GAMBLING: the young BAME perspective

GambleAware®
CLEARVIEW RESEARCH
# CONTENTS

## INTRODUCTION
- About GambleAware and why it funded the research
- About ClearView and why it carried out the research

## METHODOLOGY

## EXECUTIVE SUMMARY

## FINDINGS: FOCUS GROUPS
- What did the children have to say?
- What did the young people have to say?

## FINDINGS: IN-DEPTH INTERVIEWS

## CONCLUSION

## RECOMMENDATIONS

## APPENDICES
About GambleAware and why it funded the research

GambleAware’s key aims are to:

• Broaden public understanding of gambling harms as a public health issue

• Advance the cause of harm prevention to help build resilience, in particular in relation to the young and those most vulnerable

• Help those who do experience gambling harms to get the support that they need quickly and effectively

In line with this GambleAware is seeking to explore what the experiences and attitudes of children and young people are towards gambling, with a focus on those from Black, Asian and minority ethnic (BAME) communities. This is because evidence suggests that people from these communities are less likely to gamble, however that they are more likely to suffer gambling harms when they do.1

This research was commissioned so that GambleAware can gain deeper insights into the perceptions of gambling, in order to improve how information and resources for prevention, education and treatment are provided to those in these communities.

About ClearView and why it carried out this research

ClearView Research is a leading social and market research agency. It specialises in research into millennials, under-represented and unheard groups, as well as vulnerable communities. ClearView Research’s social mission is to empower organisations and key stakeholders in society that are striving for social, racial and economic justice.

This empowerment comes through the ability to make good decisions based on having a clear view of the situation at hand. The team felt important insights could be unearthed if there was research that aimed to see gambling from the perspectives of young BAME people. The insights would provide a clearer view on how to engage the demographic in regards to providing information about gambling and/or, support services for those who need it.

ClearView Research is aware of research previously conducted highlighting the differences in prevalence and the differences in likelihood of suffering gambling harms. However, ClearView Research wanted to start the journey into fully understanding why. It is only after understanding why that there can be a better understanding of how to provide support and information. The journey begins with shining a light on how young BAME people experience and think about gambling.

Due to ClearView Research’s ability to engage with young BAME people for research as well as other vulnerable groups, ClearView Research felt that they were best placed to lead on the first stage of this journey.

The report is split into three sections. First the findings of focus groups with 40 children (aged between nine and 15 years) are presented, followed by findings of focus groups with 65 young people (aged between 16 and 24 years). The third section looks at the findings of the individual interviews with 83 children and young people (aged between 9 and 24 years). The full data tables, which are referred to throughout these three sections, can be found in the appendices at the end of this report.
This report is based on a series of focus groups and interviews that took place between 3rd August 2018 and 31st October 2018.

The criteria for the participants was as follows:

- between the ages of nine and 24,
- identify as being Black, Asian or any ethnic minority, and
- live in either England, Wales or Scotland.

A total of 13 focus groups took place across the UK. These were in Edinburgh (x2), Cardiff (x1), Swansea (x1), Manchester (x1), Leicester (x2), Birmingham (x2), Slough (x3) and London (x3).

Focus groups

Eight of the 13 focus groups were with participants aged between 16 and 24 (referred to as ‘young people’ in the report), and the remaining five focus groups were with participants aged between nine to 15 (referred to as ‘children’ in the report).

The focus groups were conducted with a total of 105 participants, with the following demographics:

- 58% identified as male,
- 42% identified as female.

Focus groups

The data analysis and presentation

The participants were all recruited via youth clubs, community and faith groups and alternative education providers. This was to ensure that the children and young people that participated in the focus groups and telephone interviews came from a wide range of backgrounds.

Not all the participants’ religious backgrounds were recorded. Of those that were recorded (71%), the following religious backgrounds were stated:

- 45% Muslim
- 15% Christian
- 1% no religious background
- 39% other

The interviews

For individuals who were not able to participate in the focus groups, in-depth interviews were conducted over the telephone. For these interviews, participants were additionally recruited via organisations that worked with children and/or young people, which were located in the areas where the focus groups were based.

All percentages presented in the report are rounded to the nearest whole number.
A report published in 2014 by NatCen for the Gambling Commission on the gambling behaviour in England and Scotland of adults found that, compared to those of a White or White British background, the odds of being a problem gambler were:

- 7.4 times higher among those from Black/Black British ethnic groups,
- Five times higher among those from Asian/Asian British groups mixed or other ethnic groups,
- 6.9 times higher among those from mixed or other ethnic groups.

This is despite the fact that participation in gambling is higher among White/White British ethnic groups, and lower among those from Asian/Asian British ethnic groups.

In 2017, a further report by ResPublica for the Campaign for Fairer Gambling suggested that betting shops were targeting ethnic minorities with fixed odds betting terminals. It was found that 61% of shops owned by one leading bookmaker were located in areas with greater numbers of non-UK born citizens. If, as this research indicates, Black, Asian and minority ethnic (BAME) communities are being targeted and these groups are more at risk of becoming problem gamblers, then what do the children and young people in these communities think of gambling? How does it affect their lives? This report seeks to address these questions.

In total, 188 children and young people from BAME communities were engaged with as part of this project, either in the form of a focus group or individually. They were recruited via youth clubs, community and faith groups and alternative education provision providers. This was to ensure the children and young people that participated in the focus groups and telephone interviews came from a wide range of backgrounds.

The children (participants up to 15 years old), and young people, (between 16 and 24 years old) did not initially see gambling in a social context (e.g. placing bets amongst friends) as gambling at all.

Initially and unprompted, over half (58%) of all participants said they had not gambled before. However, in most of the focus groups, participants tended to change their minds after discussing the topic further, and eventually said that they had in fact gambled before.

58%
Over half of all participants said they had not gambled before
RELIGION AND CULTURE

Religion and culture are the two strongest themes of the findings, with religion featuring in many of the participants’ answers and discussions. The question of whether gambling is dangerous or immoral prompted the most discussion and consideration. Many participants explained that they had never really discussed or thought about the topic, and that this was because it simply is not something discussed at home, in their religious groups or within their community. This line of questioning also prompted participants to explore different gambling activities, what people gamble on, how people gamble and so on.

