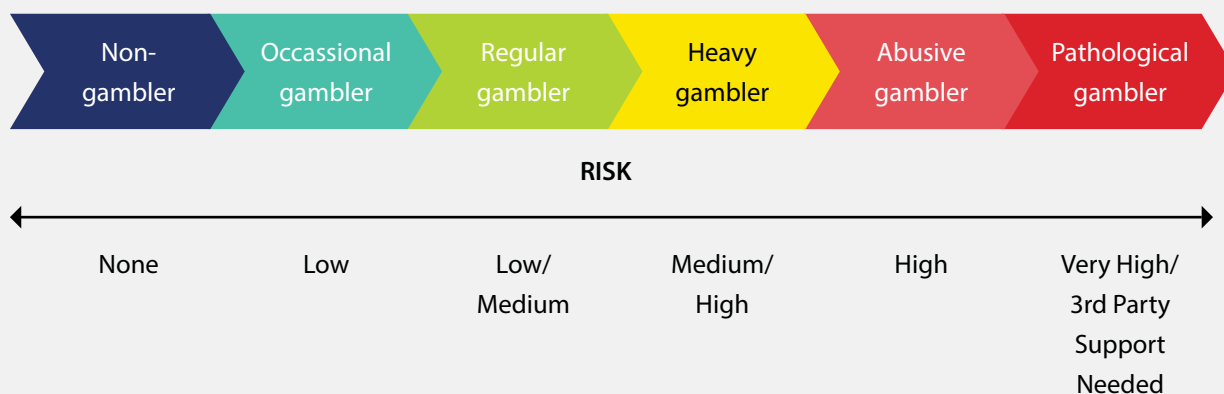
Often referred to as 'a hidden addiction', problem gambling can often be shrouded in secrecy, that said there are indicators that a young person may have a gambling issue –

- Selling, giving away or losing possessions.
- Monitoring sports results closely - overly excited or depressed by the outcome of sporting events.
- Creating opportunities to gamble, e.g. turning games into opportunities for betting.
- Loss of interest in activities previously enjoyed.
- Becoming defensive when questioned on their gambling.
- Changes in personality, moods or behaviours – noticeably anxious, argumentative or stressed.

Impact of youth problem gambling

- Low attainment – student engaged in gambling, leading to poor focus and productivity, disrupted schooling caused by gambling.
- Truancy – student avoiding lessons to gamble, damage to school reputation.
- Poor mental health – student experiencing gambling related harms such as anxiety.
- Long-term financial debts and problems.
- Anti-social behaviour – changes to behaviour, student agitated, unresponsive, poorly behaved, engaging in anti-social behaviour to conceal or fund gambling.
- In the extreme, criminal convictions or suicide – student resorting to criminal activity to sustain gambling, student can see no other way out.

The Gambling Spectrum



NON-GAMBLER

Affordability	Doesn't spend money on gambling
Control	Full control of time/finances/cognition
Spending Habits	Not applicable
Loss Chasing	Not applicable
Markets & Products	Not applicable
Accounts & Depositing	No account
Depositing	Not applicable
Mental Health	Non-related
Account Activity	Non-related
Behaviour	Very few, if any, thoughts about gambling

OCCASSIONAL GAMBLER

Affordability	Infrequent spending within disposable income limits
Control	Full control of time/finances/cognition
Spending Habits	No escalation in spends and withdraws winnings
Loss Chasing	Doesn't chase losses
Markets & Products	Sticks to known markets (sportsbook or casino), limited to infrequent trips to casinos, races
Accounts & Depositing	Probably have 1 account
Depositing	Consistent source of depositing
Mental Health	Non-related
Account Activity	Uses available bonuses with no unnecessary contact/complaints
Behaviour	No observable gambling related behaviours

REGULAR GAMBLER

Affordability	Controlled regular spending within disposable income limits
Control	In control of time/finances/cognition, but will use more of each
Spending Habits	Limited escalations in spending and often withdraws winnings
Loss Chasing	Doesn't chase losses
Markets & Products	Strategical when placing bets and sticks to known markets and products
Accounts & Depositing	May have more than 1 account for tactical purposes
Depositing	Consistent source of depositing
Mental Health	Non-related
Account Activity	Uses available bonuses with no unnecessary contact/compliants
Behaviour	No observable gambling related behaviours

HEAVY GAMBLER

Affordability	Occasional erratic spending using most of, or all disposable income
Control	Occasional loss of control of time/finances/cognition
Spending Habits	Higher stakes/regular increases in spending and deposit limits and limited withdrawals
Loss Chasing	Some chasing of losses/winnings
Markets & Products	Uses multiple markets and products (sports, casino & poker)
Accounts & Depositing	May have more than 1 account for tactical purposes
Depositing	May use more than one card to deposit/possible credit card use
Mental Health	Increased
Account Activity	More contact with customer service (complaints/bonus repeats)
Behaviour	De-socialised gambling. Increasing impact on time

