In control:
How to support safer gambling using a behaviour change approach
About the Senet Group

The Senet Group is a not for profit body focused solely on promoting the safer gambling agenda through facilitating industry collaboration, raising industry standards, developing and promoting best practice and supporting prevention of gambling harm through high profile player education and awareness campaigns.

We work to raise standards and prevent problem gambling through developing and sharing guidance and best practice material that will be freely available for use by all operators.

With independent participation at board level the organisation’s sole purpose is to advance the safer gambling agenda. Senet is supported by leading players¹ in the sector who are committed to the Senet Group agenda of raising standards, increasing collaboration on safer gambling, prevention through education and building a culture of continuous improvement.

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**Contents** 1
Empowering people through education, raising standards and promoting the benefits of staying in control are central to the Senet Group’s approach to making gambling safer. Our first player messaging campaign, launched in 2015, carried the tagline ‘When the Fun Stops, Stop’, building on research which revealed the link between negative emotional states and the impairment of control when gambling.

Fast forward three years and that original campaign has been activated in print, digital, TV and outdoor advertising, reaching some 82 per cent of regular gamblers according to tracking data. It has talked to players in a practical tone which clearly resonates, and the strapline itself has now passed into popular vernacular as an acceptable warning to friends or family who may be showing signs of problematic gambling.

Notwithstanding, rates of problem gambling in the UK have remained static and more needs to be done to actively reduce harm through targeted intervention. In response, the Senet Group commissioned Revealing Reality in September 2018 to undertake behavioural insight research to better understand the psychology of control in problem gambling. The aim of this research is to identify practical ways to support players and help them gamble safely.

At the heart of the project is the belief that successful solutions must empower people to stay in control and that we need to make it easier for them to do so. There is a complex set of factors involved, not least people’s personal lives, game design, stake sizes, gambling environments, peer influences, advertising and marketing. Psychologists and those involved in the treatment of problem gambling highlight the importance of the individual’s own determination to change, and how a positive and non-judgmental approach helps people build the resilience they need to regain control.

What this research clearly shows is that being in control is critical to the enjoyment of gambling for everyone, and not just those whose gambling is problematic. This is
reflected in the myriad ways in which people create informal strategies to manage their gambling, from the amount they spend, to the time they will invest.

It must not however, fall entirely to the consumer to construct coping mechanisms to stay in control, and the challenge for gambling operators is to develop tools, messaging and technology which make control easier. We hope this research will add to that insight and support continued innovation in safer gambling tools that we are seeing developing at pace within the gambling sector.

▶ It must not however, fall entirely to the consumer to construct coping mechanisms to stay in control, and the challenge for gambling operators is to develop tools, messaging and technology which make control easier.

The insights from this research will inform the next evolution of Senet’s player messaging, where the results and impact are more clearly defined in specific behaviour change outcomes, and are more measurable as a result.

We want to make this research freely available to everyone, both inside and outside the UK gambling industry, who is interested in behavioural insight approaches to developing practical solutions which support players’ desire to enjoy their gambling by staying in control. The Senet Group believes that collaboration in the gambling industry is vital if we are to foster a faster cycle of innovation, evaluation and deployment of effective solutions to tackle problem gambling.

We would like to thank Revealing Reality and all those people who took part to inform such an important piece of research, which gives us real world insight into practical ways we can make gambling safer.
This research offers a powerful opportunity to support responsible gambling

Revealing Reality is an independent agency specialising in research that specifically identifies ways to help people change behaviour for the better. We only take on research briefs that we believe can have a positive impact.

We have long felt that responsible gambling initiatives would benefit from an approach built on an understanding of real-life gambling behaviour. So when the Senet Group approached us about conducting behaviour change research to help operators better understand how to support responsible gambling, we saw it as a rare – and powerful – opportunity.

Now that we have completed the work, we are looking forward to industry operators putting the findings into action.

Changing behaviour is the best way to reduce harm in gambling

Academics, NGOs, creative agencies and operators have made efforts to reduce the incidence of problem gambling behaviours all over the world. They have developed and tested interventions, they have conceived and deployed awareness campaigns.

But despite their efforts, many campaigns and interventions have not delivered the desired reduction in harm or increased responsible gambling. As a result, it’s been hard to ascertain the ingredients of a successful campaign or intervention.

A behaviour change approach offers a way to navigate through these challenges. By understanding why and how people behave as they do, it becomes possible to develop a logical approach that identifies opportunities to influence and change their behaviour.

What is a ‘behaviour change’ approach?

We believe successful behaviour change initiatives have three necessary components. To succeed, they must convey:

- A prompt or call to action – the people whose behaviour is being changed must have an awareness of what the desired behaviour is;
- The benefits of changing behaviour, or the costs of not doing so – understanding why it is beneficial to change behaviour;
- Strategies or tools that can be used to make the change, or to make it easier – being clear how to change behaviour.

Where attempts to change behaviour fail or achieve less than intended, it is usually because they do not address one or more of these elements.

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2 Many established behaviour change frameworks illustrate the same three components utilising different language. For example, capability (how), motivation (why) and opportunity (what) represent the three components of the COM-B framework (Michie, et al 2011). Motivation (why), ability (how) and prompt (what) are the three elements described in the B-MAP framework (Fogg, 2018). See appendix 2 for further detail on behaviour change theory and frameworks.
Gambling behaviours are complex. A categorical message to ‘stop’ or ‘start’ to do something will not, on its own, reduce harm. Increasing safer gambling is not the same as increasing safer driving, for example, where successfully instructing people to wear their seatbelt will immediately save lives.

That’s why a behaviour change approach is appropriate. Many people enjoy gambling, understand the risks, and come to no harm. But there is a fine line between responsible gambling and gambling that might be harmful. It’s not a matter of trying to stop people gambling altogether, or even necessarily to reduce it. What is needed is to be able to identify when behaviour is at risk of tipping from responsible to potentially harmful – and to help avert that happening.

**How is a behaviour change approach different from conventional marketing?**

Behaviour change requires a strong call to action, a powerful motivator, and a clear strategy for change – a what, a why and a how. This is a more complex set of components than used in most conventional marketing campaigns.

Marketing for the most part is about trying to switch someone’s preference rather than attempting to alter their behaviour – subtly shifting the consumer’s choice from product A to product B when they’re picking from the supermarket shelf. To do this, marketers try to achieve brand recognition and implicit associations with quality or status, so recall, recognition and brand association are the preferred metrics.

This kind of marketing is informed by market research, which asks people what they think and how they feel about various concepts, propositions and prototypes.

But to change behaviour, we need to understand it – and market research does not provide the information needed to do this. Rather, the research and its analysis needs to build a model of why and how people do what they do in a given context and then work out how they can be influenced to do things differently.

To change behaviour, we need to know what people do, not just what they say

For this reason, behaviour change research must capture more than what people say about how they feel and what they think.
Humans are demonstrably poor witness to their own behaviour, so relying solely on what people say about it will never reveal the full picture. It certainly won’t uncover why or how people behave as they do.

While participants’ testimony is invaluable for understanding their point of view and their perceptions, observational data collection is also critical. Because of this, our research design is driven by the ambition to go beyond stated or claimed behaviours, to observe actual behaviours in situ.

This means that while we do record and analyse what people are able to tell us, we spend even more time gathering information about their behaviour in context, so that we can understand what they do, why they do it and how they do it.

**How this research can be used**

This research report has been designed to be used. It puts forward a practical framework and evidence to guide the design, implementation and evaluation of interventions or messaging that aim to change gambling behaviour for the better.

This framework illustrates the key components for changing behaviour:

- **The what:**
  People want to feel in control while they’re gambling, and they set mental boundaries within which they feel in control.

- **The why:**
  People are motivated by a range of factors to remain in control while they gamble which help them stay within these boundaries.

- **The how:**
  People can and do use a range of strategies and tools that help them stay within their boundaries while they gamble.

  We encourage everybody who plays a part in making gambling safer to deploy the elements of this framework – the what, the why and the how – to inform and test responsible gambling initiatives. We hope there will be a marked reduction in gambling-related harm as a result.

**Thank you**

The power of this research lies in the insight and practical examples that came from the people who took part. The participants for this research openly shared their experiences of gambling with us – the positive and the negative – and in doing so helped us build a framework that will empower gambling customers nationwide to stay in control and avoid harm.

This report sets out opportunities for the industry that are based directly on the views and behaviours of its customers. They were clear they wanted to stay in control, they were prepared to share how they felt when they hadn’t done so, and they described or demonstrated the motivation and strategies they used to help them.

We would like to express our gratitude and appreciation to everyone who contributed.
Executive summary

Control is at the heart of responsible gambling

This research shows that people who enjoy gambling do so as long as they feel that they are in control.

To stay in control of their gambling, people set themselves mental boundaries to guide what they feel is and isn’t ‘ok’ for them – for example how much they spend, when they gamble, who they gamble with, or what games they play.

As long as they stay within these boundaries, they stay in control of their gambling, and they continue to enjoy it.

If people do not stay in control, they often no longer enjoy gambling, and they sometimes feel regret or remorse. Worse, they may experience gambling-related harm.

For these reasons, responsible gambling initiatives should start from the premise that they need to help people stay in control.

To stay in control, people need to have a clear sense of why they should stay within their boundaries and how they are going to do so. In other words, they need to be motivated to stay within their boundaries and they need to have strategies and techniques that will help them do so.

By helping customers keep in mind why they should and how they can stay within the boundaries they set for themselves, the gambling industry can ensure customers are best equipped to stay in control while they gamble.

In this way they can help customers gamble in a way they enjoy, avoid situations they later regret and minimise the chances of gambling-related harm.

The industry can usher in a new era of safer gambling

This research brings together the evidence for this argument and the human examples that illustrate it so powerfully.

An ethnographically inspired exploration of people's gambling behaviours in the context of their wider lives demonstrates that the need for control is a common thread regardless of personal differences or individual circumstances.

As this research shows, the boundaries people set themselves will differ, as will the reasons they set them and the motivations they have for staying within them. The strategies they deploy for sticking to them are also personal and vary significantly.

On the question of how the industry should respond, however, none of these differences matter. What matters is that operators have the opportunity to actively help people stay in control, whatever that looks like at an individual level.

This means supporting people to want to set boundaries, making it easy for them to do so, and then helping them stay within them using whatever techniques and strategies work for them.

Supporting people to do these things includes not undermining their motivation to do so, and not making it difficult for them to develop and use strategies to stay in control.

There is a great deal that can – and should – be done. This report sets out some specific examples. But more importantly it demonstrates the scale of the opportunity.

A commitment to help people stay in control when they are gambling, plus the actions to put that commitment into practice – supporting the why and the how – would represent a new era for the UK gambling industry.
For people to be in control while gambling, they create boundaries and try to play within them. To do so they need strong motivation in combination with effective strategies.
Reinforce motivation

Provide tools and strategies

Help people stay in control
Executive summary

Tracking strategies
Helping people keep track of their spend and stay self-aware of their behaviour

Avoidance strategies
Helping people avoid situations where they will find it harder to stay in control

Accountability strategies
Helping people hold themselves to account and to others in their lives

Limit setting strategies
Helping people set and stick to limits on spend, time and stakes

Motivators
Why people stay within their boundaries

Avoid loss
People don’t want to lose more money than they can afford

Protect relationships
People don’t want to harm their relationships

Avoid stigma
People don’t want to be associated with ‘problem gamblers’

Positive image
People want to feel that they are the kind of person who stays in control

Strategies
How people stay within their boundaries

Control
Introduction to the research

As the gambling industry has grown, so have concerns about the personal and social harms caused by gambling.

The industry has faced increasing pressure to do more to promote positive gambling behaviours and to prevent gambling-related harms through ‘responsible gambling’ initiatives, such as warning messages and self-exclusion programmes.

