

Experiments to explore renaming and mandating deposit limit tools

22.10.21



Executive Summary

KEY STATS

	Deposit limit (n = 703)	Spending cap (n = 723)	Loss protector (n = 688)
% who would set a limit for themselves	70%	74%	62%
Median amount set	£20	£25	£30
% who would find a way to gamble if they reached their limit...	16%	15%	15%
% saying deposit limits should be mandatory for everyone gambling in the UK	60%	61%	54%
% who think the limits are not at all restrictive	53%	54%	47%

1. BIT ran an online experiment with a sample of 2,114 UK adults on 6 - 11 October 2021 to **test whether renaming a deposit limit tool would affect their appeal, while also exploring motivations for setting a limit.**
2. **There was little evidence to suggest that renaming the deposit tool would increase uptake.** It was found that re-framing the limit as a 'loss protector' decreased uptake.
3. **7 in 10 said they would set a limit for themselves. This was highest for non-gamblers and higher risk gamblers.** Gamblers who would set a limit for themselves were more likely to play games of chance, and to think other gamblers would set a limit.
4. **1 in 2 higher risk gamblers said they would try to find another way to gamble if they reached their limit,** compared to 1 in 6 of the whole sample. Opening an account with another provider was the most cited way to do this.
5. 6 in 10 support a mandatory limit. When asked how this limit should be set, **6 in 10 said the limit should be based on income.** Despite this, some worried that they would be ineffective at helping problem gamblers.
6. **Applying defaults to deposit limits significantly decreased the size of limits set,** and did not increase the feeling that deposit limits were too restrictive.

Recommendations



Consider rolling out default deposit limits for all. Default limits could reduce risk of harmful spending while preserving choice and public support. The design of them is critical to their impact and therefore should be consistent for all who gamble.



Investigate affordability checks and their interaction with meaningful limits.

~3 in 5 people think limits should be based on one's household or disposable income. This suggests that most people would be happy with background checks to show they or other gamblers are setting reasonable limits.



Consider having deposit limits that apply across all sites and venues.

This could be done at either the bank or operator level, and may alleviate concerns that limits are ineffective in practice. This would afford people the choice of whether to set a limit, while providing a more effective tool to at-risk gamblers.



Explore the impact and appetite for loss limits compared to deposit limits. More research is needed to compare different types of spending limit tools. While loss limits are not common across UK operators, emerging evidence suggests that they may be more effective at reducing harm. BIT can explore how best to design research to investigate this question.

Background

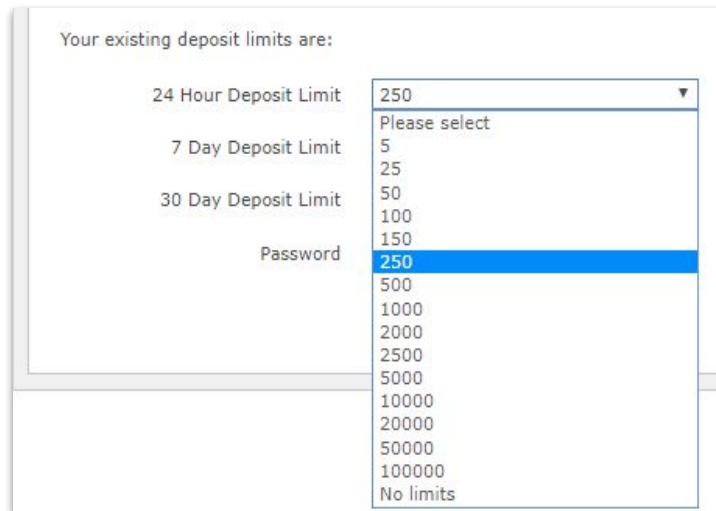
While gambling deposit limit tools are ubiquitous, little is known about why take-up is so low and why people choose to set them

UK gambling companies do not assess how much an account holder can afford to spend on their platform. While research is building on the relationship between gambling spend and financial harm, little is known about how (or why) people set a self-imposed limit.

Despite every licensed gambling operator in the UK offering a deposit limit tool to its customers, only around [1 in 5 UK gambling accounts](#) set a deposit limit. This is likely to vary a lot depending on whether and when someone is asked to set one. Evidence from Finland found that almost [1 in 2](#) people set a limit when they were prompted at account registration compared to fewer than [1 in 10](#) when they are not prompted.

More than [1 in 3](#) gambling accounts set monthly limits in excess of £50,000 - a limit that is unlikely to be effective at restricting spending for the vast majority.

