

CONSUMER VOICES ON FAIR & OPEN GAMBLING IN GREAT BRITAIN

AUGUST 2024




THE
BEHAVIOURAL
INSIGHTS
TEAM

About The Behavioural Insights Team

The forums are led by the Behavioural Insights Team. We work with government, charities, and the private sector to improve people's lives through research, evaluation and applying expertise in human behaviour. This project is funded through a regulatory settlement fund via the Gambling Commission. You can find out more about who we are at www.bi.team.



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INTRODUCTION



Gambling is a popular pastime.

Almost 1 in every 2 British adults has gambled in the last 4 weeks.¹

About this information pack

This information pack will prepare you to participate in the **Consumer Voices on Fair & Open Gambling in Great Britain Forums**. During the Forums, you will discuss what fairness and openness mean in gambling.

This pack was shared with all participants to ensure that everyone comes into the Forums with a similar level of knowledge on the topic. Some of this content might be familiar to you already. But we hope that you still enjoy reading it and learn something new!

How to use this pack

- 1 Set aside 1-1.5 hours before the first Forum to read through it. Write down the date and time you plan to do this right now so that you don't forget;
- 2 Reflect on the questions asked throughout. Jot down any questions you have for the creators of this information pack, or for participants to discuss during the Forums;
- 3 This is not required, but feel free to do more research on the topic before or in between the Forums;
- 4 Refer to the [glossary on p. 27](#) for definitions of unfamiliar terms.



The topic: fair and transparent gambling

There are many ways to gamble in Great Britain. We have sports betting, slot games, lotteries, arcades, and more. The statistics show that gambling is very popular – almost half of British adults have gambled in the last four weeks. No matter your relationship to gambling, everyone deserves fair, open and transparent treatment from gambling operators.

Dictionaries define ‘fairness’ as when people receive reasonable and just treatment, experiences and results. ‘Openness’ and ‘transparency’ both mean that all necessary information is easy to access and understand (‘transparency’ is used in the rest of this pack).

But dictionary definitions don’t always reflect real life. People may even have different views on what these terms mean in practice. What does fair and transparent gambling look like? How should different types of fairness and transparency be weighed against each other?

This is the topic you will discuss at the forums.



Pause for reflection

What do the words ‘fair’ and ‘transparent’ mean to you?

You may feel that this is a little difficult to answer, or your answer may depend on context. Try this thought experiment:

Imagine you are doing your weekly grocery shop, or browsing for a new television online. How would you expect to be treated by the supermarket or electronic retailer? What would a fair and transparent service look like?

You may want to consider things like:

- Information about the product you want to buy
- Customer services
- Pricing

Keep these ideas in mind as you read more about the Forum topic.



THE FORUMS



Forum aims

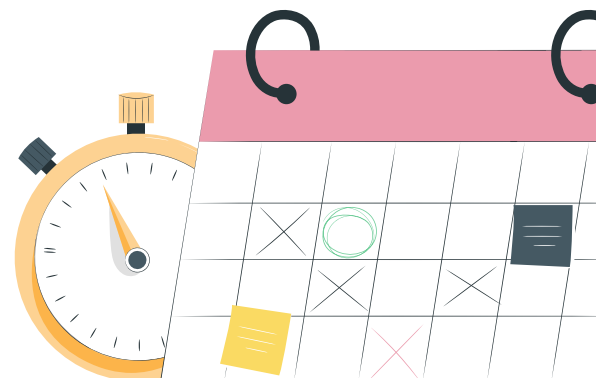
You will meet other people in Great Britain to discuss and make recommendations on two questions:

- 1 What do you think fair and transparent gambling products, services and operator practices should look like?
- 2 How do you think this definition should be implemented? That is, what actions could the Gambling Commission, government, operators or others take to reflect the definition in practice?

Structure of the Forums

The Forums will take place on Zoom. They will start with a whole group discussion with all participants (this is the **plenary**). There will also be breakout activities where you will be divided into groups of 10-12 people so that everyone has a chance to speak. We will come back together in the plenary to discuss our small group ideas and for other activities, like hearing from experts and voting.

SCHEDULE	DATE
Pre-learning: review this information pack before Forum 1	Before Forum 1
Forum 1: Build knowledge and develop ideas for how to define 'fair' and 'transparent'	Saturday 10 th August, 10am - 2pm
Forum 2: Iterate definitions and vote on the preferred definition	Thursday 29 th August, 5:30pm - 8pm
Forum 3: Discuss what actions could be taken to implement the preferred definition and vote on which actions should be prioritised	Saturday 21 st September, 10am - 2pm