ABUSIVE GAMBLER

Affordability	Unsustainable spending beyond affordability
Control	Regular loss of control of time/finances/cognition
Spending Habits	Blind to their deposits and losses. Becoming immune to the effects. Rarely withdraw
Loss Chasing	Regular chasing of losses
Markets & Products	Erratic betting patterns on multiple markets and products
Accounts & Depositing	May have more than 1 account to hide behaviours and chase bonuses
Depositing	Uses more than one card to deposit/possible credit card use. Regular failed deposits. Gambling with credit/borrowed funds
Mental Health	May be signs of a mental health onset (depression, anxiety, insomnia, bi-polar)
Account Activity	Account closures/bonus begging and possible duplicate accounts
Behaviour	Mainly gamblers in isolation. Will affect productivity at work. Will think about gambling whilst doing other things

PATHOLOGICAL GAMBLER

Affordability	Compulsive spending beyond affordability
Control	Complete loss of control of time/finances/cognition. Brain totally enveloped by next bet or result of bet already placed
Spending Habits	Numb to the reality of the numbers - money becomes worthless
Loss Chasing	Indifferent reaction to losses or winnings - numb to the effects
Markets & Products	Opportunistic betting on any marketing or products available
Accounts & Depositing	May have more than 1 account to hide behaviours and chase bonuses
Depositing	Uses multiple means possible (debit & credit card use). Regular failed deposits. Will find money anywhere possible to fund the addiction
Mental Health	Co-morbid addiction or mental health alongside
Account Activity	Multiple secret/duplicate accounts and falsifying of details
Behaviour	Will keep gambling, completely anonymous. Will gamble when should be doing other things. Feeling of paranoia - threat of being exposed

GAMBLING ADDICTION & PROBLEM GAMBLING

'Addiction is the repeated involvement with a substance or activity, despite the substantial harm it now causes, because that involvement was (and may continue to be) pleasurable and/or valuable'

Reclassified as a full addiction in 2013, gambling addiction is a recognised behavioural addiction, akin to heroin misuse in its seriousness. During gambling, the striatum – a part of the brain associated with reward – is stimulated, this is the same area of the brain that is stimulated by use of drugs, i.e. cocaine, and sex. Research indicated that problem gamblers and drug addicts share similar predispositions for impulsivity and reward-seeking behaviours.

Research suggests that problem gamblers process reward and risk and current/long-term consequence differently to non-gamblers. Leading addiction experts describe gambling addiction as the entraining of the brain to the desires of gambling; gambling addicts will perceive risk in a different way to non-gamblers.

Problem gambling

- 'An urge to gamble continuously despite harmful negative consequences or a desire to stop'.
- Genetics: family history of problem gambling.
- portsperson/athlete: fuelled by victory.
- Poor mental health: anxiety, depression .
- Social wellbeing: employment, relationships, housing.
- Other addictions: e.g. dependency on alcohol or drugs.

Criteria

A PERSON IS A PROBLEM GAMBLER WHEN HE/SHE MEETS 4 OR MORE OF THE FOLLOWING CRITERIA:

Is preoccupied with gambling	Needs to gamble with increasing sums of money in order to achieve the desired excitement	Is restless when attempting to cut down on gambling	Gambles as a way of escaping from problems or relieving depression	Has fallen out with family, truants from school, or has disrupted schooling because of gambling.
Lies to conceal the extent of involvement with gambling	Often spends much more money on gambling than intended;	Has committed antisocial or illegal acts in order to finance gambling	Gambling impacts on time, finances and/or cognition	

A person may be at risk of developing a gambling problem if they answer yes to any of these questions:

- i) Have you ever tried to stop, cut down or control your gambling?
- ii) Have you ever lied to your family, friends, or others about your gambling or how much you spend on gambling?
- iii) Do you spend a lot of time thinking about your gambling or future gambling?

Responsible Gambling: Exercising control and informed choice to ensure that gambling is kept within affordable limits of money and time, is enjoyable, in balance with other activities and responsibilities, and avoids gambling-related harm.

Affordability – gambling within an individual’s affordable limits of time, money and other resources.

Balance – keeping gambling in balance with other activities, responsibilities and priorities.

Informed choice – exercising informed choice over gambling, which includes understanding the associated risk and knowing the likelihood of losing and winning.

Control – staying in control of gambling through self-regulating one’s own gambling and knowing when to stop.

Enjoyment – being motivated by gambling only for pleasure, entertainment and fun and not to win money.