We're interested in whether the framing of the deposit limit tool puts people off from setting a limit. In addition, for those that do set a limit how might they choose the size of the limit.



The screenshot shows a web interface for setting deposit limits. It has a title "Your existing deposit limits are:" followed by three rows of labels and dropdown menus: "24 Hour Deposit Limit", "7 Day Deposit Limit", and "30 Day Deposit Limit". Below these is a "Password" label. A dropdown menu is open, showing a list of values: "250", "Please select", "5", "25", "50", "100", "150", "250" (highlighted in blue), "500", "1000", "2000", "2500", "5000", "10000", "20000", "50000", "100000", and "No limits".

Label	Value
24 Hour Deposit Limit	250
7 Day Deposit Limit	Please select
30 Day Deposit Limit	5
Password	25
	50
	100
	150
	250
	500
	1000
	2000
	2500
	5000
	10000
	20000
	50000
	100000
	No limits

Overview

Predictiv worked with GPRU to **test whether renaming deposit limit tools affect their appeal and explore motivations for setting a limit** on an online sample of 2,114 UK adults, over representative of gamblers, on 6-11 October 2021.

NOTE ON INTERPRETING THESE RESULTS

1. The sample is 'online' representative - it doesn't capture the digitally excluded, or people otherwise not inclined to complete online surveys.
2. Just because people say in an online experiment that they would do something, this doesn't mean they always will in real life. We therefore interpret stated intent as a likely upper bound of real behaviour.
3. When we examine differences by subgroups (e.g. gender, ethnicity), we only do so when the underlying sample size remains large enough to draw robust inferences from.

Sample of 2,114 UK adults

Gambling risk		Region		Ethnicity	
Non-gamblers	20%	South & East	31%	White	84%
Non-risk*	39%	North	23%	Asian	8%
Lower risk*	20%	Midlands	17%	Black	3%
Higher risk*	21%	Scot/NI/Wales	16%	Mixed / other	5%
		London	14%	Age	
		Gender		18-24	25-54
		Women	50%	10%	64%
				55+	26%

* Non-risk - Problem gambling scale index (PGSI) score of 0; Lower risk - PGSI score of 1 - 6; Higher risk - PGSI score of 7 or more

Median time spent completing survey: 6m 35s

Also collected data for all respondents on ethnicity, education, income, urban/rural/suburban, gambling spend and gambling type and frequency.

Participants were randomly assigned to see ‘deposit limit’ or one of two alternative names, and were asked a series of questions about setting limits for themselves and others

In the next questions, we will ask you about how you would use, or think others would use a [**deposit limit** / **spending cap** / **loss protector**] in different situations.

A [**deposit limit** / **spending cap** / **loss protector**] is a tool on gambling websites that helps you limit the amount of money you can transfer into your gambling account.

Once you set a [**deposit limit** / **spending cap** / **loss protector**] you can’t deposit more than this.

Deposit limit (control)