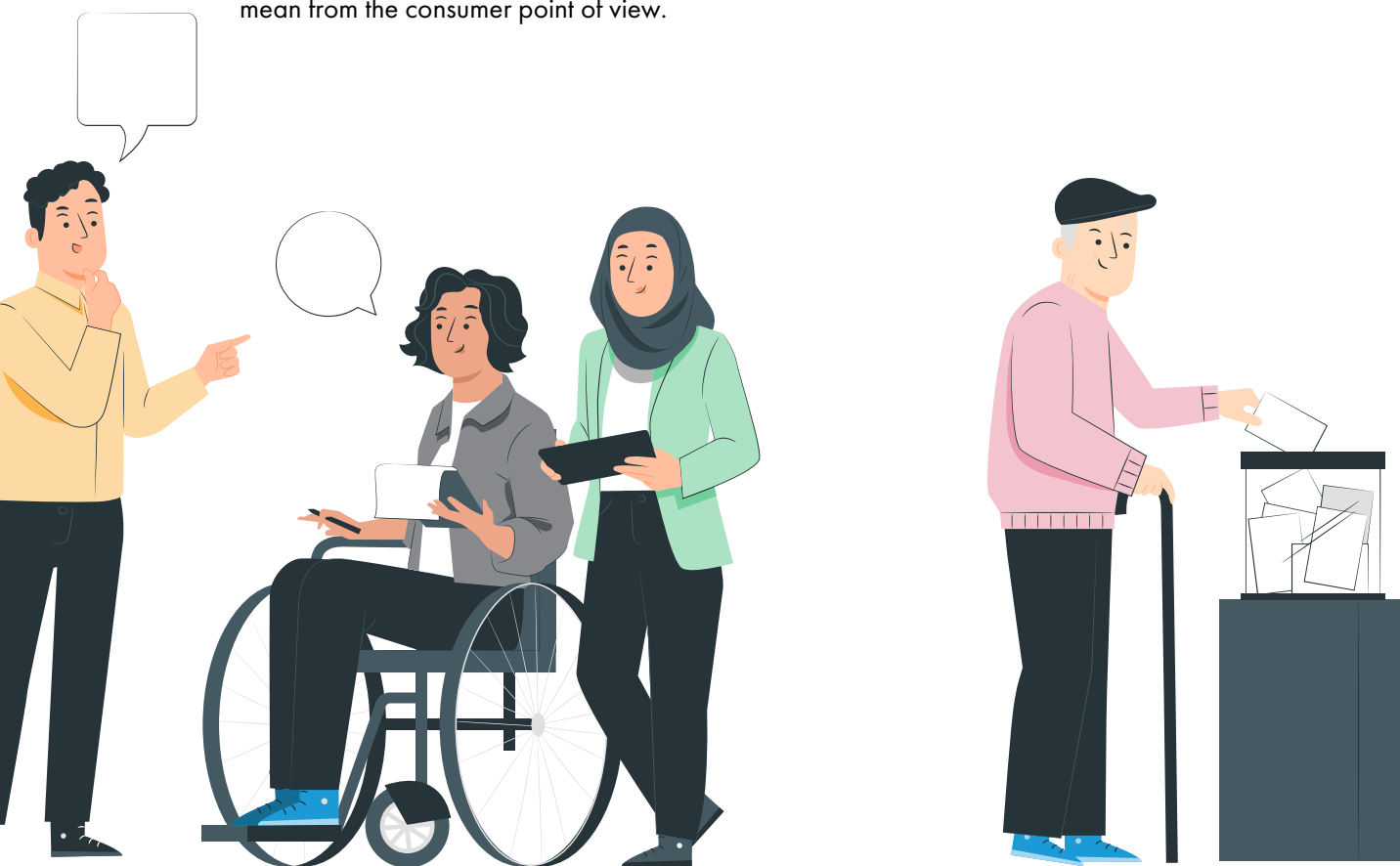


Your role: learn, discuss, vote

- 1 Learn:** You and other Forum participants will learn about gambling in Great Britain, what is being done to ensure consumers are treated fairly and transparently, why this is important and opportunities to make the gambling industry fairer and more transparent. Play close attention to the different sources of this information: read this information pack, watch videos, and listen to views shared through presentations and discussions.
- 2 Discuss:** You will be asked to think deeply about what fairness and transparency means in gambling based on your own experiences, as well as what you have learned during the Forums. You will be expected to listen to others, share your views, be open to hearing other people's opinions and discuss these. You might change your mind on some points, but not others. That is a normal part of the process.
- 3 Vote:** In Forum 2, you will vote on the definitions that you think best represent fairness and transparency in gambling. In Forum 3, you will vote on the principles that could best make these definitions a reality.

Why your participation matters

Operators and regulators are doing a lot to help make gambling fair and transparent. But we don't know what fairness and transparency mean to consumers. You will contribute to one of the first pieces of research to help answer this question. We need your informed discussion and votes to help shape what fair and transparent gambling products, services and operator practices mean from the consumer point of view.



How Forum results will be used

To influence future regulation and policy making, we will share the results from the Forums with:

- The Gambling Commission;
- Central government (specifically The Department for Culture, Media and Sport who oversee UK gambling laws).

Depending on the results, we might also share them with other relevant groups such as:

- The UK's advertising regulator (the Advertising Standards Authority);
- The Betting Gaming Council (industry body for UK gambling operators);
- A selection of gambling operators;
- Organisations that encourage safe gambling practice and provide support for people experiencing gambling-related harm or affected others (such as GambleAware).

This research may also be shared on BIT's website and social media platforms. No participant names or pictures will be included.

Consumer voices are powerful. While there is no guarantee that these Forums will lead to policy changes, they will be taken seriously by regulators, policy makers and other relevant groups.

Who will participate in the Forums

Roughly 60 people will participate in the Forums. They represent a range of views and experiences with gambling in Great Britain.

Some participants gamble regularly now, others have done it in the past, and some have never gambled. All of these experiences are important. No matter where you fall on this spectrum, you have something meaningful to contribute to these discussions.



GAMBLING IN GREAT BRITAIN



Background information

Almost half of British adults have gambled in the last four weeks. The majority are gambling online rather than in-person, and men aged 45 to 55 years old are most likely to play. People gamble for many reasons: for a 'flutter', to make money, to test their skills or as a way to spend time with friends and family.²

Between April 2022 and March 2023, people in Great Britain spent £15.1 billion on gambling. That is £289.42 per person, including those who don't gamble.³ Lotteries had the highest sales during this time period, totalling £8.2 billion, followed by online gambling (in the form of sports betting, bingo, etc.) totalling £6.5 billion. In-person gambling was the smallest sector. People spent £2.5 billion at betting shops, casinos, and other places that offer gambling, like pubs.⁴