Few of the participants were wedded to a particular thought or opinion, with many changing their minds during the focus groups.

Focus group participants spent time debating whether they felt gambling is seen differently within their ethnic cultures compared to within white British culture. Most (90%) of the participants agreed there was a difference. When these differences were explored, the main themes discussed included the role that parental and religious upbringing plays, the role of their community, socio-economic factors such as not having enough disposable income and geography i.e. where they lived. It also became clear that many of the participants had a particular view of what ‘white gambling’ entails, and that ‘non-white’ gambling is very different to this.

GETTING HELP

Nearly all (95%) of the participants could not clearly state how they could access help for themselves or someone else if their gambling became a problem. The few participants who felt they did know how to access help, referenced services that are not gambling specific. Some participants name-checked GambleAware, but tended to hesitate before mentioning it.

However, almost all participants were certain help services exist, but they simply could not name these or state what they were exactly.

It is important to note that whilst the above two themes resonate with the majority of participants, throughout the focus groups and interviews, respondents discussed many topics and opinions varied and often conflicted. Communities within the BAME umbrella are diverse, broad and varied – this should be taken into account whilst reviewing the following findings and recommendations.

RECOMMENDATIONS

The following recommendations are explored further at the end of this report:

1. The launch of a consultation into how gambling education providers and gambling support organisations can work together with community leaders to reach at risk or vulnerable individuals who are in need of education or support surrounding gambling.

2. The development of an industry wide campaign, which includes gambling operators, to ensure people understand what the symptoms and signs of problem gambling are.

3. The development of further research into specific communities within the BAME umbrella to better understand how to effectively raise awareness of problem gambling and the support available.

---


Not all the participants’ religious backgrounds were recorded. Of those that were recorded (71%) the following religious backgrounds were stated:

- **Muslim**: 84%
- **Christian**: 15%
- **no religious background**: 1%

The focus groups were either made up of participants aged between 16 and 24, or of participants aged 15 and under.

For a full breakdown of participant ages, please see Table 1, in Appendices.
WHAT DID THE CHILDREN HAVE TO SAY?

GAMBLING RELATED ACTIVITIES

40 children (between nine and 15 years old) took part in the focus groups. Without being prompted nearly half (43%) of the participants said that they had gambled before.

One child said they were still waiting to collect £100 from a family member who they had made a bet with that England would make it to the semi-finals of the World Cup in 2018. Some of the groups spent time discussing which activities counted as gambling – and many agreed that money is a deciding factor as to whether an activity is considered gambling or not. If anything other than money is at stake, e.g. cinema tickets, the activity generally is not considered gambling.

The children we spoke to did not struggle to name examples of activities they consider to be gambling – betting with friends and playing on slot machines were both mentioned several times, as was going to the casino (see Table 2 in Appendices). When it came to identifying their first gambling activity or their first encounter with gambling, the children’s responses broadly fell into the following categories:

• seeing a regulated gambling activity e.g. the National Lottery or a bookmakers on the local high street,
• playing a gambling activity at an arcade, funfair or a resort e.g. at Butlins,
• seeing gambling advertising,
• participating in, or witnessing, social gambling with friends or family, and
• participating in gambling-like activities such as buying trading cards (e.g. trading cards and packs such as FUT packs, Yu-Gi-Oh, Pokémon).

The majority (85%) of participants stated they do not gamble regularly. The main reason participants gave for not gambling was: “Gambling is haram [in Islam] (translation: forbidden).”

However, other reasons, such as not having money to gamble and not feeling like they are really going to win, were also stated. None of the six children that said they gamble regularly felt that their gambling has ever been out of control.

THE DARK SIDES OF GAMBLING

Nearly nine in 10 (88%) participants consider gambling to be dangerous.

In one focus group, participants discussed the role of the gambling operator and how this impacts the level of danger gambling presents. For example, the group talked about the perception of casino games being ‘rigged’ in favour of the casino and whether people are aware of this.

The group debated whether the danger is really in the act of gambling or whether it is actually in how gambling companies are allowed to operate. They concluded that the risk of losing money is a particularly strong reason why gambling should be seen as dangerous.

"IF I DIDN'T GET ANY MONEY... IT WASN'T A PROPER BET... SO IT'S NOT GAMBLING."

"IF YOU ARE TARGETING VULNERABLE PEOPLE WHO WILL BECOME ADDICTED, THEN IT IS 'IMMORAL'."

"GAMBLING IS HARAM."
Three-quarters (75%) of the children we spoke to regard gambling to be immoral. This was usually based on the participants’ religious beliefs. In response to another child’s comments who felt that betting shops are present in their community on purpose, as they are not really seen in richer areas, one child stated:

“If you are targeting vulnerable people who will become addicted, then it is ‘immoral’. “

Participants did not struggle to name what the negative consequences of problem gambling can be – other addictions, mental health problems and loss of relationships were mentioned most frequently as side effects.

## GETTING HELP

None of the 40 children knew directly where they could get help if gambling were to become a problem for them or for someone they know. A small handful of participants stated they know how to access help and mentioned the following places:

- school,
- a counsellor,
- ChildLine,
- NSPCC, and
- Mosque.

One participant, stated “there’s a website... I think.” One child asked “why would someone need help with gambling?”

Participants recognise that gambling can result in addiction, mental health problems, financial difficulties and losing relationships (see Table 4 in Appendices). Whilst 78% of the children said they knew at what age people can legally gamble in Britain, just over a third (35%) were correct (stating that 16 is the legal limit for the National Lottery and 18 for betting in bookmakers). Many thought the legal age limit was 18 as they saw gambling as an adult activity and others said 21.

## THE QUESTION OF CULTURE

The question that prompted the most discussion was whether the participants felt gambling is seen differently within their ethnic cultures, compared to within white culture - 90% of children felt there was a difference.