n = 703

Median viewing time for definition = 6s

Spending cap

n = 723

Median viewing time for definition = 6s

Loss protector

n = 688

Median viewing time for definition = 6s

Setting limits for **oneself**

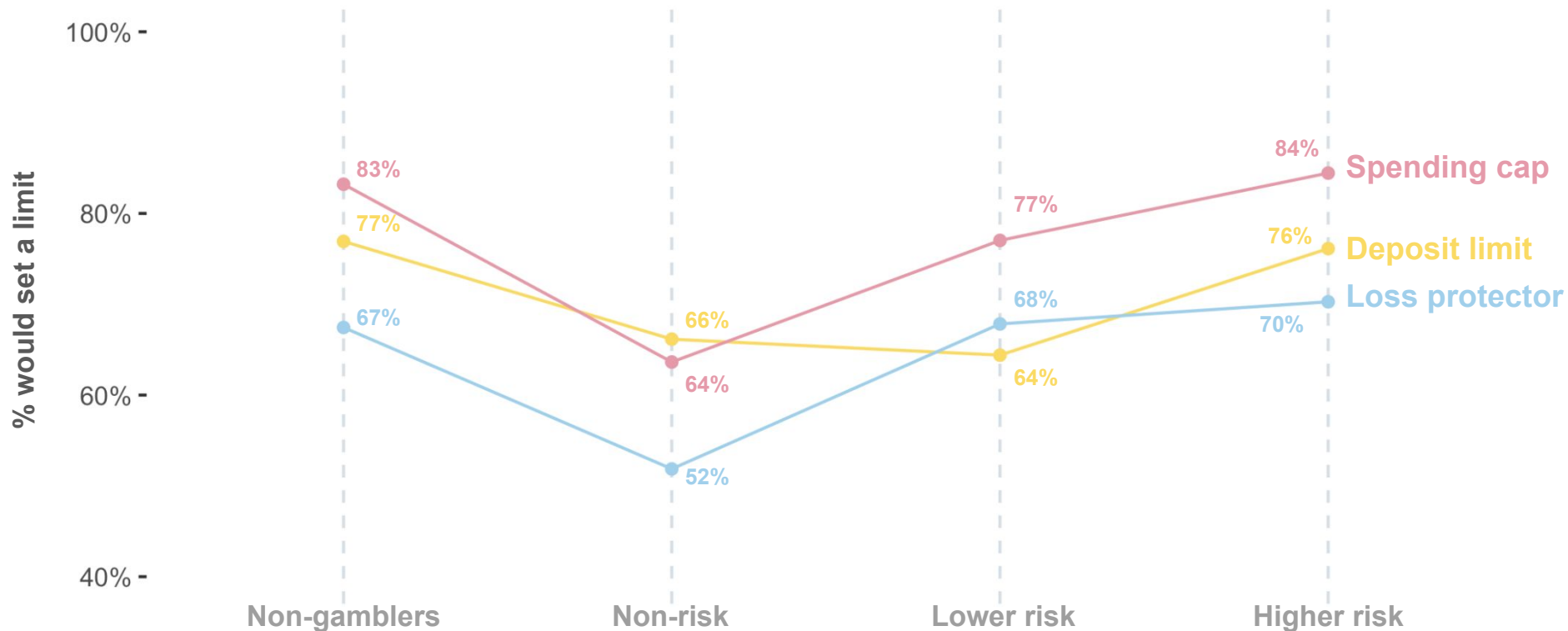
Setting limits for **Alex***, **an occasional gambler** whose gambling doesn’t cause them any problems

Setting limits for **Eli***, **a frequent gambler** whose gambling stresses them out and strains their budget

* The order of the Alex and Eli scenarios was randomised

Key findings I.

Non-gamblers and higher risk gamblers were ~10% more likely to set a limit than non-risk and lower risk gamblers.



Key findings II.

Generally, the treatments had no effect on the size of the limit set. Calling it a **'deposit limit'** or **'spending cap'** led to similar numbers of people setting limits for themselves and the occasional gambler, with **'spending cap'** being slightly more effective for higher risk groups.



Higher risk gamblers and non-gamblers are significantly more likely to set limits for themselves and Alex than other risk groups

Higher risk gamblers were significantly more likely to think Eli would set a limit than other risk groups

	Self			Alex (occasional gambler)			Eli (frequent gambler)		
	Deposit limit (n = 703)	Spending cap (n = 723)	Loss protector (n = 688)	Deposit limit (n = 703)	Spending cap (n = 723)	Loss protector (n = 688)	Deposit limit (n = 703)	Spending cap (n = 723)	Loss protector (n = 688)
Would set a limit	70%	74%	62%	38%	37%	33%	55%	56%	56%
Median amount set	£20	£25	£30	£40	£40	£50	£50	£50	£50

Calling it a **'spending cap'** was significantly more effective for more risky gamblers to set a limit for themselves

Higher risk gamblers set higher limits for themselves but everyone sets around the same amount for others

Red shading identifies values that are statistically significantly lower than deposit limit (control).

Data collected by BIT on 6-11 October 2021.

Each cell in table contains around 176 observations.

Gamblers who said they'd set a limit for themselves are more likely to be higher risk, and are more likely to play games of chance

Of gamblers who would set a limit for themselves...

(67% of gamblers, n = 1,132)



NOTABLE DIFFERENCES

30%	Higher risk gamblers	18%
56%	Play games of chance	46%
40%	Have used a deposit limit before	11%
55%	Spend at least £30 a month on gambling	49%
76%	Think Alex or Eli would set a deposit limit	61%

The groups were similar in terms of ...
players of games of knowledge/skill, income, geography, location, gender, age and ethnicity

Of gamblers who would not set a limit for themselves...