TYPE OF GAMBLING ACTIVITY	DESCRIPTION
Lottery	A game where participants pay to enter, and winners are selected randomly to receive one or multiple prizes. ⁵
Bingo	A game in which players mark off numbers on cards as the numbers are randomly drawn. The winner is the first person to mark off all of their numbers.
Scratch card	A game where players scratch off a coating on a card to reveal whether they have won a prize. The outcome is determined by matching symbols or numbers as indicated on the card. This is an instant win game, where a player can receive their winnings immediately. ⁶
(Amusement) arcade	A venue where people play arcade games, including arcade video games, pinball machines and claw crane games. Licensed venues in Great Britain can also offer casino games with a maximum stake of £2 and a maximum prize of £500.
Sports betting	A form of gambling where players bet money on the outcome of sports events. The odds are determined by bookmakers, and outcomes are based on the actual results of the events.
Casino	Games of chance that include roulette, blackjack, poker and slot games. ⁸ They can be played just about anywhere – online, in-person, at tables or on gaming machines. Gaming machines in physical venues can have a maximum stake size of £5, and a maximum prize of £10,000. From September 2024, stakes on online slot machines will be capped at £2 for 18-24 year olds and £5 for over 25s. There is currently no maximum prize for online gambling.



What the gambling journey looks like

There is a lot of variety in gambling products. As a result, how people use them can differ greatly as well. We present an example in this section to show what common stages look like, from learning about a game to collecting winnings.⁹

But first, consider the gambling operator's role. At each stage in the journey, operators make decisions about how they design their games that affect the customer. The impact of these choices can be positive, enhancing enjoyment and helping people gamble according to their interests. But the impact can also be negative, making it more difficult to gamble and potentially leading to [gambling-related harms](#).

These operator decisions span many factors that affect fairness and transparency, including how to select and design their:

- games;
- communications;
- venues;
- websites;
- promotions and offers;
- terms and conditions;
- customer services;
- gambling management tools (see further information in [the box on p.14](#)).

→ Gambling-related harms in Great Britain

According to the Gambling Commission, 1 in every 200 adults experience harms from gambling, including those who don't gamble, but are affected by loved ones who do. Nearly 4% of people gamble at levels that put them at higher risk of harm.

Harms associated with gambling are complex and affect people in different ways. One may get into debt or lose their savings, develop physical or mental health problems, strain their personal relationships or perform poorly at work. Individuals' gambling behaviour may also negatively affect family and other people in their network, called affected others.

Operators consider trade-offs when making these decisions. Sometimes trade-offs are between an operator's own interests (to generate profits and attract customers) and their customers' interests. They also may be between different types of customers who may be more or less experienced and who gamble in different ways.

For example, someone placing a sports bet online for the first time may appreciate a pop-up window explaining how it works, whereas a more experienced customer may find it annoying. Operators must decide how they want to target and present that information so that it can be easily found if needed, but doesn't get in the way of someone's customer experience.



Gambling management tools

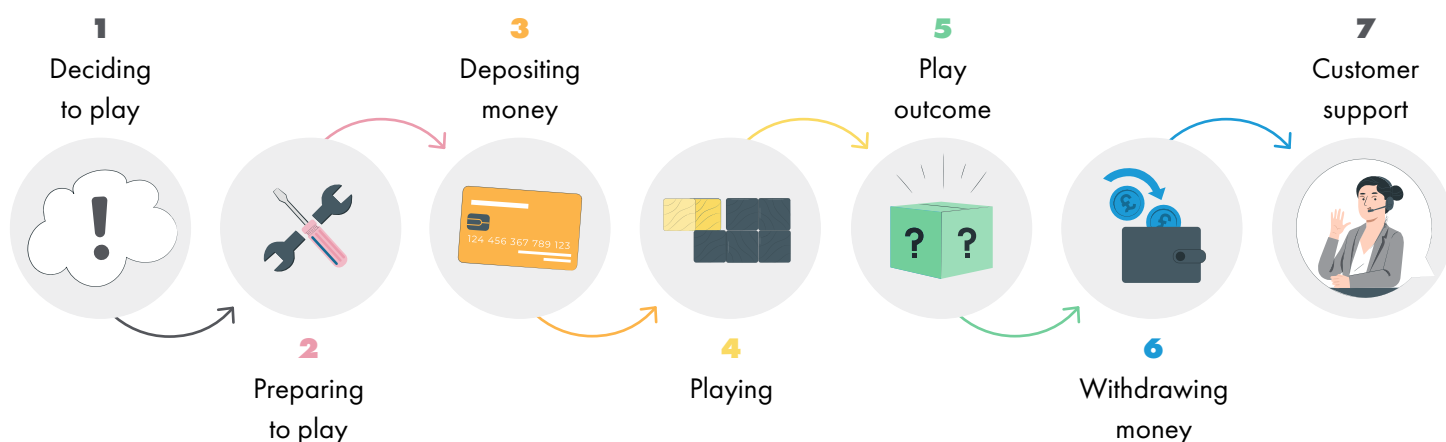
Because of its exciting nature, there is a risk that people end up spending more time or money gambling than they had initially intended. This may lead to gambling-related harm. Safer gambling initiatives aim to encourage customers to gamble in a way that remains fun while minimising the risk of harm. These initiatives can include campaigns, such as Take Time To Think, and operators offering customers tools to manage their gambling. Operators may also monitor customer behaviour and intervene if they find signs of gambling-related harm.

There are many different gambling management tools that operators can provide. Some are required by the Gambling Commission (see p.20 for how gambling is regulated in Great Britain). These include:

- **Time, deposit or spend limits:** Operators must provide options for players to set limits on the time and money they spend gambling. These help develop safer gaming habits and prevent excessive gambling.
- **Self-exclusion:** Operators are required to offer self-exclusion schemes, allowing players to exclude themselves from gambling for a set period. This is an important tool for those who think they are experiencing gambling-related harms, and/or wish to stop gambling temporarily or permanently.
- **Gambling content limitations:** Operators must allow their customers to control what communications they receive from them. Users can also choose to limit or block gambling adverts on platforms, such as Facebook, X (formerly Twitter) and Google.
- **Blocks:** These can prevent a user from accessing gambling websites, or block gambling transactions from a users bank.