The answers given can be grouped into the following areas:

1. Recognising difference

The majority of children expressed the view that there is difference between how gambling is seen by people from a BAME background compared to people from a non-BAME background. However, the participants struggled to express why.

“I feel there is difference... definitely but I can’t say why.”

“I feel like everyone gambles with family... and I think when White people gamble with family, they know it’s gambling but when Black people do it, it’s just an activity.”

2. Parental and religious upbringing

Some children had the view that their upbringing and religion shapes how they view gambling.

“Religion... like it shapes our perceptions [of gambling].”

“In our community, there is a lot of discipline enforced and discipline slips into how we speak about money and gambling is not being disciplined.”

3. Community perceptions

Some children suggested the perception of people in the community within some BAME cultures heavily influences how people behave, and what they do in public, which also includes gambling.

“... in our culture or community, gambling has a bad reputation and so if you gamble you have a bad name.”

“... yeah, our community is harsh... people have harsh opinions about people... so if you are doing anything that is seen as bad you are seen are bad.”
4. Societal factors

Some children suggested that social factors such as living in areas of poverty and how gambling is portrayed in the media highlights the difference between cultures.

"I think it’s to do with being poor and our areas, more than skin colour."

"It’s about the perceptions – this why Black people are hardly on the adverts for gambling things."

Whilst these reasons were debated at length, the difference between how gambling is seen by BAME groups and non-BAME groups is subtle, though recognisable. All groups were quick to say they thought there is a difference, but were slow to expand on why it exists.

The participants who did not perceive a difference pointed out that the same effects of problem gambling can be seen in both BAME and non-BAME communities. Therefore, race, culture or ethnicity does not play a part. Some of these participants agreed that what people gamble may be different but that gambling is still gambling.

In each of the focus groups at least one child would reference ‘community perception’ – and in one group all the participants agreed that gambling is viewed as worse than drug taking within their community.

RESPONSIBLE GAMBLING

The majority of participants (63%) felt that young people cannot gamble responsibly. When participants were asked what responsible gambling looks like, their responses can be categorised into one of the following themes:

- avoiding gambling,
- setting yourself limits,
- knowing when to stop, and
- gambling intelligently e.g. placing only low-risk bets."

ADVERTISING

Nearly three-quarters (73%) of the children said they see gambling advertising or marketing all the time (see Table 3 in Appendices). Television and YouTube were the two biggest mediums mentioned, alongside billboards, in video games, on bus stops, on social media, in betting shops and at football matches.

---

4 The term ‘regularly’ was not defined or qualified in any way by the researchers, so the participants were left to determine the meaning of ‘regular’.

5 The term ‘low-risk bet’ was not defined or qualified in any way by the researchers, so the participants were left to determine the meaning of it.

"WHY WOULD SOMEONE NEED HELP WITH GAMBLING?"

"I FEEL LIKE EVERYONE GAMBLES WITH FAMILY... AND I THINK WHEN WHITE PEOPLE GAMBLE WITH FAMILY, THEY KNOW IT'S GAMBLING BUT WHEN BLACK PEOPLE DO IT, IT'S JUST AN ACTIVITY."

"RELIGION... LIKE IT SHAPES OUR PERCEPTIONS."

"IN OUR COMMUNITY, THERE IS A LOT OF DISCIPLINE ENFORCED AND DISCIPLINE SLIPS INTO HOW WE SPEAK ABOUT MONEY AND GAMBLING IS NOT BEING DISCIPLINED."

"I THINK IT'S TO DO WITH BEING POOR AND OUR AREAS, MORE THAN SKIN COLOUR."

"... YEAH, OUR COMMUNITY IS HARSH... PEOPLE HAVE HARSH OPINIONS ABOUT PEOPLE... SO IF YOU ARE DOING ANYTHING THAT IS SEEN AS BAD YOU ARE SEEN AS BAD."
WHAT DID THE YOUNG PEOPLE HAVE TO SAY?

65 young people took part in the focus groups. Without being prompted, more than half (57%) said they had not gambled before.

DEFINING GAMBLING

When participants were asked whether they had gambled before one person within each group usually asked for gambling to be defined. For example by asking “What do you mean?” or “How are you defining gambling?” or “What kind of gambling are you talking about?”

There were several discussions on whether gambling amongst friends counted as ‘gambling’, and whether the involvement of money in the situation qualified the activity as gambling or not. The young people clearly separated ‘commercial’ gambling and gambling as a social activity. They saw both as two different things.

Some participants who had originally answered ‘no’ after being asked whether they had ever gambled before changed their answer to ‘yes’. Many ‘low-stake’ gambling activities, such as playing penny machines in arcades, buying a scratch card or playing games, such as “pinching pennies”, were sometimes referred to as non-gambling activities because of the low stake involved. However, participants agreed that betting on sporting events, betting with friends and “going to the bookies” are all gambling activities. The full list of activities mentioned, including how often these were stated across the various focus groups, are detailed in Table 5 (see Appendices).

FIRST EXPERIENCES OF GAMBLING

Overall, the young people struggled to identify what or when their first experience of gambling was. They did, however, share some of their earliest memories of gambling. The large majority of the answers provided by the participants were similar to the following examples:

- related to seeing others gamble e.g. “my dad betting on a football game” or “my mum and the lottery”
- related to being encouraged by others to gamble e.g. “my friend said I should place a bet on something ‘cause they were” or “my friend recommended I place a bet on football via one of those apps”
- related to seeing gambling advertising or endorsements e.g. “seeing the bookies on the high street” or “it was a scene in a movie... I remember... I was watching ‘1’ in Shark Tale and they were at the seahorse races and then bet on the losing seahorse”
- related to their first gambling activity e.g. “playing money up” or “buying a scratch card... I actually won on my first time buying it.”

Many of the young people’s first direct involvement in gambling was influenced by their social surroundings and / or the event or activity involved. The Olympics and crucial football matches were mentioned at various points.