Many of these have been described and evaluated in the existing literature, which this research builds upon. (See literature review in appendix 2)

However, while these initiatives usually seem intuitively sensible, there is undoubtedly more that industry operators could do.

This work was commissioned by the Senet Group to identify such additional activity.

The research was qualitative, taking a behaviour change approach that explored how and why people gamble within the context of their day-to-day lives, when they enjoy it and when they don’t, and how they attempt to manage their gambling behaviour so it remains enjoyable for them and does not cause them or their families any harm.

One of the challenges in researching gambling is that, for a range of reasons, people often struggle to articulate or report their own behaviour accurately.

Social stigma can incentivise people to paint a favourable picture of themselves. At the same time, most people aren’t fully aware of their own behaviour – when it comes to gambling or to anything else.

For these reasons, this research used a combination of ethnographic interviews, shadowed observation of participants while they were gambling, place-based observation and collection of visual data such as receipts, bank statements and bet history records, to reduce reliance on people’s self-reported behaviour.

These methods revealed often stark differences between what people said about their gambling and what they did in practice.

Analysis of participants’ behaviour and attitudes revealed a wealth of opportunities for the industry to:

- Paint a clear picture of what the desired behaviour is, i.e. staying in control while gambling;
- Motivate customers to maintain control while they gamble;
- Provide tools and promote strategies that make it easier to maintain control while gambling.
Introduction to the research
How we turned data and personal stories into insight

This behaviour change research not only required the collection of contextual and observed evidence alongside self-reported data, it also used tried and tested techniques to analyse the evidence with a view to developing insight that would specifically support behaviour change.

There are two ideas that played a particularly important role in developing the insights from this project.

The first is positive deviance, often referred to as ‘bright spots’. This was first described by Jerry and Monica Sternin in their work on childhood nutrition in Vietnam for Save the Children in the 1990s.

The approach involves observing the community whose behaviour you intend to change and looking for individuals or groups who are achieving better outcomes within the same environment. By identifying how their behaviour differs from those who are struggling, successful strategies and behaviours can be shared with the wider community.

In this research we have explored and systematically mapped the factors that appeared to be supporting individuals to maintain behavioural control while gambling, which have formed the basis of a framework of opportunities for supporting all gamblers to do so.

The second central idea is B=MAP, previously called B=MAT. This was developed by BJ Fogg, who heads up the Stanford Behavior Design Lab. Behaviour (B) happens when motivation (M), ability (A) and prompt (P, formerly T for trigger), come together at the same time. Fogg has produced a range of tools to help develop behaviour change initiatives.

The B=MAP concept is helpful in much of Revealing Reality’s behaviour change work. The specific tools have been adapted for this research but the discipline of mapping individual research participants’ motivation – why they behave as they do, and their ability – or how they are helped or hindered in this behaviour, is a useful starting point that helps avoid some of the pitfalls of behaviour change programme development.

This approach prevents focus on a single solution to a problem, for example a campaign that has a powerful call to action but no follow-up that explains how or why people can change their behaviour, or messaging that tries to influence people’s motivation but doesn’t consider the tools that are needed to make behaviour change easier in practice.
Who took part

Twenty-five participants were selected to take part in the research. This group was sampled to be diverse and broadly to represent profiles common in the UK gambling population.

Participants answered questions from the Problem Gambling Severity Index (PGSI\(^5\)) during the recruitment process to provide an approximate gauge of their gambling behaviour prior to fieldwork, with scores spanning the low, medium and higher risk categories across the sample.

Everyone in the sample was gambling upwards of once or twice a week. The participants’ gambling behaviours included sports betting, bingo, arcade games and casino gambling. Some participants gambled mostly in venues, others gambled mostly online and some did a mixture of the two. Some were fairly new to gambling, others had been gambling for 10 years or more. The participants were recruited to be spending between £5 and £100 a week, although in the course of the research it became clear that some participants were spending more than this.

As well as having a variety of gambling experiences, participants were recruited to be from different demographic backgrounds. The sample contained a spread of age, gender, ethnicity and employment status, and participants lived across England, Scotland and Wales. For more detail about the individuals who took part, please see appendix 1.

All participants gave consent for the information they shared to be used in this research, including the photos that researchers took during fieldwork. The participants have been given pseudonyms, which are used throughout this report.

\(^5\) https://www.gamcare.org.uk/PGSI

Introduction to the research 16
Research methodology

Researchers spent between four and five hours with each participant. The fieldwork consisted of two elements. First, participants were interviewed by a researcher in their home. Second, the researcher shadowed the participants to observe their typical gambling behaviour, for example betting online or visiting their local betting shop, casino or arcade.

During the fieldwork, researchers explored a range of topics with participants: their current habits and routines around gambling; their preferences and what they enjoyed; their spending and typical playing patterns; what they avoided; and any negative experiences they remembered.

As part of the fieldwork the researchers also collected data whenever it was available on participants’ behaviour, including visual evidence of gambling history (receipts, betting histories, bank statements, betting slips, etc.) and observed their actual gambling behaviours in situ.

Note on the Problem
Gambling Severity Index

During the course of the interviews, many of the behaviours and experiences that are covered in the PGSI (feelings of guilt, borrowing money, lying to family members) surfaced naturally in the discussion. It was here that researchers found discrepancies between what participants reported in the PGSI survey at the point of recruitment and what was learnt and observed from their actual gambling behaviour.

For the most part, participants were significantly under-reporting their gambling behaviours and associated impacts in the PGSI survey. It was also clear that participants’ behaviour changed significantly over time, with many talking about periods in their lives when they had gambled significantly more or less than they did at present. Please refer to the literature review in appendix 2 (chapter 1) for a more thorough overview of the PGSI.
Introduction to the research
People who enjoy gambling do so as long as they remain in control.

If they do not stay in control, they often no longer enjoy gambling. Worse, they may experience gambling-related harm.

It is by helping people stay in control that the industry can ensure its customers continue to enjoy it – and that they don’t suffer harm.
Enjoyable gambling is controlled gambling

The researchers observed that the majority of participants enjoyed gambling, either as a social activity with friends, or as part of their free time by themselves.

It is the gambling industry’s stated ambition to ensure that gambling remains an enjoyable leisure activity. To do so, efforts have been made by operators to promote ‘responsible’ or ‘safe’ gambling, aiming to help people enjoy gambling as a form of entertainment and avoid situations where there might be harmful consequences.

To inform these efforts, previous research has identified key risk factors and behavioural indicators associated with gambling-related harms. One such indicator, now taken as the hallmark of ‘problem gambling’ behaviour, is an impaired sense of behavioural control. For a more detailed discussion of this, please refer to the literature review in the appendix.

Importantly, in this research it was evident that even participants who would not be considered to have a gambling ‘problem’ (based on the standard PGSI measure) described some gambling experiences that they regretted, often where they had felt out of control.

This observation highlights the need for a preventative approach to minimising gambling-related harm. This would benefit both ‘problem’ gamblers and the wider gambling community, helping both groups avoid experiences where they lose control and suffer negative consequences as a result.

To direct this preventative endeavour, it is necessary to understand why and how people seek to remain in control of their gambling; that is, their motivation for staying in control, and their existing strategies for doing so.

The first step is to examine the feelings that participants described when they had lost control.

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7 https://www.gamcare.org.uk/PGSI
People regret gambling when they’re not in control

As discussed, the participants who took part in this research were not recruited to be ‘problem gamblers’, but to represent a mainstream cross-section of the gambling population. Only one person in the sample explicitly talked about having had a ‘gambling problem’ in the past.

However, even among the majority of the sample who did not consider themselves to have (or to have previously had) a problem with gambling, all had experienced instances when their gambling had felt good and instances when it hadn’t. When reflecting on ‘bad’ times or moments when they had been unhappy with their gambling, many described feelings of remorse or regret over their behaviour.

Examples of gambling when people subsequently felt remorse were typically associated with times they felt they had lost control of their gambling behaviour, for example, when they had bet higher sums of money than they had originally intended to, spent longer in betting shops than they had planned or played on machines or online games that they usually avoided.

Often these stories were accompanied by an explanation of why their behaviour had been ‘out of the ordinary’ in those moments. Alcohol, peer pressure and getting ‘caught up in the hype’ were all examples of reasons participants felt they had acted differently.

Zac, 26, most enjoys gambling when he is out with his friends. His worst gambling moment was when he was on his own and spent £150 in one evening. He was bored so he decided to go on his phone and start placing bets. He then started playing online roulette and only stopped playing when he fell asleep. He spent a lot more than he would have done normally.

▶ “I spent a lot that time. I wish I hadn't.”
Anthony, 33, enjoys playing online roulette to unwind after work. His worst gambling moment was last new year’s eve when he was drunk with his friends. They all decided to play online roulette and Anthony ended up spending £140 and could recall winning back only around £50. After that evening, he decided to place a £60 deposit limit on his account.

▸ “I didn’t realise how much the damage was until the next day. It wasn’t a nice feeling.”

Significantly, participants’ remorse about a past gambling experience did not directly correspond with whether they had won or lost.

Although remorse frequently coincided with suffering a substantial financial loss, participants also described times when they had lost money but had not regretted it, accepting it as a reality of the ‘game’.

Participants seemed to be comfortable with losses providing they had not compromised their own pre-established behavioural boundaries, for example playing with no more than a given amount of money, or playing for no longer than a certain amount of time.

People’s regret was often related more specifically to the feeling of diminished control that had resulted in the breaching of behavioural boundaries, than to the fact of losing itself.

Emily, 23, is a student in Cardiff, who enjoys going out to play poker. For her, winning is a bonus.

▸ “I prefer to win but I’m not devastated when I lose”

Once control had been established as central to what participants perceived as enjoyable gambling, the researchers sought to understand the factors that affected the times when they were or were not successful in maintaining control.

The research team collated and analysed a vast quantity of behavioural and ethnographic data from the interviews and observation, to explore systematically the factors that influenced why and how participants stayed in control.
Setting boundaries

To maintain control of their gambling, people set themselves boundaries to guide what they will and won’t do.

As long as they stay within these boundaries, they feel in control of their gambling, and they continue to enjoy it.
People set boundaries to stay in control of their gambling

All participants could describe certain gambling scenarios they were keen to avoid. They tended to have some guidelines, rules or boundaries around their gambling behaviour that were determined by what ‘ok’ gambling meant to them.

Within these boundaries, participants felt like they were in control of their gambling.

Some participants had consciously formed well-defined boundaries that they could articulate clearly. Others hadn’t actively considered the boundaries they set themselves, but these were evident from shadowing their play.

Nearly all participants had boundaries around how much they felt was reasonable to spend on their gambling. For some this was a clearly defined budget, for others a more approximate benchmark. Some limited the size of the deposits they placed, others had specific stake limits that they would aim never to go over.
Arthur, 30, is a police officer from London. He has a clear boundary around how much he is happy to spend each week, which he has consciously equated to an "entertainment budget".

- “I only want to spend about £20 a week max because that’s equivalent to going to the cinema.”

Fareed, 29, is a carer from Birmingham. He has established an approximate stake size boundary. He only places small stakes – usually 50p and no larger than £1. This is so he can gamble within his means.

- “I used to juggle the notes and now I juggle the pennies.”

Others had boundaries governing the kinds of gambling they would do, based on what they felt was ‘riskier’ or easier to overspend on. Typically, people felt that it was harder to stay in control while gambling online, and many said they stayed away from FOBT (fixed odds betting terminal) machines for a similar reason.

Samantha, 31, is an administrative assistant from Oxted. She plays land-based bingo once or twice a week and she enjoys meeting up with her friends to play.

She used to play online bingo three or four times a week but is trying to cut down so she has created a boundary that she will not play online bingo.

- “You can carry on playing forever online. But in the bingo venues there is always an end point.”