EXAMPLE: WHAT A GAMBLING JOURNEY CAN LOOK LIKE

This example covers the key stages involved with playing casino games or sports betting. In contrast, lotteries, bingo and scratch cards have fewer steps to play.



1 Deciding to play

Before participating in gambling, some kind of trigger prompts that person to decide whether to play or not. This could be internal, like the idea of gambling coming to mind, or external, like seeing an advert or opening an offer email from an operator.



Example design choice: Advertisements are a common trigger for play. Operators market both their brand and their products, so that customers know who they are and what they offer. Operators must decide what to include in an advertisement so that people are more likely to notice and read it. The operator will also want to encourage people to gamble with them. One of the common tactics used is to include a promotional offer. Rewards, such as a free bet or bonus, are offered to customers in return for them taking an action, like creating an account or placing a bet of a certain value.



Example trade-off: Offers make it more attractive for people to choose an operator, as they often equal a monetary value (e.g. £10 worth of free spins). Some customers may look for the best promotions while deciding to play, so including them in advertisements may be helpful to them.

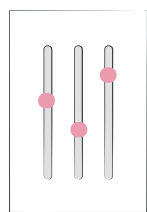
However, other consumers can find the number of offers overwhelming. They may view these types of adverts as pressuring them to spend money. This could be particularly harmful for those at higher risk of experiencing gambling-related harms.

Operators therefore must decide how often to advertise offers. They want to balance attracting people who find them valuable while avoiding sending them directly to customers who don't want to see them. One way an operator can help customers to manage the offers they receive is by signposting them to their marketing permissions – the settings that let customers control what communications they receive.



For reflection: What do you think is the most fair and transparent way operators can advertise their products, given this trade-off?

2 Preparing to play

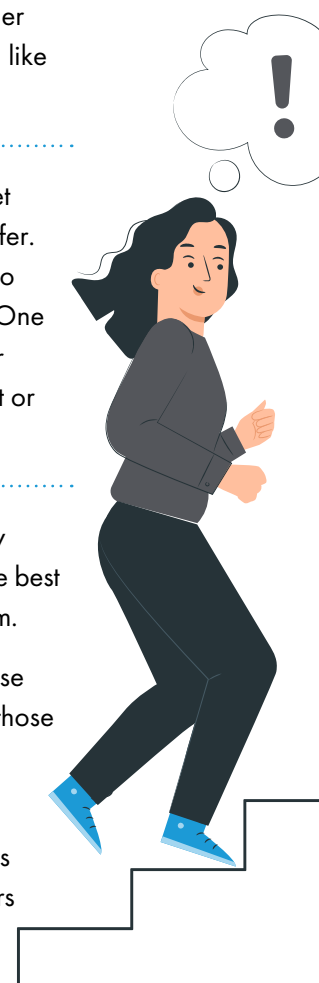


There are many ways people can gamble, for example online via a website or mobile app, or in person at a casino, betting shop, pub, or another licensed venue. With online gambling, people can gamble from anywhere with an internet connection, 24/7.

With in-person gambling, people must travel to the venue and are restricted by its opening hours.

If gambling online, the person will either need to log onto their existing account, or set up an account. If it's their first time using an operator online, they may need to verify their age by providing identification, and potentially a proof of address, before playing.

If someone has received an offer, they may also choose to redeem it. That offer will have terms and conditions attached, which may limit when it can be used, and the games it can be used on.





Example design choice: Operators must decide what terms and conditions (T&Cs) to attach to their offers so that they are profitable and attractive to customers. One common type of T&C is a wagering requirement, which stipulates how much a customer must spend before they are able to withdraw their bonus amount or winnings. Customers decide whether the wagering requirements are worth the promotion or bet.



Example trade-off: Some customers may take advantage of wagering requirements because they can be high-value offers. However, these requirements are difficult to understand. If a customer is less experienced or new to the game on offer, they may struggle to comprehend the wagering requirements.

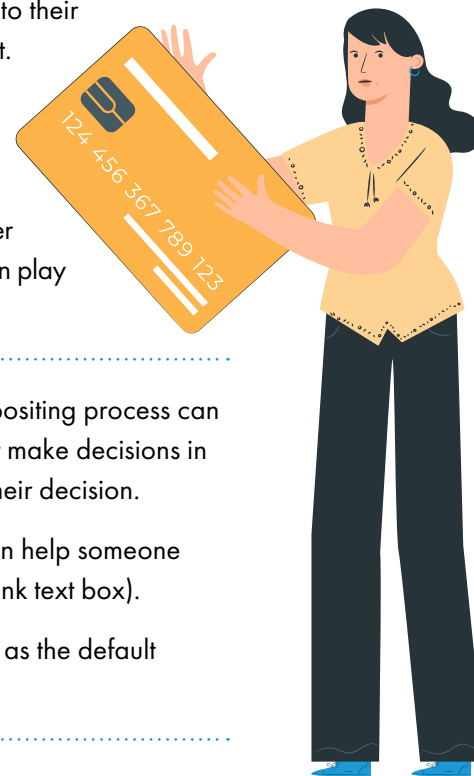


For reflection: What do you think is the most fair and transparent way operators can design their T&Cs, given this trade-off?

3 Depositing money

If playing online casino games or sports betting, individuals must add money to their account, called depositing. These deposited funds can be used to place a bet.

If gambling in person, when someone arrives at a casino, they can bring cash and exchange this for chips, or upload money on a pre-paid casino pass. For some games, they may also be able to insert money directly into a machine. If betting at a betting shop, they will need to fill out a betting slip and hand this over with payment to a cashier. If at an arcade or licensed venue, like a pub, they can play immediately by inputting cash.