"...BUYING A SCRATCH CARD... I ACTUALLY WON ON MY FIRST TIME BUYING IT."
"I'M NOT SURE... FROM A RELIGIOUS STANDPOINT YOU EARN WHAT YOU REAP... BUT IN GAMBLING, WHAT ARE YOU REAPING IN ORDER TO EARN THE REWARDS? I'M NOT SURE."

"YES, I DO. IT'S FOR THE EXCITEMENT AND THE FUN - IT'S CHASING THE WIN."

"...LIKE ON THE PACKAGES IT SAYS SMOKING KILLS, SO YOU KNOW WHAT YOU ARE GETTING INTO, BUT I DON'T SEE ANYTHING LIKE THAT WITH GAMBLING AT ALL."

"YES, IT WENT OUT OF CONTROL... A COUPLE OF TIMES... THE DEBT AND OWING PEOPLE IS NOT GOOD... BUT WHEN I START WINNING A LOT, I GET CARRIED AWAY WITH WINNING THAT MY MIND FORGETS EVERYTHING ELSE AND ALL YOU WANT TO DO IS WIN... EVEN WHEN YOU'RE LOSING YOU'RE CHASING THAT WIN... EVEN THE SMALLEST WIN."
GAMBLING REGULARLY

Over nine in ten (91%) of the participants said they do not gamble regularly. When asked whether they gamble regularly one of the participants said:

“Yes, I do. It’s for the excitement and the fun – it’s chasing the win.”

Others were not as confident in their responses. For example, one young person said:

“I wouldn’t say I gamble regularly, but I do buy a scratch card regularly, or when I have money.”

In fact, one group discussed the difference between tactical gambling (e.g. having a detailed understanding of football and betting on ‘easy’ matches like Barcelona vs West Ham) and addictive gambling (e.g. problem gambling) at length.

“Betting during the Grand National or on your favourite football team could be seen as regular, but also tactical.”

RELIGION

Just over half of the participants identified as being Muslim. As already mentioned, in Islam gambling is deemed haram (translation: forbidden). One group we spoke with, who all identified as Christian, believed that gambling is sinful. A few other participants cited their religious beliefs as the reason why they did not gamble, stating that all money should be earned through honest work.

SKILL AND RISK

One question, or a variation of it, which was raised continuously by young people throughout the focus groups was:

If the probability of gaining money is heavily reliant on risking money and factors out of the person’s control, is that activity gambling?

The participants struggled to answer this. However, nearly all groups raised ‘skill’ and ‘risk’ in their following discussions, using those terms to work out whether an activity should be considered gambling or not.

Participants felt there is a hierarchy within gambling activities. Scratch cards, the lottery and one–off bets with family or friends are considered on the lower end of the scale, whereas betting on sports at the bookmakers and gambling in casinos are considered higher risk.

THE DANGERS OF GAMBLING

Of the six young people that stated they gamble regularly, only one said it had become out of control at some point.

“Yes, it went out of control… a couple of times… the debt and owing people is not good… but when I start winning a lot, I get carried away with winning that my mind forgets everything else and all you want to do is win… even when you’re losing you’re chasing that win… even the smallest win.”

The other participants mentioned the tactics they use to help them maintain control. These can be grouped as follows:

- managing the crowd they gamble with,
- having a strong mind-set to stick to personal limits, and
- only gambling with excess funds.

Even those who said that their gambling behaviour had never been ‘out of control’ suggested that often, in the heat of the gambling ‘moment’, they could sometimes go out of control. However, the same people also said they would be able to ‘check themselves’ afterwards so it would not become a bigger issue.

More than two-thirds of participants (68%) do not consider gambling to be a dangerous activity. However, they talked about the risk of developing a gambling addiction, and the potential harm that being a problem gambler could cause. They feel gambling could become harmful or dangerous if a gambler does not limit themselves. When exploring whether gambling is a danger to all, or a danger to specific people, one participant said they felt there was a serious lack of awareness of the dangers, in comparison to something like smoking:

“...like on the packages it says smoking kills, so you know what you are getting into, but I don’t see anything like that with gambling at all.”

IMMORALITY AND RELIGION

Whilst more than half (58%) of participants do not consider gambling to be immoral, it was the hardest question for the young people to answer.

Initially, participants would jump to the conclusion that gambling is immoral, however shortly after they would start to change their minds, particularly when personal examples were raised.

“Hmm, like I wouldn’t be ashamed of doing in front of my mum but if I was a problem gambler then yeah I would be ashamed... so ahh it’s hard!”

Participants also discussed the link between religion and morality - “I’m not sure... from a religious standpoint you earn what you reap - but in gambling, what are you reaping in order to earn the rewards? I’m not sure.”

Even those who said that their gambling behaviour had never been ‘out of control’ suggested that often, in the heat of the gambling ‘moment’, they could sometimes go out of control. However, the same people also said they would be able to ‘check themselves’ afterwards so it would not become a bigger issue.

Even those who said that their gambling behaviour had never been ‘out of control’ suggested that often, in the heat of the gambling ‘moment’, they could sometimes go out of control. However, the same people also said they would be able to ‘check themselves’ afterwards so it would not become a bigger issue.

More than two-thirds of participants (68%) do not consider gambling to be a dangerous activity. However, they talked about the risk of developing a gambling addiction, and the potential harm that being a problem gambler could cause. They feel gambling could become harmful or dangerous if a gambler does not limit themselves. When exploring whether gambling is a danger to all, or a danger to specific people, one participant said they felt there was a serious lack of awareness of the dangers, in comparison to something like smoking:

“...like on the packages it says smoking kills, so you know what you are getting into, but I don’t see anything like that with gambling at all.”

IMMORALITY AND RELIGION

Whilst more than half (58%) of participants do not consider gambling to be immoral, it was the hardest question for the young people to answer.

Initially, participants would jump to the conclusion that gambling is immoral, however shortly after they would start to change their minds, particularly when personal examples were raised.

“Hmm, like I wouldn’t be ashamed of doing in front of my mum but if I was a problem gambler then yeah I would be ashamed... so ahh it’s hard!”