Commonly, people also set boundaries to dictate the scenarios and situations in which they felt it was ‘ok’ for them to gamble, for example who they were with when they gambled. Many people also set boundaries around time and place for gambling.
Emily, 23, sometimes goes to the casino but will only play games which she sees as being skill-based (e.g. poker) and not entirely luck-based games (e.g. roulette). She says she doesn’t want to risk losing large amounts of money and has more control over skill-based games.

Tom, 53, works in security in London. He engages in sports betting three or four times a week. He will only bet on football. One of the main reasons he doesn’t bet on other sports – especially horse racing – is because he feels he would be much more likely to lose money and chase his losses, because the races take place in quick succession.

Whatever their exact focus in terms of type, time, place or stake, the participants’ boundaries sat on a spectrum. At one end people had a couple of approximate ‘rules of thumb’ for what they constituted to be ‘ok’ for them, at the other were those who had clear and well-defined boundaries in most aspects of their gambling behaviour.

There was significant variation in how successful participants were at keeping within their boundaries.

Many participants described their boundaries, but later admitted they sometimes broke their own rules, in some cases quite often.

People aren’t always aware whether they’re within their boundaries

In some instances, participants were not aware at a given moment whether they were within their own boundaries. For example, when people had a rough budget in mind of how much they were willing to spend on gambling but hadn’t kept track of their bets, wins and losses closely enough to know if they had stuck to it.

Because of this, some participants were not aware they had lost control of their gambling even when they did break their own boundaries. These participants seemed to be gambling in a way they felt happy with, but which was often causing them other potential harms, for example they were spending considerably more than they said they wanted to.
Anthony, 33, works in the RAF and has two young children. He enjoys talking to his colleagues about the bets they are going to place on the football and comparing ‘results’ at the end of each week.

A boundary for him is not placing stakes that amount to more than £15 a week on sports betting. The screen record images were taken when looking through his bet history.

As they demonstrate, over the four days between 30 September and 3 October, he placed stakes amounting to £50, well over his stated boundary.

It was clear he hadn’t kept track of his spending or his winnings or losses and had no tool in place to see whether or not his behaviour was within his own boundary.
Setting boundaries
Motivations to stay in control

To stay in control, people must want to set themselves boundaries, and they need to want to stay within them – that is, they must have the motivation to do so. Another way of saying this is that people need to know or be reminded why they want to stay in control.

These motivations vary from one person to the next. But in terms of how the industry responds, none of these differences matter.

What matters is that the operators help increase and reinforce people’s desire to stay in control while gambling and that they do not undermine their motivation to do so.
Desire to avoid negative experiences motivated people to stay in control

During interviews, participants were asked how they felt about their gambling and what they thought was good and bad about their gambling habits.

Reflecting on the positives, participants tended to highlight the social and entertainment value of gambling. For many, gambling represented a significant part of their social life and most were happy to accept that 'losing' some money was a reasonable price to pay for the entertainment value they got from the experience.

However, as illustrated in the previous section, most participants could articulate moments when their gambling had been less positive, and the gambling experience itself was not worth the outcomes, leading to a sense of remorse or regret.

Often these outcomes were financial, for example they felt remorse about the amount of money they had lost, but there were also other potential impacts that participants were keen to avoid, which provided motivation to keep control while gambling.
Most participants could recall occasions when they had lost more money than they could really afford, or than they had originally intended to spend in a given session or time period. Those with wider financial responsibilities seemed to have a particularly acute sense of the potential consequences of their losses, for example if a past loss had risked compromising the wellbeing of their family. Participants who had experienced ‘big losses’ (relative to their income, but also to their ‘normal’ gambling spending) seemed more committed to avoiding making the same mistakes again.

Several lower-income participants described instances when they had needed to borrow money as a result of their gambling, or had struggled to pay bills or rent. Some had subsequently tried to gamble more cautiously, especially towards the end of each month, to avoid experiencing these financial challenges again.

Imogen, 19, a student from Coventry, described becoming newly aware of her finances after her parents had reduced their financial support. Her student life had made her money seem more “real”, as she was suddenly able to see how much she could spend on other things with the money she was spending on bets. As a result, having initially struggled to manage her budget at university, she had reduced how often she placed bets on football accumulators from twice a week to once a fortnight.

“I could bet £20 on this, or I could buy an iron.”

Jeremy, 47, works in a call centre in Hamilton. When he was younger, he was “very irresponsible” with his money and used to live well beyond his means. He can no longer afford the lifestyle he used to lead and is more aware of the consequences of spending lots of money. For him, being in control means “knowing how much money I’ve got to lose”. He has stopped taking out large loans that he knows he can’t afford, but he sometimes still has to ask his friends for money towards the end of the month.

“They know I will pay them back, so they don’t mind. I would never borrow if I knew I couldn’t get it back to them.”
Several participants were aware that their gambling had had detrimental effects on their relationships in the past. This was most often described in terms of financial tensions between spouses, although some participants were also concerned about the implications of their behaviour on their relationships with their children or their friends.

It was apparent that many participants had kept secrets about their gambling or concealed behaviours from their close family and friends. When reflecting on this, participants often spoke about the guilt that came with hiding the ‘truth’ from the people they most cared about.

As such, some participants indicated a high awareness of the harmful aspects of this behaviour, with several mentioning the consequences they had faced.

Arthur’s wife doesn’t like the fact that he gambles, and they have had arguments about it. Despite this, he often uses his phone for sports betting when they are in the lounge together. When she asks what he is doing on his phone, he often lies and says he is talking to his friends online. He feels guilty about this – not only because he is lying, but because he is not spending quality time with his wife.

Hettie, 38, recently quit her job. She is now volunteering. She often hides the scratch cards she has purchased in her bag when she comes home, as she knows that her husband doesn’t like that she buys them. She feels guilty about it – but says she prefers to hide them than to argue with her husband.

“I don’t want to harm my relationships”
Sometimes these tensions were because of friends’ or loved ones’ views on gambling. For example, several participants’ spouses disapproved of their gambling. For others, the concern centred on the material or financial impact of gambling on children or other family members, for example when gambling habits might be in conflict with participants’ ability to save money for education or a future house move.

Damion, 37, is a schoolteacher from Stockport. He knows that his online sports betting has upset his wife in the past – she doesn’t like him losing money that they could otherwise spend on family activities. Damion is also aware his gambling has had other “knock-on effects”, for example, he knows he becomes short-tempered with his children after he has lost a bet, and that this upsets them. For Damion, gambling even in a controlled manner represents a “vice” akin to smoking or drinking. For this reason, he tries not to place bets when his children are around, so as not to be a bad influence on them.

▶️ “Deep down, you know it’s not a good way to do things, and you don’t want your kids to learn from your mistakes.”

Laith, 37, a chef from Birmingham, is the only income earner in his household. He lives with his wife and has three young children. His sports betting has always caused problems in his family. Two years ago his wife and her parents sat him down to discuss how much he was spending, as they were concerned they wouldn’t be able to continue paying their mortgage. Since then he has realised that he needs to be more careful about his gambling. He doesn’t want to upset his wife and other family members or feel the “shame” that he experienced when they intervened.

▶️ “My wife is always concerned about it. I don’t want to upset her.”
All participants demonstrated some concern over how other people might perceive their gambling behaviour. Those who had been subject to disapproval from family members or friends also described considering carefully whether they ought to try to change or moderate their behaviour.

Not wanting to be considered someone with a ‘problem’ seemed to be a compelling motivation for most participants to monitor their gambling, but participants offered differing definitions of ‘problem gambling’. For many, it was conceptualised in narrow, financial terms – how much a gambler was spending, or whether they were gambling ‘within their means’. However, others offered more detailed characterisations, often based on their own experiences of people they considered to have a ‘problem’.

Commonly identified ‘problem’ traits, or ‘warning signs’, included:

- Having to borrow money from family or friends;
- Being unable to pay bills;
- Getting overtly frustrated or angry at machines or betting shop staff;
- Continuing to gamble even when losing, i.e. ‘chasing losses’;
- Becoming depressed because of the amount of money lost;
- Taking up drinking because of the amount of money lost.

Often participants identified people in their own lives whom they described as having gambling problems or addictions or talked about witnessing behaviours in venues that they felt represented problematic gambling, such as people shouting, hitting machines, staying all day.
Even though their definitions of ‘problem gambling’ varied, most participants shared the conviction that they themselves were not ‘problem gamblers’. Others – generally those exhibiting some more ‘problematic’ traits – simply avoided uncomfortable comparisons between themselves and what they felt was ‘problem’ behaviour.

**Joe**, 32, works as a graphic designer in London. He likes buying National Lottery tickets and scratch cards, though his main form of gambling is when he goes out with his friends to casinos. It is here that he spends £150-£200 a night, mainly on slot machines but also on games such as blackjack and roulette. Despite admitting that he does lose control sometimes, especially when he drinks on nights out, he is adamant that he is not a problem gambler. A motivation for him is to keep up his image of not being a ‘problem gambler’ – he doesn’t want these associations among his friends.

> “I don’t want to be seen like someone who has a gambling problem. I don’t have an addiction but I see how I can easily be a victim.”

**Emily’s** mother has always been into gambling and spends most evenings at the local casino. She sometimes calls Emily and asks her to join her there. Emily is aware her mother has a gambling problem and doesn’t want to end up like her.

> “My mum’s been going to the casino every day since I can remember. I sometimes go and meet her there but I don’t take much money because I don’t want to get hooked like her.”
Some participants saw staying in control of their gambling as an important part of achieving a 'healthy' or 'balanced' lifestyle. Some had made changes to other aspects of their life, such as giving up drinking, or doing more exercise, and saw moderating their gambling as an extension of this ‘lifestyle change’. Several participants drew direct comparisons between gambling and behaviours such as over-eating, drinking or smoking, categorising gambling as a similar ‘vice’.

Most participants recognised that time spent gambling was time they might otherwise spend doing other things that were important to them, such as pursuing career goals, sporting activities, or spending time with loved ones. They saw reducing the amount of time they spent gambling as potentially enabling them to commit more to, and get more out of, other aspects of their lives.

Allen, 44, is a fitness instructor from Kent. He was earning much more money in his previous job as an accountant but changed careers to pursue his passion for fitness. A motivation for him is wanting to gain another qualification so he can earn more money and be able to afford a holiday with his wife and kids. It’s very important to Allen that gambling is not central to his life – he wants to continue spending time on things in his life that he gets the most value from, such as his career and his young family.

“I am the kind of person who stays in control”
Summary

Opportunities to reinforce motivations to stay in control:

**Avoid loss**
People don’t want to lose more money than they can afford

**Avoid stigma**
People don’t want to be associated with ‘problem gamblers’

**Protect relationships**
People don’t want to harm their relationships

**Positive image**
People want to feel that they are the kind of person who stays in control
Fareed Low motivation

Fareed, 29, is a carer from Birmingham. Separating himself from his family and wider South Asian community has become important to him, as he feels that it gives him more control over his life.

As a result, his motivation to reduce his gambling is low, as he sees gambling as a way of being independent and having autonomy away from his family who disapprove of gambling in general.

Fareed often gambles with his friends and sees this as his main form of entertainment, which also reduces his motivation to cut back on gambling, although he admits that he often spends more than he wants to.

“The odds don’t make any difference to me. I just bet on the exciting ones.”
Zac, 26, works in events stewarding in London. He started gambling when he began getting lifts with his friends. They regularly visit betting shops, and Zac enjoys the social aspect that this brings. He now goes with them at the weekends and also plays online.

Zac has seen his friends’ behaviour and the “problems” it causes them. When they lose, he sees them getting angry with the machines and trying to chase their losses. This often results in them needing to borrow money because they have lost so much.

This motivates Zac as he never wants to find himself in that position.

“I’ve seen how it can ruin lives – it still causes my friend serious problems.”
Emily, 23, is a student in Cardiff. She enjoys playing poker, which she sees as a fun night out. When she goes out to play poker, she sometimes writes on her phone how much she is ‘up or down’ by, so she can track her spending and keep her finances up to date.