Example design choice: How an operator chooses to design its money depositing process can affect how much a customer chooses to deposit. This is because people don't make decisions in isolation, but instead draw on information from their environments to inform their decision.

If an operator suggests specific amounts (e.g. £10, £30, £50, £100), this can help someone make a decision more quickly by offering a starting point (compared to a blank text box).

The order in which these options are suggested, or if an option is preselected as the default choice, may also affect the amount someone chooses to deposit.



Example trade-off: While subtle design decisions such as these can help reduce the amount of thinking a consumer has to do, consumers may also be prompted to deposit more than they would have done without any suggested amounts. Different customers may have different preferences on whether operators provide suggestions to make it easier to choose a deposit amount, versus seeing this as an attempt to influence their decision making.



For reflection: What do you think is the most fair and transparent way operators can design their depositing money process, given this trade-off?

4 Playing

This stage covers the experience of play itself – whether it be a single bet or a session where many bets are made and games are played. It covers enjoyment of the activity in-the-moment and the overall experience with the gambling product and operator. Someone’s experience will be influenced by many different factors. For example:

- Online: how a game is designed (including colours, use of moving images) and the sounds you hear;
- In a casino: the environment from the sounds and smells to the other people around you.

During play, a customer may see an advert pop up on their screen, or in their surroundings if gambling in person. This advert may include an offer for their current game, or advertise other products.



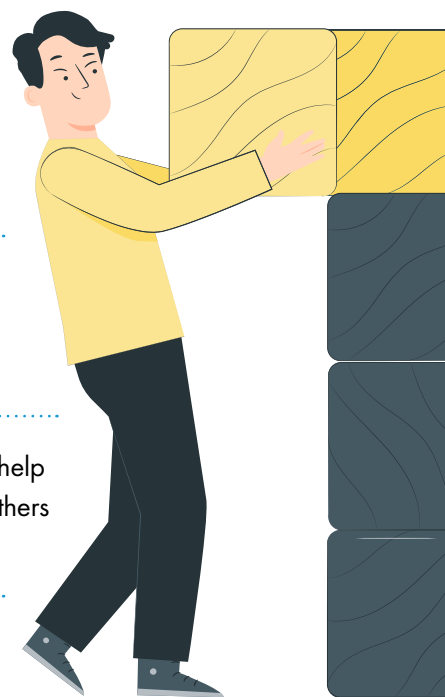
Example design choice: Operators can decide to communicate with their customers during play. This could include notifying them of their play time and remaining balance, or suggesting other games they may wish to play next.



Example trade-off: Some customers may find this information useful, as it could help them decide whether to continue playing, take a break or top up their account. Others may find these notifications annoying however, as they disrupt the flow of play.



For reflection: What do you think is the most fair and transparent way operators can design their in-game communications, given this trade-off?



5 Play outcome

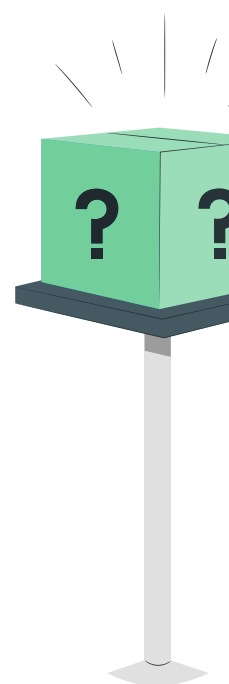
Here the individual finds out whether they won or lost. This can immediately affect how someone feels, and whether they choose to continue playing or not. What someone does next can depend on the amount won or lost, the reason for play, type of gambling, time playing and amount already spent.

For example, if someone has been playing for some time and has spent the money they planned to, they may choose to withdraw their money after they win a game. Equally, someone else may see their winnings as ‘free money’ and continue playing to see if they can win again.

In most cases, someone will choose to either continue playing, or stop playing (potentially also withdrawing their funds). In other cases, someone may decide to take a break from gambling or seek support for their gambling.



Example design choice: How an operator presents an outcome and designs the exit page to a game can affect how a consumer reacts. For example, offering promotions like bonuses or free spins after a consumer loses can encourage them to keep playing.





Example trade-off: Consumers can view their outcomes differently. Some consumers may see losses as a cost that comes with enjoying gambling. Others may 'chase' losses, that is, try to win money back. In some cases, this may lead to people spending a lot more time and money gambling than they initially planned to. Loss chasing can be triggered by the desire to avoid losing money or by bonuses or free spins offered after a bet was lost. Some consumers may want operators to actively provide support to stop loss chasing by limiting promotions after losses, while other consumers may want to make these decisions themselves.



For reflection: What do you think is the most fair and transparent for operators and regulators to address the risk of loss-chasing, given these trade-offs?

6 Withdrawing money

Withdrawing money refers to the process of taking money out of a gambling account. This can be done through various methods depending on the platform or venue. Online, customers can request withdrawals to their bank account, e-wallet or other payment methods used for depositing. Withdrawal requests may take a certain amount of time to process, varying from immediately to several business days.

In physical venues like casinos, players can collect their winnings at the cashier's desk in cash or by check. At betting shops, winnings can often be withdrawn immediately in cash, or credited back to a prepaid card or account.



Example design choice: Operators want to retain customers and encourage them to spend money on their platforms and venues. One common method is to make withdrawing money and winnings harder than depositing. Operators may require consumers to go through additional steps or create a time lag between requesting and receiving a payment. Some of these steps may be legal requirements, such as verifying bank details.



Example trade-off: For some consumers, waiting longer or taking additional steps may not affect their decision to withdraw their money. Others may be prompted by this time lag to spend the money on gambling rather than withdraw it. While some consumers may like this option to change their mind, others may find themselves spending more money than they planned to.



For reflection: What do you think is the most fair and transparent way to withdraw money, given these trade-offs?