Participants also discussed the link between religion and morality - “I’m not sure... from a religious standpoint you earn what you reap - but in gambling, what are you reaping in order to earn the rewards? I’m not sure.”

GETTING HELP

None of the 65 participants confidently knew where to get help. One participant whose gambling had become a problem stated that “No, I didn’t know at all... my mental health suffered, I was in 15 grand of debt... I was in a bad place man.”

When pressed, participants mentioned where they thought they could get help. The following places were named:

- Church / Mosque – “I’d pray for them.”
- Rehab / Therapy – “… places you go like for smoking.”
- FRANK – “Gambling helplines must exist.”

One participant mentioned the ‘When the fun stops, stop’ campaign, whilst another mentioned GambleAware.

LEGAL GAMBLING AGE

Just 36% of the 56 participants who said they knew the legal age of gambling in Britain were correct. One participant admitted they thought they were illegally buying scratch cards and lottery tickets, even though they were over 16.

SAME CULTURE VS WHITE CULTURE

Nearly nine in ten (89%) participants said there is a difference between how gambling is seen in ethnic and white cultures. The reasons for the perceived difference varied - whilst some strongly felt there was a difference, they struggled to articulate what the difference is. However, a minority did have reasons, which can be grouped into the following areas:

1. Religious and parental restrictions

Some young people felt that because of their religious and cultural backgrounds...
conversations in relation to gambling are limited within their communities. They feel gambling is not spoken about as they grow up.

“Islam... parental influences... I think it stops our initial interest so when we do go and do it... it’s under a different influence.”

“...my family see gambling as too much of a risk that I should not be involved in.”

2. Financial limitations
Some participants felt that most people from BAME communities do not have the financial means to spend money on gambling activities.

“Class and socioeconomic factors play a key role.”

“We want low risk and high reward – we tend to take less risk than white people.”

3. Gambling introductions and intentions
Some suggested that within BAME communities gambling is seen as a ‘don’t’, whereas within white communities it is a ‘do’. Therefore, BAME communities see gambling as a one-off opportunity to raise income at great risk, whereas white communities see it as a risky but pleasurable pass-time.

“I feel like Black people see gambling as a glimpse of a way out but for white people it just for bants.”

“White people go into the bookies for banter, whereas people from my culture go to actually make money.”

4. Normalisation
Some feel that gambling is, or appears to be, heavily normalised in white communities in a way that is it isn’t in BAME communities.

“I feel like the white community take it less seriously.”

“Yeah, they [white people] see it as normal... it’s like normal for them... we are restricted by religion.”

5. Perceptions on what constitutes gambling
Some suggested that within BAME communities, the activities that are categorised as gambling differed and therefore the overall attitude to gambling is simply different.

“Oh yeah, it’s treated different; even when it becomes a problem - for white people it’s like ‘they need help’ whereas for us, it’s treated like it’s a sickness.”

“Black and Asian communities they are more strict about gambling and they think it’s a mental illness.”

6. Geographic location
Some felt that the location of so many betting operators within BAME communities was the reason why the communities feel so differently about gambling.

“All the bookies are in the hood and you see a lot of yardies (translation: Jamaicans) in them.”

Overall, most of the young people felt the perceived difference is due to a combination of the above factors. However, a few of the participants did not think there was a difference, and this was mainly based on their own personal experiences.

Crucially, participants had the view that gambling is not really discussed in BAME communities, with many saying that gambling is spoken about less than drugs, alcohol and sex within their culture.

“Yeah, people don’t speak a thing about gambling.”

“There’s less restriction for white people, like we can’t be seen near or in a gambling shop but that just means we slide our bets to someone else to do it for us... like when you’re younger and wanted a cig or we just do it online.”

(NO, I DIDN’T KNOW AT ALL... MY MENTAL HEALTH SUFFERED, I WAS IN 15 GRAND OF DEBT... I WAS IN A BAD PLACE MAN.)
RESPONSIBLE GAMBLING

Over half of participants (54%) felt that young people cannot gamble responsibly, with many stating the ability to gamble responsibly depends on the person. Nevertheless, the young people we spoke to provided nearly identical answers when asked to describe what responsible gambling looks like. The answers broadly fit into the following themes:

- setting and sticking to a spending limit,
- knowing when to leave,
- spending excess funds on gambling, and
- being aware of the risks of gambling.

54%

Over half of participants felt young people cannot gamble responsibly.

GAMBLING ADVERTISING

More than nine in 10 (93%) participants see gambling advertising or marketing either ‘a lot’ or ‘all the time’ (see Table 6 in Appendices). TV and online adverts are seen most often. The other mediums mentioned were radio, billboards, post, YouTube, Facebook, games, apps and at football matches.

THE DARK SIDES OF GAMBLING

When the groups discussed how gambling can affect you in other ways, mental health problems were mentioned most frequently. Addictions (including alcoholism and drug addiction) were also mentioned, as was losing relationships, debt, bankruptcy and unemployment (see Table 7 in Appendices). Participants were also asked about what would stop them or other people from gambling.

Some of the participants who had gambled previously offered to answer this question:

“Changing my circle… gamblers encourage each other sometimes… so it’s hard to stop the cycle of stopping and starting in order to stop for good.”

“If I see someone I know fall apart.”

“If I see someone I know affected.”

When looking at the responses of the other participants (who said they had not gambled), their answers can be grouped into the following themes:

- the person runs out of money or the ability to fund their gambling habit,
- the person hits their own ‘rock bottom’,
- the person experiences a life event that changes their perspective e.g. birth of child or death of a loved one,
- the person gets good counsel from friends, family, a therapist, a psychiatrist or a psychologist,
- the person loses their curiosity with gambling, and
- the person realises they are losing their balance with gambling.

Participants all assumed that a person would only stop gambling if a person developed a problematic gambling habit – none suggested that a person might want to stop gambling sooner.