However, when shadowed, this tool was not consistently applied, as she only used this method when she had less money and needed to keep a closer eye on how much she was spending.

When her money was less tight, which usually meant if she had money left over after paying her bills, she would stop tracking her spending in this way.

“I see it as a sociable event. That’s what’s addictive about it.”
Motivation to stay in control is essential – but on its own it is not enough. As well as wanting to set boundaries and to stay within them, people need practical strategies, tools and techniques to achieve their behavioural goals.

Assuming people have the motivation they are more likely to stay in control if they have strategies.

The industry has numerous opportunities to support customers’ strategies to stay in control while gambling. It is also operators’ responsibility to ensure they are not undermining customers’ ability to develop and deploy strategies to stay in control.
People develop strategies to help them stay within their boundaries

Some participants were more successful than others at keeping within their boundaries. While some found it relatively easy, others found it much harder. Many experienced times when they did not stay within them at all.

A major factor that determined how easy participants found it to stay within their boundaries was whether they used tools and strategies to help them.

These tools and strategies might be things that helped them keep track of where they were in relation to a specific boundary, avoid situations in which they knew they would find it harder to stay within their boundary, or simply prevent them from being able to cross their boundary.
All participants had at least some financial limits or overall budget in mind relating to their gambling. This ranged from a specific, time-bound limit (e.g. “I don’t want to spend more than £60 a week”) to a more approximate gauge as to whether they were spending too much on gambling (e.g. “I don’t want to be running out of money near the end of the month because of gambling”).

**Tracking gambling spending**

While everyone had more or less exact financial boundaries, many people did not stay within them all of the time. In many cases, the times they crossed their boundaries were situations when participants did not actually know what they had spent.

Participants who more successfully kept within their financial boundaries tended to have used or developed tools and strategies for helping them keep track of their gambling spending.

Several participants were directly tracking the amounts of money they spent while gambling.

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**Grant**, 46, is a carer from London. He uses spreadsheets to calculate and measure the number of bets and accumulator bets he has placed. Within the spreadsheet he updates the scores of the games (e.g. football matches) to calculate wins or losses. He uses the spreadsheet as a tool to keep on top of his total spending as well as to enhance his experience of the football matches.

A common compounding factor was that participants struggled to keep track of their overall spending, accounting for what they had **won** and **lost**. Some people kept track of all the money they deposited (e.g. when using an app), but did not account for the fact they often continued gambling with whatever money they won. Another complication arose when participants were gambling in more than one venue or across different apps online.

Very few participants had strategies in place that helped them reliably record their overall spending – accounting for wins and losses – and across all of the different gambling venues or apps that they used.
Anthony, 33, sets limits on the amount of money that he can deposit in his account. However, any winnings that he accrues from this money he keeps in his account to gamble with, rather than transferring them to his bank account. He mentioned a time he won £150 from a £15 stake, and he planned to transfer it into his savings. Instead he ended up gambling it away.

▶ “I was so frustrated. I wish I had just transferred it.”

Tracking bank balance
Some participants used strategies that helped them keep track of their bank balance(s) and used this to gauge whether they were gambling ‘too much’, and therefore how to balance gambling with other commitments throughout the month.

Imogen, 19, uses the budgeting app Cleo to help her split the money she has to spend on different things each month. Sometimes she avoids checking how well she is doing until the end of month, when it is perhaps too late, and she has overspent.

Susanna, 26, is a train driver from London. She gets messages from her bank confirming payments she has made into her online gambling accounts, and she feels this acts as a reminder of how much she has spent when she looks through all the messages that she has received.

Tom, 52, regularly checks his account balance at the ATM. He feels that this enables him to keep up to date with his balance and is his way of keeping an eye on how much he is spending throughout the month.
Avoidance strategies

Many of the boundaries that participants in the sample had developed were based on not repeating past gambling scenarios when they felt like they hadn’t been in control. These boundaries were rooted in an avoidance of the circumstances or context that had led to their ‘mistakes’.

Avoiding types of gambling
For some participants, limiting the types of game they played, or the types of bet they placed were strategies that made it easier for them to stay within their boundaries. They usually did this by avoiding games that they saw as more ‘dangerous’ or where they perceived it was easy to lose lots of money, such as FOBTs. People were keen to avoid the types of gambling where they felt it was harder to remain in control. However, for some participants, the temptation of FOBTs was often too great if they had ‘won big’ on another game or bet. On occasion, some would default to the FOBT machines – a type of gambling that sat outside of their boundaries – to spend their winnings from other types of gambling that sat inside their boundaries.

Laith, 37, knows from experience that he is likely to spend more than he intends if he’s playing online roulette. As a tool for moderating this, Laith deleted his gambling apps so that when he did choose to play roulette, he would have to go through the webpage to play online. He feels online roulette is not as fun to play using the browser as the game will freeze, so he will become frustrated with the game sooner and not play for as long.

Zac, 26, on playing online roulette.
▶ “It’s like the crack cocaine of gambling. Everyone knows it. That's why I try to stay away from it.”
Others said when they did sports betting, they would only bet in a particular way to reduce the chances of them losing more money than they wanted to.

**Grant**, 46, says he only plays sports betting and only places bets on football. He limits the way he plays this game by only placing ‘accumulator’ spread bets. He refers to this as his way of not spending more money than he wants to, by only placing what he sees as ‘safe’ bets.

**Martin**, a 43-year-old charity director from London, only likes to gamble on sports that are happening live as he feels like he will definitely lose money betting against a ‘computer’. He only places bets on horses and football as a result, where he enjoys applying the knowledge he has built up over the years.

▶ “As a punter, if you have knowledge, you should be rewarded.”

**Avoiding bad influences**

Across the sample, there were many participants who had people in their lives who facilitated or encouraged them to gamble in ways that they felt were less controlled. Frequently, the situations participants identified as leading them to feel remorse were those where friends or acquaintances had played a role.

Many described scenarios when they gambled or spent more than they might have otherwise intended to, especially when gambling was the main social activity they shared with particular friends.

**Aaron**, 23, works in recruitment in Manchester. He spoke about not wanting to spend too much at the weekends as he is trying to save for a house with his girlfriend. Despite this, he often ends up going to casinos with friends and spending money that he hasn’t planned to, usually when they have been out drinking beforehand.

▶ “We all get competitive, egging each other on.”
Gavin, 34, works as a solicitor in Woking. He has a colleague at work called DW, who had a very strong influence on his gambling. DW created a WhatsApp group which many of Gavin’s colleagues are in, and they send messages about bets they are going to place, with DW also giving regular ‘tips’ about the football. Gavin found that he was spending more and more money as a result, and eventually felt he had to leave the WhatsApp group.

Several participants talked about avoiding situations where they knew they were likely to be influenced by the people around them. They had strategies that helped them stay within their boundaries by avoiding certain people or by limiting their communication channels with those people.

Avoiding opportunities
Some participants knew they wanted to reduce or limit their gambling and felt that to do so they would need to avoid the ‘temptation’ of doing it too often.

Several participants described boundaries they had set in order to cut down their opportunities or access to gambling environments (offline and online).

Tom, 52, still sees a lot of people that he used to gamble with every day around his local area. He actively tries to keep any conversations with these people brief, as he gets worried they may tempt him to go to the betting shop like they used to.

Zac, 26, tries to avoid getting the bus home from work as it stops right outside the betting shop, and he knows that when he goes past it, he tends to go in. Instead, he tries to walk home via a different route to avoid the opportunity altogether. He said this usually helps him cut down the number of trips to the betting shop per week, but that when it rains he does get the bus, and as a result usually visits the shop.

Susanna, 25, mentioned that when she first started gambling, she downloaded three apps because of their introductory offers. As time went by, she realised having multiple apps was tempting her to spend more, so she removed most of the apps from her phone so she could only use one.
Accountability strategies

A minority of the research participants said they had previously had what they considered to be more problematic gambling habits or had been through phases when they had been ‘much worse’ than they were when they were interviewed. Some of these individuals said that part of their ‘problem’ had been that they had lied about or concealed the extent of their gambling from other people.

As a result, some participants had clear boundaries around being honest and transparent about their gambling as a gauge for judging whether they were in ‘safe’ or ‘problem’ gambling territory.

Arthur, 30, was in a WhatsApp group with several of his friends where they would all share the bets they had placed and discuss their wins and losses. Arthur had occasionally found himself not wanting to post about his bets in the group, and felt that this was a sign that he was feeling guilty about the bets.

Laith, 37, and his wife have agreed that his wife will take care of his debit card to try to reduce the amount he spends on gambling. However, his bank account is still connected to his online gambling apps, so this only helps limit his gambling in betting shops.

Damion, 37, uses the joint account he shares with his partner to pay for his gambling, to ensure the amount he spends is visible to him and his wife. He feels this way he will be less tempted to overspend.
Limit-setting strategies

Limiting total spending
Almost all participants had boundaries around the total amount of money they were happy to spend gambling. Some of these boundaries applied to, for example, total daily or weekly spend, while others applied to total spend per visit to a betting shop or casino, or per online betting ‘session’. They enforced these using a variety of limit-setting strategies.

Several participants had set hard limits on their total spending by activating weekly deposit caps on their betting accounts. Although these caps generally proved an effective strategy for limiting spending, they were not a catch-all solution for staying within financial boundaries, and some participants still found themselves spending more than they had intended.

Harry, 35, is an engineer from London. He sets boundaries around his weekly roulette spend: he does not want to spend more than £50 per week. He makes sure he doesn’t exceed this limit by having a £50 weekly deposit limit on his online roulette account. Although he has found this particular tool effective, Harry sometimes still struggles to stay within his boundaries for spending; he would sometimes find himself betting in the shops once he exceeded his online budget.

Participants who mainly played in gambling venues had developed other physical measures for limiting their total spending. Some chose to withdraw a predetermined amount of cash before going to a betting shop or casino and aimed never to spend more than this set amount. A few participants went further to ensure that they weren’t tempted to withdraw any more money by leaving their bank cards at home. Those who took this additional measure generally seemed to find it easier to stay within their financial boundaries.

Hettie, 45, only buys scratch cards with the cash she has left over in her pocket. Her money is quite tight, and she is aware that she already has a lot of direct debits coming out of her account at certain times. Only using cash is the tool she puts in place to make sure she doesn’t default on these payments and acts as a limit setter.

▶️ “I know I will spend more. Leaving my cash card behind is the best option.”
Tom, 52, only withdraws £20 from the cashpoint at the beginning of the week and aims never to spend more than this amount on gambling. To date, this has been a very successful strategy for him, due to the high level of motivation that he has not to spend more than he can afford.

▶ “I will only ever take out £20. That’s what I can afford to lose.”

Abe, 23, is part-time actor and fundraiser in London. He tries to limit the amount he spends by only placing bets in person at his local betting shop rather than betting online. Another strategy he puts in place is to take only cash when he goes to the betting shop. However, there have been times when he hasn’t been able to stick to the amount of money he has taken with him and has used his debit card to make more bets.

Limiting time spent gambling
Some participants found it helpful to place limits around the total amount of time that they spent gambling. For most, this helped prevent them getting ‘carried away’ spending more money than they had intended, or relatedly, from chasing their losses. Others were conscious the time that they spent gambling could otherwise be spent with their family or pursuing other interests.

Participants limited the amount of time they spent gambling in different ways. Some land-based gamblers aimed to go to a betting shop or casino only when they had a strictly defined amount of time to spend there, such as during their lunch hour. Less formalised strategies for monitoring time (which didn’t, for instance, involve conflicting commitments such as getting back to work), tended to be less effective. For example, one participant aimed to check the clock regularly while he was in the casino, but still frequently became absorbed by what he was playing and lost track of time.
Gavin, 34, goes to the betting shop only at lunchtime. This means he is only ever able to spend a maximum of an hour in the shop, and this prevents him from getting ‘hooked in’.