(33% of gamblers, n = 554)



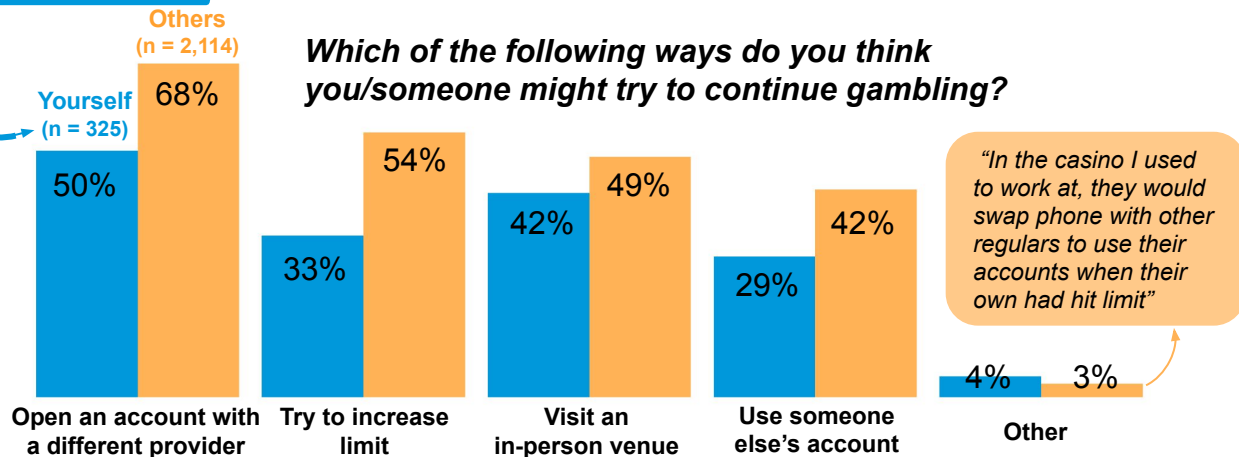
Additional Findings II.

1 in 2 higher risk gamblers said they would try to find another way to gamble if they reached their limit, compared with 1 in 6 of the entire sample. Opening another account was the top way people would try to continue gambling.



% who would find a way to gamble if they reached their limit...	Self			Alex (occasional gambler)			Eli (frequent gambler)		
	Deposit limit	Spending cap	Loss protector	Deposit limit	Spending cap	Loss protector	Deposit limit	Spending cap	Loss protector
	16%	15%	15%	23%	26%	29%	67%	66%	59%

4% of non-gamblers
5% of non-risk
15% of lower risk
46% of higher risk



Green and red shading identifies values that are statistically significantly higher or lower than deposit limit (control).

Data collected by BIT on 6-11 October 2021.

Each cell in table contains around 705 observations.

Additional Findings III.

Sentiment toward the limits was high across treatment arms. Despite being more likely to set limits, 8 in 10 higher risk gamblers think the limits are at least a little restrictive.

% who think the limits...	Deposit limit	Spending cap	Loss protector
Should be mandatory for everyone who gambles in the UK	60%	61%	54%
Should be mandatory for those at risk of gambling-related harm (if not for everyone)	24%	24%	25%
Overall sentiment (avg. of 4 items below)	65%	67%	64%
... are a helpful tool	73%	77%	72%
... would make people feel more secure when gambling	64%	66%	66%
... encourage people to think about the amount they spend on gambling	68%	72%	70%
... are not at all restrictive	53%	54%	47%

Only 18% of higher risk gamblers think limits are not at all restrictive, compared to 60% for other risk groups.

Green and red shading identifies values that are statistically significantly higher or lower than deposit limit (control).

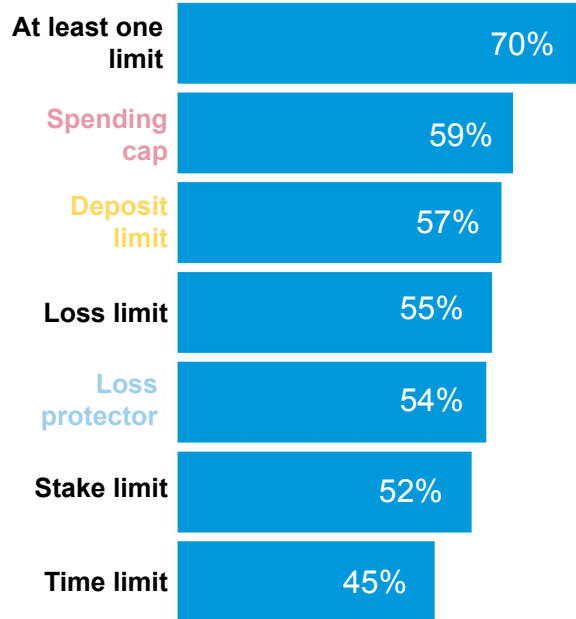
Data collected by BIT on 6-11 October 2021.

Each cell in table contains around 705 observations.

Additional Findings IV.