“CHANGING MY CIRCLE… GAMBLERS ENCOURAGE EACH OTHER SOMETIMES… SO IT’S HARD TO STOP THE CYCLE OF STOPPING AND STARTING IN ORDER TO STOP FOR GOOD.”
FINDINGS: IN-DEPTH INTERVIEWS

83 INTERVIEWS WERE CONDUCTED. WITHOUT BEING PROMPTED MORE THAN HALF (52%) SAID THEY HAD GAMBLED BEFORE.

76% of the interviewees were from London, 34% from elsewhere

60% identified as female, 40% identified as male

98% were aged between 19 and 24, whilst 2% were aged between 10 and 15

36% were undergraduates, 22% were graduates, 22% were not in education or training but in work, and 20% were other

In terms of BAME background

- Black background 82%
- Asian background 8%
- Mixed ethnic background 10%
- Christian 81%
- Muslim 13%
- No religion 4%
- Preferred not to say 2%

For a full breakdown on the age, ethnicities and current status of the interview participants please see Tables 8, 9 and 10 in Appendices.
Over half (52%) of interviewees felt they had gambled before. Although the participants did not openly discuss what does or does not qualify as gambling, they were asked to list activities they consider to be gambling activities. Betting on sporting events was mentioned most frequently, followed by going to the casino, placing a bet, going to betting shops and playing casino games like poker or BlackJack (see Table 11 in Appendices).

One in five interviewees (20%) believed the National Lottery was the most common way people choose to gamble.

REGULAR GAMBLING

Only 9% of those who said they had gambled before said they do so regularly. For those who do not gamble regularly, their reasons or justifications centred upon either:

1. Fear of losing money

Some interviewees do not gamble regularly because they do not have the finances to do so. They also mentioned ‘not winning’, suggesting some do not gamble if they feel their chances of winning are low.

“I don’t gamble regularly because I feel like they are just trying to take your money and if you keep gambling you lose so much money.”

2. Loss of curiosity or interest

Some interviewees felt they had lost their initial gambling curiosity.

“It doesn’t really interest me to be honest. I may play the lottery every now and then but that is about it really.”

3. Gambling is occasional or situational

Major sporting events such as the Olympics, the FIFA World Cup Finals, or major offers from bookmakers are considered major ‘pull factors’ for some participants. Without these, some participants have little interest in gambling.

“(not regularly) just on occasions, like big winning opportunities or general sporting events.”

4. Fear of addiction

The risk of becoming addicted to gambling was mentioned by some interviewees.

“No, because of the fear of addiction. Also, you are never truly going to ‘win’ and it can become addictive and cause a negative spiral.”

Some interviewees who had not gambled before were asked why they had never gambled. The reasons they gave fit into the below themes:

- Religious teaching on gambling – “I feel like... on religious grounds you shouldn’t do it. Also, there’s no real win because you lose more than you win. I don’t really see people happy and I don’t know anyone who has gotten rich from it.”
- Low chances of winning whilst gambling – “cause as the saying goes ‘the house always wins’ – and so you’re not really winning even when you win.”
- Having no interest or curiosity to gamble – “never thought to try it – no interest.”

Of the interviewees who had gambled previously, nearly half (42%) stated they normally gamble with and amongst friends. Some participants shared how much they had spent on gambling in the previous calendar month – most (64%) stated they spent nothing and the highest cash value for those who had spent money on gambling was £40. One participant had gambled £100 worth of free promotional bets.

All four interviewees that gambled regularly said that they normally gamble with friends, with one adding that they also gamble via gambling apps. This group said they spent less than £20 on gambling in the previous month.

None of the four felt their gambling had ever got out of control.

Two of the interviewees who no longer gamble, stated their gambling did get out of control at a point, with one saying:

“Once I noticed I stopped – the trigger [for me to notice] was my negative bank balance.”

GAMBLING RELATED RISKS

Eight in nine people interviewed said that gambling was dangerous. No link was found between participants’ responses and their age, gender, ethnicity, or religious background, for this particular question.

The reasons as to why interviewees believed that gambling was dangerous can be categorised into the following areas:

1. The risk of addiction

For some, the mere association between addiction and gambling was enough to make them believe gambling is dangerous. Others do not consider gambling itself to be dangerous, but they do feel the gambling industry is.
Some also feel the risk of addiction has increased because of how accessible gambling is these days. Some thought gambling can become a ‘gateway’ into other addictive behaviours, such as substance misuse:

“Yes, well... to an extent... because it is an addictive behaviour.”

“Yes, definitely... it preys on the vulnerable and lower income people causing them to lose money, money they just don’t have, which can be a gateway to other issues like domestic violence or alcoholism.”

2. Dependent on personality

‘Individualism’ was stated as a reason why some interviewees viewed gambling as dangerous, whilst other interviewees said it was the reason as to why it is not dangerous.

Some believe that gambling in and of itself is not dangerous, but it is a danger to certain individuals, for example those who have “addictive personalities” or who lack self-control. Others, usually those who do think gambling is dangerous, feel that the mere fact that gambling affects people in different ways is a strong indicator it is inherently dangerous:

“Yes... potentially... so particularly for people that have an addictive personality.”

“Yes, if you don’t have self-control, in extreme cases, you can lose your home and your family. I don’t see the good that gambling brings, as you lose more than you win.”

3. Negative perceptions or negative stories

For some interviewees, the main reason as to why gambling is viewed as dangerous is based on the negative gambling related stories they have heard or themselves experienced.

“Yes, if you really deep into it and you lose a lot of money, it could cause a lot of issues. I have heard a lot of bad stories.”

“Extremely dangerous. I only found out gambling is a thing this year. I have a friend that is a bad gambler and has lost around £2,800 in gambling so far in the past 2 months. Gambling is such a waste of money and it takes over people. It’s a sticky one still.”

IMMORALITY AND RELIGION

Although, the majority of interviewees (89%) stated they felt gambling was dangerous, only 58% of interviewees felt gambling was immoral. Whilst some did not expand on their answers, two-thirds of interviewees explained their reasoning:

1. Religion or religious belief

In Christianity gambling is a sin and in Islam it is haram (translation: forbidden), for some interviewees this justifies why gambling is immoral. However, other interviewees separate their religious beliefs from their own personal viewpoints:

“From a Christian point of view – yes... but for me so long as it doesn’t get out of control, it is okay.”