“It’s something I have always done. Otherwise who knows how long I would be in there for?”

Harry, 35, aims to go to the casino only before or after the gigs he plays with his band during the week. He does this so he can limit the time spent in the venue to one hour. Despite intending to check his phone regularly to stick to the one hour, Harry could recount occasions when he had “lost track of time”, and when his wife had phoned him asking where he was.

Limiting stake size

Most participants tried to limit the size of the individual stakes they placed, online and in venues. While a few participants used specific functions on apps or machines to set these limits, most relied simply on their own powers of restraint. Some of these participants described how their discipline could falter, for example when they felt particularly lucky, like they were ‘due’ a win after a string of losses, or if they had winnings they were tempted to ‘re-invest’.

Fareed, 29, places bets on big events. He often finds himself caught up in the hype of the occasion and he bets more when he’s excited about the event and the potential to win.

Arthur, 30, limits his stakes to £1 and £2 bets on the football and will also have a maximum of £3 on his football accumulators. He does this so that he doesn’t spend more on ‘unnecessary’ bets he thinks he will lose money on.
Summary

Opportunities to support and provide tools for empowering people to remain in control:

- **Tracking strategies**
  helping people keep track of their spend and stay self-aware of their behaviour

- **Accountability strategies**
  helping people hold themselves to account and to others in their lives

- **Avoidance strategies**
  helping people avoid situations where they will find it harder to stay in control

- **Limit-setting strategies**
  helping people set and stick to limits on spend, time and stakes
Tom, 52, works part-time as a security officer. He is currently saving up to go on holiday with his partner. He plays sports betting two or three times a week and spends no more than £20 a week. He enjoys applying his football knowledge to gambling each week.

He is highly motivated to stay in control of his gambling as a result of his past experiences when he lost a lot of money and felt his life started to revolve around gambling. He split up with his wife in part due to his gambling which makes him determined to have healthy relationships that are not affected by his gambling.

To do this, he only takes out the cash he is going to spend that day – and doesn’t take his card. He also regularly checks his balance at the ATM machine so he can track his spending. When he is in the betting shop, he will only spend minimal time there. He will not ‘hang around’ as he feels this may tempt him to spend more.
Gavin

Low motivation, low on strategies

Gavin, 34, works as a solicitor. He has two young children. Usually, he plays sports betting online and in the shop, and plays roulette online.

He has in mind a spending limit of £100 a week, but rarely sticks to this, especially because he has started going to the betting shops during lunchtimes at work. He sometimes feels regret when he realises how much he has spent at the end of the month, but has limited motivation to change this – the only reason being that he wouldn’t want to upset his wife if she found out how much he spends.

He does not have many measures in place to stay in control of his gambling. Despite his wife telling him to set stake and deposit limits on his accounts, he hasn’t done this. He also has a lot of peer pressure from his friends who often message about the bets they have placed, and offer advice and ‘tips’ on what bets Gavin should place.
Aaron
Medium motivation, some strategies

Aaron, 23, works in recruitment in Manchester. He lives with five friends.
He used to go to the casino with friends, especially after a night out. He started going when he was 19. At one point while he was a student, he was going almost every day (this was during exam season when he admitted it was detrimental to his studies).
He thinks he had less control when he was a student, and his wake-up call was when the bouncer in the casino recognised him and implied he’s there all the time.
Since then, he has been more motivated to gamble less as he wants to have long-term savings in order to buy a house with his girlfriend. He also mentioned that he wants a ‘healthier’ lifestyle, though he still enjoys the social aspect that going to the casino brings.
In order to do this, he has some strategies and tools in place. He has deleted all betting apps except for one, and stays on the 50p and 20p tables when playing roulette. Despite this, he still often gets drunk with friends and spends more than he planned to.

“I have cut down my spending a lot. I’m trying to save for a house.”
Conclusions and opportunities

This research found people want to feel in control while they’re gambling and that they set boundaries around their gambling behaviour within which they feel they are in control. However, it also revealed that how successful people were at staying within the boundaries they had set themselves varied significantly.

When people felt they had crossed their own boundaries, they were left with feelings of guilt or remorse, and had enjoyed their gambling experiences less as a result.

This report sets out the reasons participants stuck to their boundaries, and the things they did to help themselves do so – why and how they stayed within their boundaries. It also highlights the outcomes for people who had less motivation or were struggling to establish successful strategies for staying in control – they knew why but not how, or vice versa.

In doing so, the report highlights that successful behaviour change initiatives should address three components:

<table>
<thead>
<tr>
<th>Behaviour change component</th>
<th>What the industry can do to help</th>
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</thead>
<tbody>
<tr>
<td><strong>The what:</strong></td>
<td>Consistently endorse a clear and aspirational picture of controlled gambling as a desired behaviour</td>
</tr>
<tr>
<td>People want to feel in control while they’re gambling, and they set mental boundaries within which they feel in control</td>
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<tr>
<td><strong>The why:</strong></td>
<td>Motivate customers to maintain control while they gamble and make sure not to undermine these motivations</td>
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<tr>
<td>People are motivated by a range of factors to remain in control while they gamble, which help them stay within these boundaries</td>
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<tr>
<td><strong>The how:</strong></td>
<td>Provide tools that make it easier to maintain control while gambling and make sure not to undermine the strategies people develop for themselves</td>
</tr>
<tr>
<td>People can and do use a range of strategies and tools that help them stay within their boundaries while they gamble</td>
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The goal of this report is ultimately to present opportunities for helping people gamble safely and enjoyably, which, for the participants we met, equates to gambling in control and within their boundaries.

An ever-present challenge in the debate on safer gambling is how to set boundaries and limits around people’s gambling when everyone is different and can afford to lose different amounts.

What this research illustrates, however, is that broadly, most people want to remain in control while they gamble and will naturally set their own mental boundaries for what ‘controlled’ gambling is for them.

Our evidence would suggest that if you can reinforce people’s motivation to remain in control and provide them with tools that help them do so - they will set, and stay within, boundaries that work for them.

**How this research can be used**

The findings from this research serve as a framework for developing comprehensive and behaviourally driven approaches to encouraging more responsible gambling across the industry. As such, they can also be used to assess and evaluate current efforts, campaigns and interventions that are in place.

In short, any complete and comprehensive approach should be seeking to support the three principles identified above (the what, why and how) across all touchpoints with customers, including:

- **Embedding messages** around the benefits of controlled gambling, why it is important and how to maintain it across all responsible gambling messaging and communications – using the full range of motivators and strategies this research has identified.

- Providing opportunities for customers to set and express a wider range of boundaries. for all of the different parameters around their gambling – e.g. how much they spend, stake size, time spent, frequency or pace, what types of games they play, what messages they see or hear, etc.

- **Supporting customers to stay within their boundaries** by promoting the low-tech strategies participants used in this research, like only taking a set amount of cash, or by developing more sophisticated tools for customers to use. While profit and loss tools, limit-setting functions and self-exclusion options are all examples of existing tools provided by some operators, this research suggests a much wider range of boundaries that could be supported through tool provision.

- Once customers have set boundaries, operators can support and respect these boundaries by ensuring wider marketing, product messaging or direct marketing does not contradict or undermine them, for example by promoting a type of game to customers who have said it sits outside of their boundaries for controlled gambling.
Appendices

Appendix 1: About the sample

Abe, 23
London
Abe is a charity fundraiser and part-time actor. He gambles in a variety of ways, including sports betting, gaming machines, casinos and scratch cards. He gambles about eight to ten times a week and thinks that he is spending about £100 in total each week.

Adam, 34
London
Adam works as an operations co-ordinator. He plays the National Lottery three or four times a week and was spending £16 a week on direct debits. He would occasionally place bets on the horse racing. Based on his bet history, these would be no more than £15 every few weeks.

Allen, 44
Kent
Allen is a fitness instructor. Allen likes to bet on live sports and used to be a professional poker player. He likes to consider himself as a very confident and strategic gambler. He doesn't track how much he spends but would say he spends around £250 a week.

Anthony, 33
London
Anthony works in the RAF as a dog handler and frequently spends time away for work. He estimates he spends no more than £15 a week on sports betting and around £10 when he plays roulette online once a week. His bet history showed that he actually spends around £50 a week.
Emily, 22
Cardiff
Emily is a student. She enjoys playing land-based poker one to four times a week. She estimates that her spending varies between £30 and £120 a week.

Fareed, 29
Birmingham
Fareed is a part-time carer. Most of his bets are on big sports events (e.g. the World Cup) and horses. He also plays on the gaming machines. Fareed likes to bet only small stakes “juggling the pennies”. He thinks he spends £10–15 a week but for the bigger sporting events he would bet more.
Gavin, 34

Woking

Gavin is a solicitor and lives with his wife and two young children. He plays sports betting five or six times a week. Based on his bet history, he usually spends £200–400 a week.

Grant, 46

Reading

Grant is a full-time carer for his child. He plays on online casino games (e.g. blackjack, roulette) and likes to bet on sports. Grant maintains a spreadsheet that keeps track of all the matches and sports bets he’s made. He reckons he spends £20 a week.

Harry, 35

London

Harry is an engineer. He and his wife have a 2-year-old son. He has a weekly deposit limit of £50 on his online roulette account which he plays up to four times a week. He sometimes plays on the slot machines when he exceeds this, but won’t spend more than £50.

Hettie, 45

London

Hettie volunteers at an animal rescue centre. She lives with her husband and a student lodger. She thinks she spends about £10–20 a week on scratch cards and about £30 a week on land-based sports betting.

Imogen, 19

Coventry

Imogen is a student. She lives in shared accommodation with two other friends. Imogen plays online sports betting and bingo. She claims she places about one bet a week. According to her bet history, she is spending between £10 and £50 per week.
Laith, 37  
_Birmingham_  
Laith works as a chef in Birmingham. He lives with his wife and three young children. Laith gambles between five and six times a week, both online and in betting shops. He mainly bets on sports but also spends time on FOBTs. From viewing his bet history, it is estimated that he spends between £250 and £500 a month.

Julia, 35  
_London_  
Julia works as a carer. She plays bingo in a venue once a week and does sports betting sometimes up to twice a week. She thinks she spends around £20 a week.

Jeremy, 45  
_Hamilton_  
Jeremy is a call centre adviser. Jeremy does most of his betting on a Saturday but he also tends to bet when he’s bored. Jeremy loves betting on horse racing and football. He doesn’t really know how much he spends as it depends on what he can afford to lose. He guessed at spending around £50 every week.

Joe, 32  
_London_  
Joe is junior graphic designer. He loves going to the casino most weekends with his friends on a night out and buying scratch cards. For Joe, gambling is about having a good time and being lucky. He thinks he spends at least £150 a week.

Martin, 43  
_London_  
Martin is a director of volunteering for a charity. He has been fond of horses from a young age and is knowledgeable when it comes to picking which horse to bet on. He follows particular horses and is notified when they’re racing. Martin estimates that he bets at least £100 a week.
Michael, 29,

Aylesbury

Michael works as a dispatcher in a warehouse. He goes to one of his local betting shops two to three times a week, where his favourite games are roulette and Rainbow Riches on the slot machine. He tends not to spend more than £20 in a given session. He thinks that on average he loses around £50 per week. He also bets on football matches using the William Hill app two to three times a week.

Samantha, 31

Oxted

Samantha is an administrative assistant, and lives with her partner and two young children. She plays land-based bingo once or twice a week and plays via online apps up to three times per week. She thinks she spends about £50 a week.

Susanna, 25,

London

Susanna has just trained to be a train driver. She has three young children and is currently on maternity leave. She plays sports betting online once a week and goes into the shop once a week when she has time. She thinks she spends £10-£20 a week.