7 Customer support

At any stage of the gambling journey, someone may have a question about their account, a product, offer or terms and conditions. There are a variety of ways someone can get support, as operators offer many forms of contact: via phone, email, webchat, social media, etc.

If someone feels like they have been treated unfairly, they might contact the operator's customer service to complain and/ or ask for compensation (known as customer redress).

If someone wants to discuss their gambling, or is worried about it, there are a number of services and charities they can reach out to. These include GamCare, GambleAware, Citizens Advice Bureau, the NHS' gambling treatment clinics, among many others.



Example design choice: Operators offer various forms of customer support to help consumers if they face any issues. They want to make sure these communication channels are easy to use, and triage customer issues in the most efficient way. Part of this includes deciding how best to signpost people to different types of support, depending on the nature of their query.



Example trade-off: Some consumers would prefer making their own choice about when to seek support, for example, when to enable a safer gambling tool themselves. Others may want operators to be more proactive, for example, automatically enabling safer gambling tools if they think a consumer is experiencing harm.



For reflection: What do you think is the most fair and transparent way for an operator to offer customer support, given these trade-offs?



For reflection: What do you think about fairness and transparency, overall, when a consumer always has the option for redressal with the operator?



How gambling is regulated in Great Britain

The Gambling Commission regulates gambling in Great Britain. Its functions are set out in a law called the Gambling Act 2005. The Commission decides who gets a licence to offer gambling products and services, and a licensed gambling business is called an operator.

The rules which gambling operators must comply with are set out in laws made by Parliament and in licence conditions set by the Commission. The Commission ensures operators comply with these rules and it carries out enforcement action if operators don't comply. It also has a role in ensuring gambling operators prevent customers experiencing harm from gambling.¹⁰

ENSURING FAIR AND TRANSPARENT GAMBLING

One of the Commission's main objectives is to ensure that gambling is conducted in a fair and transparent way. This means part of the Commission's work is to ensure that:

- products and services provided by operators are fair and deliver what they promise;
- consumers are able to make informed choices about their gambling;
- operators ensure consumer issues are addressed fairly and promptly.

To clarify the specific expectations of operators, the Commission worked with the Competition and Markets Authority (CMA), the lead regulator for consumer rights law, to publish guidance on fair and transparent practices in gambling.

The Commission considers this guidance when assessing operators' compliance and when deciding to take action against operators who may not have complied with the rules.

PROTECTING CONSUMERS

Additionally, the Commission aims to make sure that operators protect consumers from gambling-related harms. There is a specific focus on those that might be considered more at risk: children and young people, but also other people who might find it more difficult making decisions around whether and how much to gamble. The Commission does this through setting rules for the types of protections operators must put in place, including:

- Offering tools to limit time and money spent on gambling and options to self-exclude;
- Monitoring customers' gambling behaviour for signs of harm;
- Providing information on support available;
- Making sure those under 18 cannot gamble.

In some cases, these rules might limit the choices that operators have around the design of their products and communication. Like all choices, these come with trade-offs. But in general, they aim to make gambling more transparent and fair while protecting customers.



HOW TO DELIBERATE?



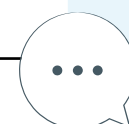


Deliberation is the process of thoughtfully weighing options using logic and reason before taking a vote or consensus on what to do. You might have heard of deliberation before, but it's not a very instinctive or natural discussion style, so don't worry if this all feels unfamiliar. All the participants will be in the same boat. This is why you'll also have facilitators to guide you through the process.

In order to understand what deliberation is, and how to deliberate, it can be useful to first compare deliberation to two other types of discussion you might be more familiar with: debate and dialogue. Put briefly, the aim of debate is to persuade others to one's own position. This is typically what political discussion tends to be. On the other hand, dialogue is a slower exchange, and involves sharing understandings between people through listening to each other and building relationships. The aim of dialogue is not necessarily to make a decision, but to understand another view point.

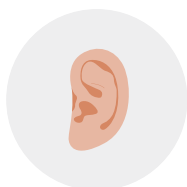
Deliberation is a mixture of these two things. You will explore all the different options by hearing from experts, but the ultimate goal of the Forums is to explore the views of other participants, share your experiences and reach a decision. The table below is a useful comparison of debate, dialogue, and deliberation. Try and keep this in mind throughout the set of Forums.

	DEBATE	DIALOGUE	DELIBERATION
What does it involve?	<ul style="list-style-type: none"> → Competing → Arguing → Promoting opinions → Seeking a majority → Persuading → Digging in 	<ul style="list-style-type: none"> → Exchanging → Discussing → Building relationships → Understanding → Seeking understanding → Reaching across 	<ul style="list-style-type: none"> → Weighing → Making choices → Seeking overlap and common ground → Framed to make choices
What structure does it take?	<ul style="list-style-type: none"> → Tight structure → Expressing → Usually fast 	<ul style="list-style-type: none"> → Loose structure → Listening → Usually slow 	<ul style="list-style-type: none"> → Flexible structure → Learning → Usually slow
When is it most useful?	A position or course of action is being advocated and winning is the goal.	People want to talk together about something without desiring any particular outcome from the conversation.	A decision, or criteria for a decision, about the best way(s) to approach an issue or problem is needed.



Guiding principles for participation

We expect all participants to approach each event – and each other – respectfully, with a positive attitude and shared motivation to solve the issue at hand. In particular, all participants are asked to follow the 4 guiding principles for the Forums, outlined below.



LISTEN

Listening to others is the key part of the Deliberation process: you all have completely different life experiences and will have important (and sometimes different) views on every issue. Make sure that everyone has the opportunity to be listened to.



RESPECT

It's completely normal to disagree – but we ask you to do so respectfully, and with an interest and openness to understand the other side, not with hostility. It's important that everyone feels comfortable freely expressing their views without fear of criticism or judgement. Treat others how you would like to be treated, regardless of views.