“Yes... as a Muslim [I believe] it’s like forcing God’s hand because you were never supposed to have it if God doesn’t supply it... gambling becomes an idol in life.”

2. Addiction

The risk of addiction is enough evidence that gambling is immoral for some but not all interviewees. A few felt that saying gambling is immoral is a step too far. They feel gambling is bad because of what it can cause, but it was not ‘bad enough’ to be considered immoral:

“It is not something I would do. It’s immoral... if it becomes addictive. I wouldn’t say it is a good thing.”

“Hmm, I think outside of religion it can still be considered as immoral because, and I’m stereotyping here, the type of people that become addicted to gambling then become vulnerable and their vulnerability is exploited which keeps them in a negative spiral.”

3. The nature of the gambling

How people gamble and what they gamble on is the most important determining factor...
for some interviewees as to whether gambling can be considered immoral or not. If a person gambles on a result of a football game with friends with just the change in their pocket then this is not considered immoral. However, if a person gambles on the result with stolen money participants agreed this should be classed as immoral.

Participants also felt the reasons why people choose to gamble are also important for establishing whether gambling is immoral or not. For some interviewees, if someone gambles for fun then it is less likely to be considered immoral, whereas if someone gambles for the purpose of increasing their finances then it is more likely to be considered immoral:

“No, again I feel that it depends on the intent of the people gambling and so, gambling for the wrong reasons can be considered immoral for sure.”

“Nah, but it really depends on the external costs and the lengths you are going to in order to gamble. For example, if you are using the money intended for your kids to gamble then yeah, it’s immoral.”

There were also themes that emerged from the comments or justifications provided by the interviewees that answered the question of whether gambling is or is not immoral with a firm ‘yes’ or ‘no’. Those who strongly felt gambling is immoral gave the following reason:

4. The gambling industry

For some, the act of gambling in and of itself is not immoral. However, the practices of bookmakers and other gambling operators make the activity immoral:

“So, no, casual betting is not immoral, but yes the bookies and casinos – in fact the industry operates in an immoral way by playing on people’s vulnerabilities.”

“I wouldn’t say gambling is immoral – but the casino practices are.”

The theme unique to those who answered ‘no’ was:

5. There are things worse than gambling

For some, gambling is considered ‘bad’ but not ‘bad enough’ to be considered immoral:

“No, not really. I don’t think it makes you a bad person, or evil. I just think there are other things you could be doing.”

“I feel like the lottery isn’t immoral, it’s really small fish... there far worst things.”

Amongst the interviewees who identified as male, there was a near even split between those who answered ‘yes (gambling is immoral)’ (52%) and those who said ‘no (gambling isn’t immoral)’ (48%). However, the split within interviewees that identified as female, was 62% said ‘yes’ and 38% said ‘no’.

The majority of those who identified as Muslim or as having no faith stated that gambling is immoral by 73% and 67% respectively. More than two-thirds (67%) of those who identified as being Christian said that gambling isn’t immoral.

GETTING HELP

More than four in five (82%) interviewees said they would not know where to get help if gambling became a problem for them or for someone else. Many of the interviewees said they would have to search for help, whilst others said they would pray or seek help from their religious institutions i.e. Mosque or Church. Only one interviewee stated:

“I do know of GambleAware and I have heard of it several times.”

Many participants expressed the view that there should be a service or helpline for gambling, in the same way support services exist for other addictive behaviours such as smoking and drinking. A few interviewees have worked at bookmakers and therefore had knowledge of some of the practical support available, but they did not display in-depth knowledge or a level of confidence when talking about these services.
FIRST EXPERIENCES OF GAMBLING

Nearly two-thirds (65%) of the participants remembered the first time they were exposed to gambling. These experiences can be categorised as follows:

- noticing gambling advertising, for example seeing the bookmakers on the high street,
- parents engaging in gambling activity,
- socially gambling with friends or family,
- addressing their interest in gambling, and
- engaging with gambling-like activities.

IMPACT OF GAMBLING

Over four in five (83%) of the participants felt their life has not been affected by gambling, yet some interviewees did share how the gambling of others has affected them. Parents and other family members were often referenced as people who have gambled or had problems with gambling. One participant witnessed strangers gamble on a daily basis, whilst working in a betting shop:

“When I was working in the betting shops – it was depressing seeing the same vulnerable people day-in and day-out waste their time and their money...”

Seven in 10 (70%) interviewees consider gambling to be a problem in UK society – the reasons for this can be split into the below themes:

- the bookmakers do not look after gamblers in their store – “Yes, bookies, do not take enough responsibility for what happens in them.”
- the accessibility of gambling – “Yes, it so easily accessed and advertised everywhere... a lot of advertising and access to an addictive behaviour is not good at all.”
- the exploitative nature of the gambling industry – “Yes, especially for the working class as a lot of the betting shops are concentrated in the areas of deprivation in London. It seems as if the gambling industry are exploiting the limited financial resources these people have.”
- the normalisation of gambling – “Because if gambling was banned there would be an uproar and it would definitely be pushed underground. Also, although gambling cannot really be glamorised, it is being normalised.”

Those who said they did not view gambling as a problem in UK society felt that there are bigger problems in the UK. One participant said:

“No. I have never looked into the world of gambling and I think there are bigger problems affecting our world than gambling. I just see gambling as an activity people do. It is like a sport in itself.”

GAMBLING ADVERTISING

More than four in five (83%) of the interviewees said they see advertising or marketing on gambling ‘a lot’ or ‘all the time’ (see Table 13 in Appendices). Interviewees revealed they most commonly see gambling advertising on TV, YouTube and during football matches.

Even though the majority of interviewees do not gamble regularly, all together they managed to mention 22 different gambling operators. Ladbrokes was mentioned most frequently, followed by William Hill and Paddy Power (see Table 12 in Appendices).