Tom, 52

London

Tom works part-time as a security officer. He plays sports betting in shops three times a week. He doesn't spend more than £20 a week, which he withdraws in cash every Monday.

Zac, 26

London

Zac works in event stewarding but is trying to find a full-time job. He plays sports betting in shops three or four times a week and online sports betting up to twice a week. He thinks he spends around £50 a week.
### Appendix 2: Literature review

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**Background to this document**

The purpose of this document is to provide an overview of academic literature relating to the following 3 areas:

- **Understanding gambling behaviour**, including frameworks for identifying problem gambling behaviour and related gambling harms.
- **Theory and frameworks for behaviour change**, including their key concepts and the assumptions on which they are based.
- **Gambling interventions and communications**, including a discussion about some of the tools that have been used in the industry to address gambling-related harms. It also looks at examples of international safer gambling campaigns, with an evaluation against the four motivators and four strategies identified in the research (see executive summary for a comprehensive overview).
Chapter 1:
Understanding gambling behaviour

Introduction
This section aims to provide a brief overview of the academic literature on problem gambling behaviour, underlining areas of recent focus, new research, and persisting tensions within the field. The primary aim is to highlight the ambiguity that has historically existed around the definition and operationalisation of key concepts including: ‘problem gambling’, ‘pathological gambling’, and gambling-related ‘harm’, which includes an evaluation of how ‘problem gamblers’ have been historically measured using PGSI. The current state of these debates is outlined, and alternative viewpoints signposted. The reason for the recent shift towards defining problem gambling specifically in relation to weakened behavioural control is also highlighted.

This section points to some of the most popular frameworks and tools for identifying problem gambling behaviour. It also explores some of the different perspectives on the risk factors associated with problem gambling.

With respect to gambling-related harm, emphasis is given to the approach that considers harm as impact, as opposed to any behavioural attribute. Attention is also drawn to the fact that the concept of harm has nonetheless become quite all-encompassing, particularly under the ‘public health’ umbrella.

Direction is offered to resources offering comprehensive ‘taxonomies of harm’, and it is made clear that even individuals who may not be classified as problem or pathological gamblers can experience harms. This is reflected in the selection of harm prevention and minimisation frameworks also outlined.

Problem gambling and its relation to control
- It is widely recognised (in the UK and elsewhere) that problem gambling is a significant public health concern, with between 1-2% of the UK population estimated to be affected.¹
- However, the academic and public health literatures contain a multitude of different, overlapping terms and typologies for classifying different gambling behaviours and their consequences.
- For example, significant ambiguity and debate surrounds the distinction between ‘problem’ and ‘pathological’ gambling, and a historic failure to clearly differentiate the two has led to confusing results reported in the literature, as well as varied approaches to treatment.
- Although specific behavioural indicators vary across authors, definitions of problem gambling have overwhelmingly centred on evidence of the ‘negative consequences’ of gambling behaviours, conceptualised in terms of situations in which gambling activity gives rise to harm to individual players, their family/immediate social context, or their wider community.²
- Some of these harmful impacts include: psychological distress, financial hardship, disruptions to work, study, relationships and legal difficulties.³
- Importantly, many authors have underlined the problems with defining problem gambling in terms of harms, namely the subjective value judgements entailed in the identification of harms.⁴
- In response to this, problem gambling is increasingly defined more precisely in terms of the presence of a sense of impaired control, as opposed to in the subjective and sometimes abstract terms of ‘negative consequences’.⁵

This movement brings the concept of problem gambling into closer alignment with accepted definitions of pathological gambling - the official psychiatric classification for gambling that is compulsive, and thus engaged in in spite of a genuine desire to cease (i.e. an ego-dystonic behaviour).

In this literature review problem and pathological gambling are therefore taken as synonymous.

Crucially, however, problem/pathological gambling is not taken to represent an undifferentiated whole. Indeed, it is widely acknowledged that the disorder can take multiple forms, with compulsions to gamble observably manifest in a variety of ways.

**Behavioural indicators for problem gambling**

Numerous frameworks exist for distinguishing the different behavioural indicators of problem gambling (as well as their corollaries in terms of harmful consequences).

A number of behavioural indicators have been theorised for problem gambling, many relating directly to the definition of pathological gambling outlined in the DSM-IV (Stinchfield et al., 2005). Some widely accepted indicators include:

- Withdrawal symptoms and cravings to gamble, including restlessness or irritability when gambling ceases
- Impulsive or compulsive behaviours around gambling. For example, gambling more than one can afford, being unable to stop gambling, failed attempts to reduce gambling or trying to win back losses
- ‘Dysfunctional motivations’ e.g. gambling to escape problems
- A pre-occupation with gambling
- Concealment of social conflicts associated with gambling

**Risk factors for problem gambling**

Numerous models exist for the identification and treatment of problem/pathological gambling (e.g. addiction models/cognitive models/sociological models/psychobiological models).

Blaszczynski and Nower (2002) have, however, argued powerfully that the majority of these models assume that theoretically derived treatments can be applied effectively to all gamblers irrespective of, for example, specific gambling form, gender, developmental history or neurobiology.

In response to this observed shortcoming, authors increasingly seek to accommodate in their models the fact that multiple factors contribute to the aetiology of problem gambling.

For example, Hing et al. (2015) have explored many of the different but related psychosocial factors and processes that dictate the maintenance or loss of control during internet gambling (e.g. the use of digital money, access to credit, lack of scrutiny and ready accessibility).

In the same vein, Blaszczynski and Nower (2002) have developed a ‘pathways model of pathological gambling’, taking a ‘biopsychosocial perspective’, that accommodates the many interacting risk factors affecting an individual’s susceptibility to problem gambling.

They present three distinct sub-groups of players exhibiting impaired control, each influenced by different factors, yet displaying similar phenomenological features:

- Behaviourally conditioned problem gamblers, who fluctuate between regular, heavy and excessive gambling due to distorted cognitions surrounding the probability of winning and consequently exhibit bad decision-making processes. Entry into this sub-group is most often precipitated by exposure to gambling through chance, and members tend to be pre-occupied with gambling, engage in chasing their losses, and exhibit high levels of depression and anxiety related to the financial burden imposed by their behaviour.

- Emotionally vulnerable problem gamblers, who tend to be characterised by pre-existing anxiety or depression, and a history of poor coping and problem-solving skills, negative background experiences, developmental variables and life events. Participation in gambling thus tends to be motivated by a desire to modulate affective states and meet specific psychological needs.

- Antisocial, ‘impulsivist’ problem gamblers, who possess both psychosocial and biologically based vulnerabilities. This group is distinguished by features of impulsivity and antisocial personality disorder and attention deficit, manifest in impulsivity affecting many aspects of the gamblers general level of psychological functioning.

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Defining gambling-related harm

The failure to operationalise 'harm' across disciplines and industries has also resulted in difficulties both in measuring gambling-related harm, and in identifying and characterising the mechanisms by which it occurs.

- In response to this, in a re-appraisal of previous literature Langham et al. (2015) emphasise gambling-related harm specifically as an outcome of gambling, as opposed to any feature of gambling behaviour itself, the risk factors of problem or pathological gambling, or the indicators and measures for their clinical diagnosis (see below).

- These authors nonetheless underline the multi-dimensional nature of harm, recognising its many manifestations including: emotional consequences, psychological consequences, and other physical proxies for harm (for instance, financial or legal consequences). In sum, harms are "varied and diffuse", and some "may not be easily or unambiguously traced to gambling as their source". For a comprehensive ‘taxonomy of harms’, see Langham et al. (2015).

- It has also been emphasised that the experience of harm goes beyond gamblers themselves; it has wider implications for families, local communities and society as a whole. This recognition has led to the growing popularity of a ‘public health perspective’ on gambling related harm, which takes a holistic vision, incorporating the broader social consequences of gambling.

Harm minimisation and prevention: facilitating control

- The imperative of a preventative as well as palliative approach to harm is unanimously acknowledged, and many different models and frameworks have been proposed for both harm minimisation and prevention.

- Authors increasingly emphasise that measures should be targeted not just at those players already classified as problem/pathological gamblers, but those who are at risk too.

- From the holistic ‘public health’ viewpoint of harm outlined above, a powerful case has been put forward that harm minimisation should be approached with a ‘socio-ecological’ strategy; sustained action to prevent gambling related harm should include action at societal, community and familial/peer group levels, addressing broader cultural, immediate environmental and interpersonal influences respectively, going beyond individualized interventions.

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


In line with this view, Blaszczynski et al. (2001) has outlined three main approaches to harm minimisation: product-based, operations-based and community-based.\(^\text{13}\)

- **Product-based approaches**, including restrictions on ‘game parameters’ such as stake, size, speed, payment methods, payback percentage, partial credits, decimal wins, ‘losses-disguised as wins’, volatility and near wins. These sorts of intervention acknowledge and seek to address the growing body of evidence for the close relationship between experiences of gambling-related harm and the frequency with which players gamble, and the amount of money they invest\(^\text{14}\).

- **Operations-based approaches**, enacted through an operator’s website, venue or through direct marketing. Strategies include: restricting access to venues, ‘facilitating control’, ‘facilitating awareness’ and ‘responsible marketing’.

- **Community-based approaches**, encompassing all efforts beyond modifications to the game, or approaches executed at a venue or site level. These approaches include education or prevention initiatives or social/media campaigns that seek to influence normative values more broadly. This sort of health promotion is focussed on communities building their capacity, knowledge and resilience with regards to the attraction of gambling.

### The PGSI

The Problem Gambling Severity Index (PGSI) is the standardised measure of at risk behaviour in problem gambling. It is a tool based on research on the common signs and consequences of problematic gambling\(^\text{15}\).

The PGSI is considered a standardised scale that should not be altered from the original wording and response choices\(^\text{16}\). As such, it has undergone no revision since it was first introduced in 2001.

Despite being widely used, the scale has been criticised for its validity, such as by (Currie et al., 2013)\(^\text{17}\). They argue that of the four gambling types defined by the PGSI – non-problem, low-risk, moderate-risk and problem gamblers, only the latter category underwent any validity testing during the scale’s development despite the fact that 95% of gamblers fall into one of the remaining three categories.

They also argue that the names and cut-offs of the remaining categories were established without validity testing. The developer’s argument for this is that issues of validity do not apply because these groups do not represent problem gambling, even though the PGSI is intended to be a continuous measure of problem gambling severity.

(Currie et al., 2013)\(^\text{18}\) also demonstrate that the most problematic categories are the low-risk and moderate-risk categories. Differences between these gambling types were not statistically significant for many dimensions:

- These groups were demographically similar
- They play many of the same type of games
- The proportion of those who played EGMs or casino games at least 2-3 times a week was similar
- There were no differences between them in terms of stress, well-being or prevalence of mental health problems.

There is also a problem with false negatives – measures of gambling intensity (e.g. frequency of gambling, monthly expenditure on gambling) are not used in the measurement of problem gambling. Heavy gamblers may escape detection as problem gamblers if they have few PGSI symptoms (Holtgraves, 2009)\(^\text{19}\).

Despite the criticism for PGSI, the scale still remains highly regarded by researchers and clinicians in the field and is seen to be useful in identifying both at-risk and problem gamblers.

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Chapter 2: Theory and frameworks for behaviour change

Introduction
The following chapter consists of an outline of some of the most popular models of behaviour change, including their key concepts and assumptions they are based on.

Behaviour change in public health
Many behaviour change models have been used within the public health arena in recent years, e.g. in relation to obesity and smoking. As mentioned in Chapter 1, there is growing popularity around a ‘public health perspective’ on gambling related harm, which takes a holistic vision, incorporating the broader social consequences of gambling.