Harm-free – the absence of gambling-related harm to self and others.

Harm Minimisation Tips: Tips for Responsible Gambling if choosing to gamble

Limit spending - decide before you play how much you can afford to lose before quitting, and much you want to spend.

Limit time - decide how much of your time you want to allow for gambling and stop when you reach that limit.

Make it a rule not to gamble on credit - don’t borrow to gamble, including writing I.O.U.s or getting cash advances on a credit card.

Consider any losses the cost of playing - expect to lose and treat any winnings as a bonus.

Do not gamble if you are feeling angry, upset or lonely - gambling is meant to be entertainment and should not replace coping skills.

Keep a balance in your life - gambling should never stop you spending time with friends, family, work, or other positive activities.

Avoid trying to win back lost money - chances are, the more you try to win back your losses, the bigger your losses will be.

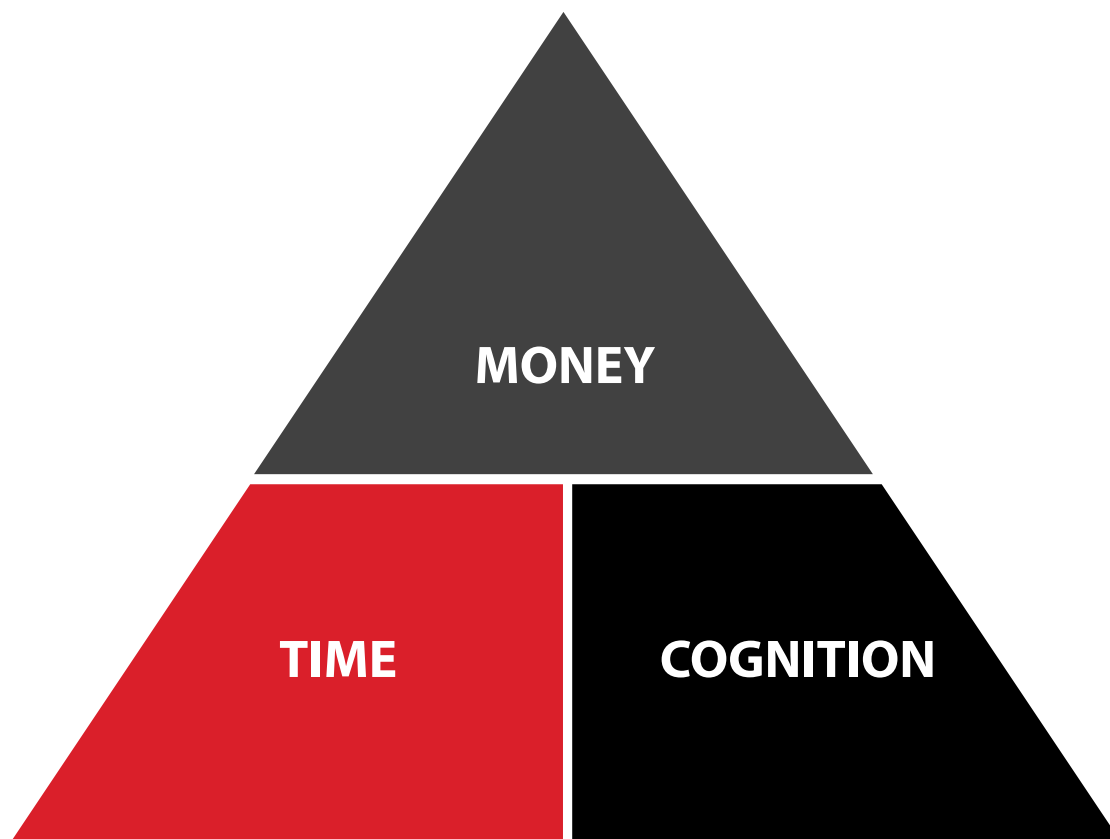
Become educated about the warning signs of problem gambling - the more you know, the better (more informed) choices you can make.

COMMON FALLACIES

(false beliefs and wrong ideas) of problem gamblers – signs of irresponsible gambling

- Normalising behaviour – most problem gamblers overestimate the number of people who behave as they do, thinking ‘lots of other people gamble just as much as I do’.
- Confusing often with memorable – wins are memorable as they are larger and less frequent than smaller, more regular losses.
- Mistakenly feeling ahead – many gamblers remember their wins more keenly than their losses.
- Superstitions – believing luck can be improved by repeating superstitious habits used to achieve wins previously, e.g. playing ‘lucky numbers’.
- Ignoring the odds, forgetting the laws of averages.
- Short winning streaks are common, long winning streaks are not.
- Believing other people are luckier than them – people who appear to win more frequently will play more often and therefore lose more frequently, though they won’t brag about these!.
- Predicting outcomes – random events are not influenced by past history, outcomes of dice, roulette wheels, slot machines and bingos cannot be predicted.
- Early wins and rewards can encourage false hope – operators use these techniques to encourage play, offering frequent, but smaller wins to keep the player engaged, most problem gamblers will have experienced a significant win when they first start to gamble.
- Claiming success and failure – people can take credit or attribute blame on things beyond their control.
- Money doesn’t solve all problems.