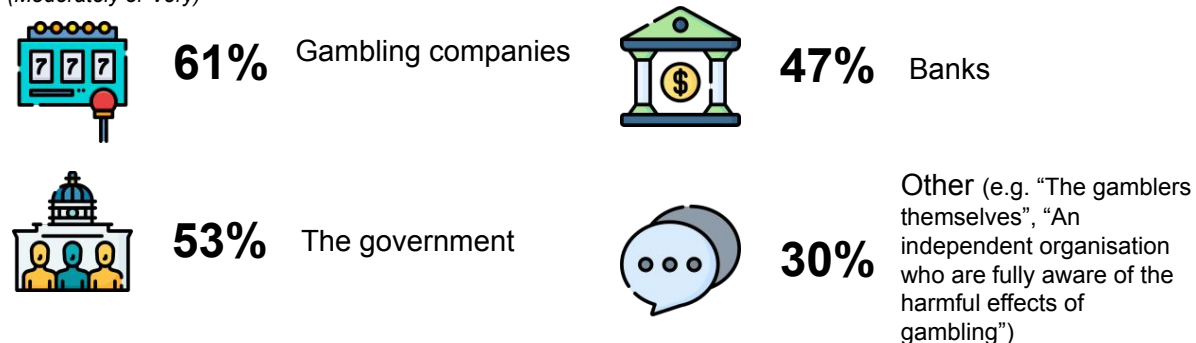
7 in 10 would use some sort of limit in the future, but are split on who should be responsible for deciding pre-set limits. The majority think that it should be based on an individual's household or disposable income.

If you were to gamble in the future, how likely is it that you would use the following (if it's available to you):*

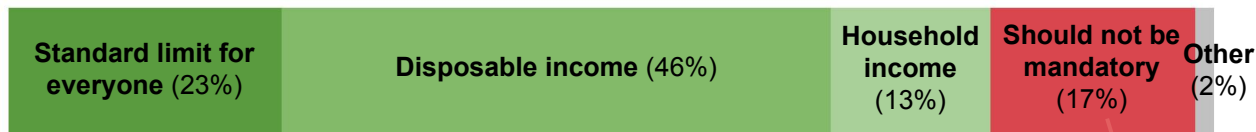


Who do you think should be responsible for deciding on pre-set limits?

(Moderately or Very)



What do you think the limit should be based on?



20% of non-gamblers
24% of non-risk
16% of lower risk
5% of higher risk

* 'Moderately' or 'Very' responses

Participants were also randomly assigned to see 1 of 4 deposit limit screens as part of a mini experiment

“Imagine you are signing up for an account with a gambling company. As part of the registration process, please complete the information below.

A deposit limit helps you limit the amount of money you can transfer into your gambling account each month.”

Optional free text (control)

“If you would like to set a deposit limit, fill in the box below.”

£

n = 527

Mandatory free text

“What deposit limit would you like to set?”

£

n = 535

Default

“Your monthly deposit limit is £50

If you would like to change it, please enter your new deposit limit here:”

£

n = 518

Default with friction

“Your monthly deposit limit is £50

You can increase your limit by emailing customer service”

n = 534

Mini Experiment Results I.

The use of defaults significantly decreased the size of limits set, without affecting overall sentiment or feelings of restriction



90% set a deposit limit
when asked

66% changed their
limit from the default

22% changed their
limit from the default

	Optional free text (n = 527)	Mandatory free text (n = 535)	Default (n = 518)	Default with friction (n = 534)
Average deposit limit amount (if set)	£77	£88	£62	£57
% setting the max limit (£500)	3%	5%	2%	1%
Overall Sentiment (avg. of 4 items below)	63%	61%	65%	66%
The deposit limit is a helpful tool	66%	65%	66%	70%
The deposit limit would make you feel more secure when gambling	63%	63%	67%	69%
The deposit limit would make you think about the amount you should deposit	68%	68%	70%	71%
The deposit limit is not at all restrictive	55%	49%	56%	56%

Green and red shading identifies values that are statistically significantly higher or lower than optional deposit limit (control).

Data collected by BIT on 6-11 October 2021.

Each cell in table contains around 529 observations.

Overall sentiment was created by taking a weighted average of the sentiment items

As a gamblers' risk category increased, so did the size of the deposit limit they set.

	Optional free text	Mandatory free text	Default	Default with friction
Non-gambler	£49	£47	£38	£47
Non-risk	£68	£70	£52	£59
Lower risk	£86	£110	£84	£57
Higher risk	£115	£135	£84	£64

Shading does **not** denote statistical significance

Deposit Limit Set by Risk Category (£)



** $p < 0.01$ compared to limits set by non-gamblers

Get in touch

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