Behaviour change frameworks and supporting theory
Positive deviance and ‘bright spots’
- Positive deviance\(^\text{19}\) is an approach to behavioural and social change based on the observation that in any community, there are people whose uncommon but successful behaviours or strategies enable them to find better solutions to a problem than their peers, despite facing similar challenges and having no extra resources or knowledge. These individuals are referred to as positive deviants.
- The approach involves observation of the community whose behaviour you intend to change. Rather than inventing a solution externally and then testing for effectiveness, you look for individuals or groups who are achieving better outcomes and who are ‘bright spots’\(^\text{20}\) within the same environment and identify how their behaviour differs from those who are struggling. These successful strategies and behaviours can then be shared with the wider community.
- Spreitzer and Sonnenshein (2003)\(^\text{21}\) propose five characteristics common to positive deviants: sense of meaning, focus on the other, self-determination, personal efficacy and courage. When these five characteristics are present, they believe the conditions are right for someone to be a bright spot.
- It is important to note that individuals may not be in a position to identify which aspects of their behaviour or strategies are contributing to better outcomes.

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20 The recent bestseller “Switch” used the term “bright spots” to describe individuals who make it work in tough situations when their peers do not. “Switch” authors Heath and Heath (2010) highlight the shift to appreciative inquiry when they tell us to “follow the bright spots. Investigate what’s working and clone it.” (p. 259).
B-MAT

B-MAT (sometimes called the B-MAP) was created by Dr. BJ Fogg, founder of the Behavior Design Lab at Stanford University.

The Fogg Behavior Model shows that, in order for a behaviour to occur, three elements must be present at the same moment: Motivation, Ability, and a Trigger\(^{22}\).

- **Motivation**: In order to perform a target behaviour, people must have the motivation to carry out the behaviour. This might be physical (e.g. avoiding pain), emotional (e.g. avoiding fear, having hope) and social (e.g. wanting to belong).

- **Ability**: In order to perform a target behavior, a person must have the ability to do so. This doesn’t only mean the person’s aptitude, but also the simplicity of the task\(^{23}\).

- Ways to increase ability might include training someone in how to carry out a behaviour, giving them a tool to make the behaviour easier, or scale back the extent of the behaviour.

- **Trigger**: In order to perform a target behaviour, there must be a trigger. This can be explicit (e.g. an alarm sounding, a sign, someone giving an instruction) or it could be implicit (e.g. walking into a certain room).

The interaction between these three elements will determine how likely it is that a certain behaviour will take place. There are various scenarios:

- All three elements are present, and so the person carries out the behaviour.
- Despite having low motivation, ability is high enough (i.e. the behaviour is simple enough) that a person may carry out the behaviour anyway, assuming a trigger is in place.
- Despite having low ability (i.e. the behaviour is difficult), high motivation will mean a person may carry out the behaviour, assuming a trigger is in place.

\(^{22}\)https://www.behaviormodel.org/
\(^{23}\)https://www.growthengineering.co.uk/bj-foggs-behavior-model/
\(^{24}\)http://www.behaviourchangewheel.com/about-wheel
\(^{25}\)https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3096582/
\(^{26}\)https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3096582/

COM-B

- **Stands for Capability, Opportunity, Motivation, Behaviour.**
- “This model recognises that behaviour is part of an interacting system involving all these components. Interventions need to change one or more of them in such a way as to put the system into a new configuration and minimise the risk of it reverting.”\(^{24}\)

- **Capability** is defined as the individual’s psychological and physical capacity to engage in a specific activity. It includes having the necessary knowledge and skills.

- **Motivation** is defined as all those brain processes that energize and direct behaviour, not just goals and conscious decision-making. It includes habitual processes, emotional responses, as well as analytical decision-making.

- **Opportunity** is defined as all the factors that lie outside the individual that make the behaviour possible or prompt it. The single-headed and double-headed arrows in Figure 1 represent potential influence between components in the system. For example, opportunity can influence motivation as can capability; enacting a behaviour can alter capability, motivation, and opportunity\(^{25}\).

- A given intervention might change one or more components in the behaviour system. The causal links within the system can work to reduce or amplify the effect of particular interventions leading to changes elsewhere. While this is a model of behaviour, it also provides a basis for designing interventions aimed at behaviour change. Applying this to intervention design, the task would be to consider what the behavioural target would be, and what components of the behaviour system would need to be changed to achieve that\(^{26}\).
EAST

- EAST is an acronym which stands for 'Easy', 'Attractive', 'Social' and 'Timely'.
- The EAST framework was developed by the Behavioural Insights Team from early 2012.

The following description is taken from a publication on the Behavioural Insights website:

Make it easy
- Harness the power of defaults. We have a strong tendency to go with the default or pre-set option, since it is easy to do so. Making an option the default makes it more likely to be adopted.
- Reduce the ‘hassle factor’ of taking up a service. The effort required to perform an action often puts people off. Reducing the effort required can increase uptake or response rates.
- Simplify messages. Making the message clear often results in a significant increase in response rates to communications. In particular, it’s useful to identify how a complex goal can be broken down into simpler, easier actions.

Make it attractive
- Attract attention. We are more likely to do something that our attention is drawn towards. Ways of doing this include the use of images, colour or personalisation.
- Design rewards and sanctions for maximum effect. Financial incentives are often highly effective, but alternative incentive designs — such as lotteries — also work well and often cost less.
- Example: Drawing the attention of those who fail to pay road tax. When letters to non-payers of car tax included a picture of the offending vehicle, payment rates rose from 40 to 49%.

Make it social
- Show that most people perform the desired behaviour. Describing what most people do in a particular situation encourages others to do the same. Similarly, policy makers should be wary of inadvertently reinforcing a problematic behaviour by emphasising its high prevalence.
- Use the power of networks. We are embedded in a network of social relationships, and those we come into contact with shape our actions. Governments can foster networks to enable collective action, provide mutual support, and encourage behaviours to spread peer-to-peer.
- Encourage people to make a commitment to others. We often use commitment devices to voluntarily ‘lock ourselves’ into doing something in advance. The social nature of these commitments is often crucial.
- Example: Using social norms to increase tax payments. When people were told in letters from HMRC that most people pay their tax on time, it increased significantly payment rates. The most successful message led to a 5 percentage point increase in payments.
**Make it timely**

- Prompt people when they are likely to be most receptive. The same offer made at different times can have drastically different levels of success. Behaviour is generally easier to change when habits are already disrupted, such as around major life events.
- Consider the immediate costs and benefits. We are more influenced by costs and benefits that take effect immediately than those delivered later. Policy makers should consider whether the immediate costs or benefits can be adjusted (even slightly), given that they are so influential.
- Help people plan their response to events. There is a substantial gap between intentions and actual behaviour. A proven solution is to prompt people to identify the barriers to action, and develop a specific plan to address them.
- Example: Increasing payment rates through text messages. Prompting those owing Courts Service fines with a text message 10 days before the bailiffs are to be sent to a person’s home doubles the value of payments made, without the need for further intervention.

In order for these to work, it is necessary to:

1. Define the outcome: Identify exactly what behaviour is to be influenced. Consider how this can be measured reliably and efficiently. Establish how large a change would make the project worthwhile, and over what time period.
2. Understand the context: Visit the situations and people involved in the behaviour, and understand the context from their perspective. Use this opportunity to develop new insights and design a sensitive and feasible intervention.
3. Build your intervention: Use the EAST framework to generate your behavioural insights. This is likely to be an iterative process that returns to the two steps above.
4. Test, learn, adapt: Put your intervention into practice so its effects can be reliably measured. Wherever possible, BIT attempts to use randomised controlled trials to evaluate its interventions. These introduce a control group so you can understand what would have happened if you had done nothing.

**Nudge theory**

The term ‘nudge’ was popularised by Richard Thaler and Cass Sunstein in their book *Nudge* in 2008.

- Nudge theory is based on the idea that humans are not always rational in the decisions they make – instead often using cognitive biases or heuristics.

This theory is about making it easier for people to make decision that are in their self-interest through a subtle cue or context change that pushes people to make a certain decision without force. “By knowing how people think, we can make it easier for them to choose what is best for them, their families and society,” wrote Richard Thaler and Cass Sunstein in their book *Nudge*.

- A nudge can be a change in the environment, e.g. placing healthier food at eye level.
- A nudge can also be a “default”, where a system is set up so that even if a person does nothing, something that is beneficial for them is still happening, e.g. auto enrolment in pension scheme.
- In 2010 the UK Government set up a Behavioural Insights Team, commonly dubbed a “nudge unit”, to develop policies based on nudge theory.

**Behavioural Insights website quote ends here.**

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Appendix 2

Chapter 3:  
Gambling industry communications & interventions

Introduction
The following chapter consists of two sections:

- An outline of some tools and interventions that have delivered by the industry to address gambling-related harms, including a summary of what effective ‘safer gambling’ messaging may look like.
- Some examples of international campaigns that have been carried out to address gambling relating harms including their impact where available, and also an evaluation against the four motivators and four strategies that have been identified (see executive summary for a comprehensive overview).

Tools and interventions: In-play
Currently, existing in-play messaging in the industry is focused upon limit setting, for either time or spend. This may include a statement or review, which involves in some cases displaying personalized information that supports players to review their playing styles and behaviours. Voluntary or pre-set interruptions to pause play are also widely used. Enforced breaks are intended to allow time for players to stop and break the cycles of chasing losses and to prevent them from “getting in the zone”. All the described strategies demonstrate how operators have attempted to increase self-awareness of behaviours in players by ‘providing easily understood and relevant information’ at the right moment.

Limit-setting
- Responsible gambling tools that take the form of limit setting are a way of facilitating players to gamble in a more responsible manner (Harris & Griffiths, 2016).
- Setting monetary limits through pop ups has been widely used. Stewart and Wohl (2013) demonstrated that participants who received a monetary limit pop-up reminder were significantly more likely to adhere to monetary limits than participants who did not. Importantly, they found that the forced stop in play created by the pop-up message did not heighten cravings to continue gambling.
- Time limitations through pop up messages have also been used. The evidence in the Wohl et al’s (2013) study shows that those players exposed to a warning pop-up message reminding them of their limit were more likely to be aware of when they had reached their limit than those who did not – ‘the pop-up message reminds the gambler that their limit has been reached thus enhancing the prospect of limit adherence and, by extension, responsible gambling’.
- Kim et al’s (2014) study used a time limit pop-up condition where participants were asked to consider setting a time limit on play and entering that limit in an available text box prior to commencing play. Participants who were explicitly asked to consider setting a time limit on their EGM play were significantly more likely to do so and spend less time gambling than those who were not given such instructions. The results provide preliminary support for the contention that setting a time limit on EGM play is an effective responsible gambling strategy.

Personalised messaging
- There is a growing body of literature that suggests that personalized behavioural feedback (i.e., feedback based on an individual’s own actual behaviour rather than the same generic feedback given to all individuals) can motivate players to change their problematic gambling behaviours (Auer and Griffiths, 2015a; Auer and Griffiths, 2015b, Auer and Griffiths, 2016, Wood and Wohl, 2015).
- It has been suggested that such feedback is effective because players do not accurately estimate the amount of money they have won or lost gambling (Braverman

et al., 2014) or time spent gambling (Kim, Wohl, Stewart, Sztainert, & Gainsbury, 2014). They also have misperceptions about the odds of winning (Turner, Macdonald & Somerset, 2008) and how games work (Wohl, Christie, Matheson, & Anisman, 2010), which personalised messages can help to address.

This is especially true among people who play electronic gambling machines, as according to Wood and Williams (2007), personalised behavioural feedback may be more effective due to the tendency to underestimate expenditures and losses on gaming machines.

Cunningham et al. (2009) conducted a pilot study into the impact of personalised feedback summaries as a form of RG intervention. They found that there was some evidence to suggest that personalised feedback may reduce spend and increase control of gambling. Further, this intervention received levels of positive feedback from participants with many (96%) stating that it would modify their gambling behaviour.