THE GAMBLING TRIANGLE



If these three elements (money, time and cognition) occur at once, the problematic gambler will gamble and if you lose control of one it becomes a problem. When eliminating one of the three points, the gambler, even if willing to gamble, will not be able to do so.

For example, you could:

Use a blocking software – limiting internet access, general blocking software allows you to block sites, set permissions and parental controls, gambling-specific blocking software blocks gambling sites.

Self-exclude – requesting a gambling operator excludes you from gambling with them for a set length of time, meaning you will be refused play with that operator/venue.

Change behaviours – engage in practical activities to occupy time (e.g. exercise, housework, volunteering), find positive motivators (e.g. things to look forward to – meals, family days out), plan your week (e.g. understand how you're going to spend your time).

Manage your finances – set yourself spending limits to regain control of your spending.

Monitor your child's disposable income, e.g. pocket money/allowances, young people with higher levels of disposable income are more likely to gamble.

SUPPORT AND HELP



PROBLEM GAMBLING

EPIC is passionate about enhancing understanding of gambling and gambling related harm, having worked extensively across high risk sectors, such as professional sport, armed forces and financial services.

Protecting students from gambling related harms relies upon engaging education; facilitated by former professional cricketer and teacher Patrick Foster, EPIC's interactive Gambling Awareness and Protection Seminars draw on striking statistics and hard-hitting lived experience.

Using OMBEA technology, during seminars students can anonymously answer gambling related questions, enabling us to gather exclusive insight into gambling culture and attitudes within the student population. Data collected is then evaluated by our team and a post-session report is issued, identifying potential concerns and providing actionable feedback relating to student's perception of gambling.

Seminars seek to improve knowledge and skills integral to the development of safer gambling attitudes.

We also offer staff seminars, training staff to recognise the signs of gambling related harm in pupils and helping them to understand the risks of problem gambling.

Additionally, parent sessions are available, focusing on improved understanding of youth gambling and how to mitigate this issue, sessions can be easily worked into parent's evening or wellness days.

For more information about our Gambling Awareness and Protection Talks and Seminars or to arrange your next session please contact our Education Manager - Patrick Foster on patrick@epicriskmanagement.com



ADVICE FOR PARENTS

PROTECTING YOUR CHILDREN FROM GAMING & GAMBLING RELATED HARM

ACCEPT

allowing **regulated** use of gaming can help weigh the benefits of gaming against potential dangers

LIMIT

use **built-in parental controls** allowing you to impose **time limits**; giving your child **regulated** access to gaming allows you to monitor their usage.

CLARITY

be sure you **know** what your child is playing consider **PEGI** ratings, ensure **credit-debit cards** are not **linked** with gaming accounts.

TALK

have **open conversations** about **gaming** and **gambling**, make your children aware of the **links** between the two. Talk to **fellow parents**, how do they **deal** with the **issue**?

ADDITIONAL HELP

If requiring sign-posting to other specialised services, please consider the following options:

Gamblers Anonymous

Help for problem gamblers and runs Gamblers Anonymous Meetings across UK.
Website: <https://www.gamblersanonymous.org.uk/>

Gam-Anon

Encouragement for the families and friends of compulsive gamblers, helping them to understand the problem and to help overcome it.
Website: <http://gamanon.org.uk/>

GamCare

Support, information and advice to anyone suffering through a gambling problem.
Website: www.gamcare.org.uk and www.bigdeal.org.uk
Forum and Chatroom: <http://www.gamcare.org.uk/forum>

National Gambling Helpline

0808 8020 133, 8am to midnight, 7 days a week.

Netline

An online chat service
Website: <http://www.gamcare.org.uk/support-and-counselling/frontlineservices/netline#.Vs2LofmLTct>

Free counselling service

For anyone experiencing difficulties resulting from a gambling problem – e.g. gamblers, partners and family members - across the UK.
Website: <http://www.gamcare.org.uk/supportand-counselling/face-face-counselling#.Vs2ORvmLTct>

GambleAware

Information, advice and online resources on problem gambling
Website: <https://www.begambleaware.org/>

List of organisations that provide help directed at managing the consequences of problem gambling:
Website: <https://www.begambleaware.org/confidential-help/problem-gambling-support-services/>