CONSIDER

You are all here to voice and consider different points of view, to share your personal experiences and to learn from each other. Take the time to step into someone else's shoes, and try to be impartial. Consider the possibility that you may be wrong, keep an open mind and consider every point fairly.



COLLABORATE

You are not here to convince other people of your view, but to work together to grasp a complex issue, deliberate and eventually make a recommendation on what to do. Work together as a team, and enjoy it.

How to think critically

The Forums will need you to think critically about all the information you are receiving. In practice, this means recognising good arguments even when you disagree with them, and poor arguments even when these support your own point of view. For every piece of information you receive (whether that be a fact from an expert or someone else's opinion), you should try to examine it in 6 different aspects:



1. CLARITY

Is a piece of information clear and specific?

- a. Ask: Can you elaborate? Can you give me an example?
Can you be more specific?



2. ACCURACY

Is a statement actually true or supported by data?

- a. Ask: Is that really true? How can we verify that?
Can you show me the data that supports your argument?



3. RELEVANCE

Is the point relevant to the question?

- a. Ask: How is that relevant?
Is it relevant for this specific issue at this specific point in time?



4. DEPTH

Does the information address the complexity of the topic? Is it detailed enough?

- a. Ask: Does it address the complexity of the issue?
Can you give me more details?



5. BREADTH

What other points of view might be missing?

- a. Ask: Who has offered a contrary view?
What would their argument be?



6. LOGIC

Does the information make sense? Is it logically consistent?

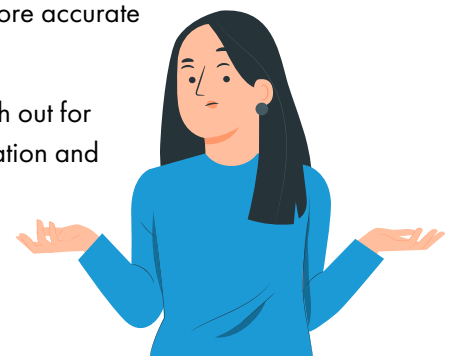
- a. Ask: Is the information being presented possible?

How to overcome your own biases

At any given time, we are faced with thousands of pieces of information. Our brain does not have the ability, effort or time to process every single one of these. Instead, it uses mental shortcuts to allow us to make everyday decisions quickly and efficiently, without having to stop and evaluate every action before we do it.

While these mental shortcuts are very helpful – and necessary to our survival – they can also sometimes lead us to make inaccurate decisions. This is what we call biases. These biases are often unconscious, but shape the way we think about information. Being aware of these biases, and when they are likely to occur, can help you make better and more accurate decisions.

There are 3 biases that you are likely to encounter during the Forums: watch out for them and use our handy tips below to make sure you are analysing information and making decisions in the best way possible.



	<p>What is it?</p>	<p>The primacy & recency effect explains the fact that we remember information that is presented to us at the beginning (primacy) and end (recency) of a series of information much better than information that is presented in the middle.</p>
<p>Primacy & recency effect</p>	<p>Tips to overcome it</p>	<p>Take notes. One of the best ways to overcome this is to make sure that you are taking written notes throughout each session and, in particular, each expert video. This means that you can go back and read through the notes to remind yourself of exactly what happened, overcoming your brain's tendency to forget things in the middle.</p>
	<p>What is it?</p>	<p>Groupthink is our tendency to be influenced by the opinion and actions of others when we are working in groups. It means that group participants are more likely to express and accept a viewpoint that they believe reflects the perceived group consensus, without expressing personal doubts, questioning others, presenting alternatives, or expressing unpopular opinions.</p>
<p>Groupthink</p>	<p>Tips to overcome it</p>	<p>Take the time to reflect on what you really think. The Forums are spread over 1.5 months to make sure that everyone has the time to reflect and carefully consider their views and opinions on the issue. It is really important that after every session you take the time to think about how you really feel about the topic and options. It is crucial that everyone shares their personal views and doesn't sit back to let the group make an 'easy' decision. This can be challenging, but will make all the difference.</p>
	<p>What is it?</p>	<p>Confirmation bias is our tendency to attach more weight to information that is consistent with our existing beliefs, views and experiences, and to ignore information that contradicts them. This can make us less able to critically analyse information that conflicts our beliefs.</p>
<p>Confirmation bias</p>	<p>Tips to overcome it</p>	<p>Consider the opposite view. When assessing evidence that you hear from an expert, ask yourself if you would make the same judgement if they had presented evidence on the other side of the issue. This can help you make a more objective assessment of the quality of evidence.</p> <p>Question the evidence. We tend to be more critical of the quality of the evidence that doesn't support our pre-existing ideas, so try to bring the same level of scrutiny to evidence that supports your ideas.</p>

How to structure conversation constructively

There might be times during the deliberation that you have to discuss difficult topics that affect every one of you differently. This might lead to conversation being 'blocked' if participants feel uncomfortable or challenged when faced with different views. To help you navigate this, we have included below some practical tips to help the conversation continue flowing.

These are just some tips for you, but please remember that you will have facilitators at all times who will keep the conversation going smoothly throughout!

IF...	WHY NOT TRY PHRASES LIKE...
You feel the conversation is going off-topic	→ "This is really interesting, but I think we may be going off-topic a bit here. Shall we go back to discussing..."
You want to illustrate a different point of view	→ "That may be true; here's how I see it..." or "another way to view it is..." → "There may be a number of factors that contributed to this situation. Another one might be..." → "That is a very valid perspective. I have observed/experienced this type of situation before and have come to see it differently. Here's the way I see it..."
You feel that only one viewpoint is being considered	→ "There are likely people who don't agree with this. That doesn't mean this perspective is any less valid, but we need to make sure we take into account others too." → "Not all ___ feel the same. There may be people here who have had different experiences. Are you open to hearing more about these experiences?"
You feel that a strong opinion is being expressed without explaining why	→ "I'm wondering if you have a statement/perspective behind your question..." → "Do you have a specific example that illustrates what you're trying to ask or say?"
You feel that the conversation is becoming too personal	→ "Everyone has very different experiences with this topic and so it's not surprising that we have different views. Let's try and understand each other's position." → "It's clear that we all feel very deeply about this issue. Why don't we take a quick pause to gather our thoughts and come back to chat through everything in a more objective way?"