In a study of American college student gambling, Celio and Lisman (2014) demonstrated that personalized normative feedback decreased other students’ perceptions of gambling and lowered risk-taking performance on two analogue measures of gambling. They concluded that a standalone personalized normative feedback intervention may modify gambling behaviour among college students.

Pop-up messaging

Pop-up messages are one of a range of tools that have been increasingly used by gaming operators to help encourage responsible gambling (Griffiths, 2012).

To date, studies on pop-up messaging have mainly been conducted in laboratory settings, although some research has in fact been conducted in venues (Auer, Malischnig & Griffiths, 2014).

Auer and Griffiths (2015) investigated the effects of normative and self-appraisal feedback in a slot machine pop-up message compared to simple (non-enhanced) pop-up messages. The results indicated that pop-up messages influence only a small number of gamblers to cease long playing sessions, and that enhanced messages are slightly more effective in helping gamblers to stop playing in-session.

Monaghan (2008) conducted a review of pop-up messages on gaming machines to understand their efficacy as RG strategies. While pop-up messages can encourage breaks in play and inform gamblers when they have been playing for a long time, Monaghan argues that further research is needed to determine the optimal frequency of messages and the extent to which they actually reduce gambling related harms.

Pre-commitment – mandatory and voluntary

Gamblers frequently spend more time and money than initially intended (Monaghan and Blaszczynski 2010). Setting limits before play promotes rational decisions regarding expenditure and ensures compliance with such decisions when emotionally aroused after losses or wins (Ladouceur et al. 2012).

Broda et al. (2008) examined the effects of mandatory player deposit limits on Internet sports betting. Their study examined 47,000 subscribers to ‘bwin’ over a period of two years and compared the behaviour of players who tried to exceed their deposit limit with all other players. The study found that less than 1% of the players (0.3%) attempted to exceed their deposit limit. However, Wood and Griffiths (2010) argued that the large mandatory limit may be the main reason for this finding as LaPlante et al. (2008) noted that the majority of online gamblers never reached the maximum deposit limits.

Pre-commitment options also include such actions as voluntarily limiting gambling time and/or money spent. A review by Ladouceur et al. (2012) found that studies using self-report data suggest that the majority of players are positively predisposed toward the concept of pre-commitment but that non-problem players and low-risk players regarded such initiatives as personally unnecessary.

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Appendix 2

Enforced breaks in play

- "The aim of the break in play is to motivate the player to modify or cease gambling so the activity remains within affordable levels" 53
- Results found that long periods of breaks in play (15 / 8 minutes) were more counterproductive than 3-minute breaks" (Blaszczynski et al., 2015) 54.
- Enforced breaks in play can lead to the re-evaluation of one’s gambling behaviour (Harris and Griffiths, 2016) 55.
- However, it has been argued that enforced breaks in play on their own have yet to be shown as an effective RG strategy (Robillard, 2017) 56.
- Some studies suggest they may be harmful by increasing the cravings and leading to continued play (Blaszczynski et al., 2016) 57.
- It has been suggested that RG messaging should include information on the social consequences of gambling and emotions related to familial or long-term financial situations (Orazi et al., 2015) 58 & (Harris et al., 2016) 59.
- Gainsbury et al. (2015) 60 found that messages which specifically focus on money spent during gambling had the biggest impact in reducing gambling consumption when compared to other forms of self-appraisal messages and informative messages.
- The framing of messages is also important, as it has been argued that framing messages positively by focusing on the benefits of making improvements in a particular behaviour has a greater impact (Rothman et al., 2006) 61.
- Research from the broader health messaging literature, relating to sexual health, alcohol consumption, and nutrition behaviours, suggests that messages could have increased effectiveness for such populations by communicating direct and tailored content (e.g., RG tips), rather than simply providing information about the availability of programs and resources (Gold et al., 2010) 62; Haug et al, 2014 63; Kerr et al., 2012 64).

Tools and interventions: What does effective safer gambling messaging look like?

- To be effective, RG messages should engage the gambler’s cognitive, emotional, and motivational faculties, and alter the behaviours of concern (Gainsbury et al., 2018) 65.
- Monaghan and Blaszczynski (2009) 66 found limited evidence for the argument that campaign messaging which warn against excessive gambling modify players’ behaviours. Instead, they argued that effective responsible gambling programs encourage players to reflect on their own gambling behaviour. Specifically, they noted that the focus should be on signs that encourage players to reflect on (i) the amount of time or money they have spent, (ii) comparative expenditure patterns to help set personal limits, and (iii) whether they need appropriate self-regulatory action.

59 Harris, A., Parke, A., & Griffiths, M. D. (2016). The case for using personally relevant and emotionally stimulating gambling messages as a gambling harm-minimisation strategy. International Journal of Mental Health and Addiction. 43, pp. 11.
### Campaign examples

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<th>Name</th>
<th>Description</th>
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| **Love the Game, Not the Odds**<br>May 2017<br>The Victorian Responsible Gambling Foundation | - Australian responsible gambling campaign focused on sports betting and the rise in problem teenage gamblers. Their campaign aimed to alert parents, teachers and society of the alarming statistics related to sport betting and children.  
- The anti-gambling campaign advert encouraged parents to be aware of their child’s behaviour, especially if youngsters are quoting betting odds. The broader VRGF anti-gambling campaign included efforts to ban gambling sponsorships and advertisements in sport, and for parents to acknowledge that like drugs and unsafe sex, gambling should be spoken about with their children.  
- Love the Game is a multifaceted program focused on prevention and designed to reach kids through two other programmes: a Sporting Club Program and a School Education Program. |
| **The Harm from Gambling Starts Earlier Than You Think**<br>April 2017<br>The Victorian Responsible Gambling Foundation | - This campaign was designed to help people recognise the early signs of harm and take action to address their gambling behaviour.  
- The campaign focused on moderate risk gamblers, who are thought not to respond to traditional messages aimed at those experiencing more serious problems.  
- The campaign was supported by online resources at betcheck.vic.gov.au which included online tools, with information about harm for people who gamble, their families and friends.  
- It also included an interactive quiz that enabled people to reflect on their gambling and directed them to information about keeping their betting in check, or additional help and support if they needed it. |
| **“Voices” by 18 Feet & Rising**<br>February 2017<br>GambleAware | - GambleAware’s campaign was aimed at men and women aged 15-24, the age group most at risk of problem gambling, according to recent data from the Gambling Commission  
- The work was the first ad campaign for the organisation, and was created to redress the balance between the volume of gambling ads in the UK and social responsibility messaging  
- The activity features two films, “Online” and “Machine”, which launched nationally in cinemas, followed by a regional online launch, targeting the North East and North West. |
| **WTFSS**<br>2015-current<br>Senet Group | - The ‘WTFSS’ campaign highlights the warning signs of problem gambling and the benefits of staying in control.  
- Gambleaware.co.uk features prominently in the campaign, as a source of advice for those who feel their gambling is getting out of control. |
### Impact

- The responsible gambling campaigns of the VRGF have had some success and influenced policy: whilst the Australian Football League (AFL) does not ban gambling sponsorships, 9 of the 10 Victorian based AFL teams now refuse sponsorship from sport betting and other gambling companies; and finally, Victoria is considering a ban on betting advertising on public transport and near schools.

### Evaluation against motivators & strategies

(see exec summary)

- As this campaign does not directly target gamblers themselves, it has limited application to the behaviour change model.
- The use of prevention programmes will go some way to help provide gamblers with increased self-awareness of their behaviour, which may help them to want to feel in control.

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| Love the Game, Not the Odds | - The campaign implores gamblers to think about their behaviour before it reaches a point where they feel a loss of control.  
- Because of this, it appeals to some motivators, such as ‘not wanting to lose more money than you can afford’ and ‘wanting to feel like you are in control’.  
- The campaign is supported by online resources which goes some way to providing tools, such as practical advice on limit setting strategies. |
| The Harm from Gambling Starts Earlier Than You Think | - The campaign brings to life the situations where gamblers have weakened control.  
- It does not appeal to motivations or provide any tools to help people stay within their boundaries. |
| “Voices” by 18 Feet & Rising | - The campaign has had industry-wide success - 40% of gambling companies are reported to have been making use of it.  
- Research in 2017 indicated that 82% of regular betting and casino enthusiasts in the UK have seen the ad, and 33% of those found it helpful in dealing with problem gambling.  
- The campaign has faced criticism for focusing on the ‘fun’ of gambling without providing practical RG guidance. |
| WTFSS | - The campaign focuses on the motivation ‘wanting to stay in control’, though this is largely implicit.  
- The campaign directs gamblers to ‘gambleaware.co.uk’ which provides applicable tools and strategies about how to stay in control, such as limit setting strategies and avoidance strategies. |
The campaign strategy responded to the impact of impulse in driving poor decision-making when betting on sports with online wagering operators. It was a social media campaign designed to appeal to the younger male market and demonstrate responsible gambling behaviours.

The ad pokes fun at modern day situations replacing them with ‘betting slips’.

Created by Y&R Sydney, the ad says men should never be intimated by the size of his mates bet or never wake up hungover next to betting slips.

Saw over 190 organisations supporting the campaign

Venues and websites provided information on responsible gambling throughout the year, with a range of different tools and options to help manage play.

During RG Week, teams were even more visible - using RG Week material and information about how to gamble responsibly and where to find further advice and support: all supporting venues and online sites have information.

William Hill’s campaign focuses on dealing with the harm caused by gambling.

The campaign vows to “uncover the hidden side of gambling” and the many issues facing the industry.

William Hill focuses on four areas which are looking at the design and marketing of products to ensure customers stay in control; identifying people at risk of developing problem gambling behavior; strengthening marketing of products to ensure customers stay in control; identifying people at risk of developing problem gambling behavior; strengthening support for those suffering harm and encouraging staff involvement in dealing with problem gambling activity.

The Maryland Center of Excellence on Problem Gambling conducted a statewide campaign in 2017-2018 to educate the citizen of Maryland about Problem Gambling.

The campaign included radio and TV PSAs, billboards and geofencing of casinos.

The campaign directed citizens to helpmygamblingproblem.org, where they can learn about problem gambling, warning signs, safety tips, and getting help for a gambling problem.

The theme for Auckland’s Gambling Awareness week was encouraging people to take time out from gambling and put time into whānau.

Family-based events were held around the country, including Pause the Pokies at The Landmark Bar in Panmure, Auckland.

There was also an awareness week ‘toolkit’ produced for online use, to help spread key messages and support services.

On October 4, 2015, ORG launched the "Be the 95%" campaign, which originates from Ohio Gambling Survey data that surmised, of Ohioans who gamble, 95% do so responsibly.

With the goal to drive behavioural change within the community, the campaign directed users to a microsite (https://www.beforeyoubet.org) that was developed to offer an online assessment, which gauges an individual’s risk of problem gambling whilst offering free resources to help.
The social media campaign generated 19.3 million impressions on Twitter and Facebook, compared to 7 million during 2017’s Responsible Gambling Week, and was led by operators in every sector of the industry and joined by leading football clubs and racecourses.

The campaign encourages gamblers to set limits, which will go some way to helping them stay in control.

Through a variety of media tactics and grassroots efforts, this campaign generated over 140 million impressions from October of 2015 through June of 2017.

The ‘Be the 95%’ campaign goes some way to appealing to the ‘avoiding PG associations’ motivator, though this is relatively implicit.

The resources highlight some tools and strategies, such as limit setting, but does not provide practical solutions as to how to apply the strategies.
About Revealing Reality

Revealing Reality is a multi-award-winning insight and innovation agency. We enjoy working on challenging projects with social purpose to inform policy, design and behaviour change. Respondent testimony is central to all our work, but we believe the research sector has been reliant on respondents to articulate their needs and accurately describe their behaviour for too long. We have pioneered a range of observational research methods that go well beyond traditional qualitative and quantitative techniques to study behaviour in context.

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