GLOSSARY OF TERMS



TERM	DEFINITION
Affected other	Family, friends or community members who are negatively affected by an individual's gambling behaviour.
Deposit	Placing money into an account provided by an operator to fund future bets or wagers.
Gambling	<p>The act of betting money or wagering something valuable on an unknown outcome with the knowledge of risk and hope of gain. One can gamble through official, regulated operators or informally, such as betting with a friend. Some examples:</p> <ul style="list-style-type: none"> • Sports betting: betting on the outcome of sports events, such as a horse race or on who will score the first goal in a football match; • Slot/fruit machine: inserting money into a machine to bet that it will show special symbols that trigger a jackpot; • Casino: betting that the ball on a roulette table will land on a certain number; • Lottery: buying a physical or digital ticket of numbers, with the hope that your numbers are drawn to win a huge prize.
Gambling Commission	The Gambling Commission is the regulator for gambling in Great Britain. With the government, they set and enforce the rules for gambling. They also decide who gets a licence to offer gambling products and services.
Gambling-related harm	Negative consequences of gambling on the person who gambles or on their family and community. This can include financial hardship, mental health issues and relationship problems.
Gambling licence	A document issued that allows an individual, venue or operator to legally offer gambling products or services.
Gambling odds	<p>A number that describes the chance of an outcome happening. Odds can be displayed in four ways:</p> <ul style="list-style-type: none"> • Fractions: 7/1 odds mean that the operator stakes seven times the amount the customer has bet. If the customer wins, they gain seven times their bet from the operator. They are often used in sports betting. • Decimals: 7.00 odds also mean that the operator stakes seven times the amount the customer has bet. • Moneylines: positive and negative moneylines are expressed with + and - respectively. A positive moneyline indicates potential profit from a £100 bet. For example, a moneyline of +200 means a £100 stake could yield a £200 profit. A negative moneyline indicates the amount needed to stake to win £100. For instance, a moneyline of -150 means a customer would need to stake £150 to possibly win £100. • Percentages: 93% odds mean that over a long period of time gambling on, say, a slot machine, the customer may win, on average, 93 pence for every £1 spent. The higher the percentage, the higher chance of winning over time. Percentage odds are also known as 'return to player' (RTP).
(Gambling) operator	Company or entity that provides and manages gambling services and activities, such as casinos, online gaming sites or betting shops.

In-person gambling	Gambling in a physical place, such as betting shops, pubs or casinos. Also called land-based gambling.
Online gambling	Gambling that takes place on a website or app connected to the internet.
Problem Gambling Severity Index (PGSI)	A standard set of questions used to measure risk of gambling-related harm in people who gamble. The questions assess gambling behaviour and its potential impacts.
Remote gambling	Any gambling that is not in person. This includes online gambling and betting over the phone, radio or television.
Stake	The amount of money that a person bets on a particular outcome.
Withdraw	Taking money out of a gambling account, usually to transfer it to a bank account or digital wallet.



ENDNOTES



- 1 Exact participation is 48% in any gambling activity. Results based on interviews with a sample of representative 4,801 adults in Great Britain between July and November 2023. Source: Gambling Commission (2024). Statistics on gambling participation – Year 1 (2023), Wave 1.
Available at: <https://www.gamblingcommission.gov.uk/statistics-and-research/publication/statistics-on-gambling-participation-year-1-2023-wave-1>
- 2 The Gambling Commission. (2022). Understanding why people gamble and typologies. Available at: <https://www.gamblingcommission.gov.uk/statistics-and-research/publication/understanding-why-people-gamble-and-typologies>
- 3 Calculated by dividing total gambling spend (£15.1 billion) by Great Britain’s population aged 18-90 in mid 2022 (52,172,991), source: ONS. (2024) Population estimates for the UK, England, Wales, Scotland, and Northern Ireland: mid-2022. Figure 1: Interactive population pyramid, mid-2011 and mid-2022. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/annualmidyearpopulationestimates/mid2022>
- 4 The Gambling Commission. (2024). Industry Statistics - February 2024 - Correction. Available at: <https://www.gamblingcommission.gov.uk/statistics-and-research/publication/industry-statistics-february-2024-correction>
- 5 The Gambling Commission. (n.d.). Definition of a lottery. Available at: <https://www.gamblingcommission.gov.uk/licensees-and-businesses/guide/page/definition-of-a-lottery>
- 6 Cambridge Dictionary. (n.d.) Available at: <https://dictionary.cambridge.org/dictionary/english/scratch-card>
- 7 The Gambling Commission. (2024). Definition of terms. Available at: <https://www.gamblingcommission.gov.uk/about-us/guide/page/definitions-of-terms>
- 8 The Gambling Commission. (n.d.). Casino sector guidance. Available at: <https://www.gamblingcommission.gov.uk/licensees-and-businesses/sectors/sector/casino>
- 9 Journey based on The Gambling Commission’s Path to Play framework. Source: The Gambling Commission. (2022). The Path To Play Framework. Available at: <https://www.gamblingcommission.gov.uk/about-us/guide/page/the-path-to-play-framework>
- 10 You may wonder why we talk about Great Britain, and not the United Kingdom. This is because gambling is regulated differently in Northern Ireland. For these forums, all participants will come from Great Britain.