BAME CULTURES VS WHITE CULTURE

Over two-thirds of interviewees (69%) agreed there is a difference between how gambling is perceived by BAME communities, compared to non-BAME communities. This difference is explained as follows:

1. Religious and parental restrictions

Some interviewees stated that because of their religious and cultural backgrounds conversations in relation to gambling are limited within their communities.

“Definitely, the BAME community, and in addition religion, teach us that gambling is wrong to an extent. A lot of white communities do not have distinct culture or strong religious beliefs, so they do not think it is wrong. They do whatever, whenever. There is definitely more of a constraint and greater judgement [about gambling] within the BAME community.”

“Yes, because I feel like BAME parenting culture is generally more stricter than White parenting culture and therefore rather than limit how much BAME people gamble, it changes the way they gamble because gambling like White people is not approved.”

2. Financial restrictions

Some interviewees stated that most people from BAME communities do not have the financial flexibility to spend excess money on gambling and, therefore, if they do gamble, they are likely to do so differently.

“Yes, I think that in the Black community, high stake gambling is taken far more seriously than low stake gambling e.g. my mum wouldn’t mind me continuously playing the lottery but me continuously going Casino, well that would be different.”

“Yes, it is seen more negative in the Black community as people from this community are normally from a lower socio-economic background. Whilst, people from White backgrounds can normally afford to bet continuously or with large amounts.”

3. Normalisation or social acceptance

Some young people feel gambling is, or appears to be, heavily normalised in the white communities in a way that it isn’t within BAME communities.

“I think in the White community it is accepted as a part of culture – particularly when you look at middle class and upper-class people and horse betting.”
"It is more frowned upon in the Black community, whereas it is seen as acceptable and calm in the White community."

Some interviewees do not believe there is a difference because:

1. Social class over ethnicity

Some interviewees felt there was a difference between the communities, but that this is a result of social class rather than ethnicity.

"I think it's more to do with class difference, rather than race difference but there could be an intersection."

"No, gambling is seen differently along class lines rather than race lines."

2. Gambling is gambling

Some interviewees simply felt that gambling is viewed in the same way, but they did not elaborate on why they felt that way.

"For me, gambling either way is a bad thing and it doesn't differ depending on your culture. As I am of mixed race, I think it is the same."

"Not really. All communities have people who gamble and people who don't."

RESPONSIBLE GAMBLING

Over half of interviewees (54%) took the view that young people cannot gamble responsibly. The interviewees' reasons all centred upon "it's based on the individual."

For some, having the right "mind-set" or having "self-control" would allow a young person to gamble responsibly.

For others, the lack of "education and awareness" on the risks, in addition to the fact that young people are not "financially responsible" or have no real "understanding of the value of money," means that young people cannot ever gamble responsibly.

When asked what responsible gambling looks like, the interviewees’ answers can be categorised into the following themes:

- knowing when to stop, or how to limit your spending,
- setting a budget and sticking to it,
- only gambling with disposable income,
- when the fun stops, stopping, and
- gambling occasionally but if gambling regularly - do not make it part of a routine

Some interviewees were of the opinion that the only way to gamble responsibly is to not gamble at all.

GAMBLING RELATED RISKS

Participants did not struggle to identify what risks are commonly associated with problem gambling. The following issues were mentioned:

- financial issues (incl. debt, bankruptcy, unemployment etc.),
- mental health issues (incl. depression, anxiety, suicidal thoughts / self-harm etc.),
- relationship issues (incl. family breakdown, social isolation, neglect, social exclusion etc.),
- physical health issues (incl. obesity etc.),
- crime (incl. domestic violence etc.),
- health issues (incl. drug addiction, alcohol addiction etc.), and
- homelessness

When the interviewees were asked what they thought would stop them or other people from gambling, their answers can be categorised as follows:

- the person runs out of money or the ability to fund their gambling habit,
- the person hits their own 'rock bottom',
- the person starts having health problems,
- the person gets good counsel from a fellow gambler,
- the person loses their interest or curiosity with gambling,
- the person comes to a realisation that gambling is not good for them, and
- the person receives help through a helpline or the NHS

"IT IS MORE FROWNED UPON IN THE BLACK COMMUNITY, WHEREAS IT IS SEEN AS ACCEPTABLE AND CALM IN THE WHITE COMMUNITY."
Some interviewees shared thoughts on what else could be done to help those who had developed problematic gambling behaviours:

• gambling operators could introduce more protective measures to ensure people do not go overboard with their gambling, and
• a national campaign with advertisements that highlight the negatives of gambling.

Crucially, most of these answers relate only to problematic gambling, suggesting that participants would only feel it necessary for a gambler to stop gambling if their habits became problematic. Furthermore, what was interesting was that answers to this question were given in the third person, not in the first.

One interviewee summarised what most of the other interviewees suggested well in their closing statement:

“Gambling is similar to smoking... there are two types of smokers; a social smoker who only smokes with friends or every once in a while, and an addicted smoker who can’t stop smoking even if they tried. However, the thing is there is a third type no one realises or notices – the addicted social smoker.”

4 One interviewee did not answer this question, as they felt they could not providing either a definitive ‘yes’ or ‘no’ answer. The interviewee wanted to give an ‘absolute’ answer not a ‘leaning’ answer.
CONCLUSION

There is clearly a perception that the culture of people from Black, Asian and minority ethnic (BAME) communities plays a large factor in deterring children and young people from these communities from gambling, compared to their white counterparts. It is also clear that among BAME children and young people, there is a serious lack of awareness and knowledge of the topic of gambling.

For example, ‘skill’ and ‘risk’ are important factors interviewees considered when categorising whether an activity is gambling or not.

Overall, the participants considered gambling to be unethical but not immoral, yet the behaviour of gambling operators is considered to be immoral.

Religion and culture play a significant role in shaping people’s perceptions of gambling, sometimes acting as a barrier, stopping further conversations around the topic and potentially limiting awareness to understand more about gambling.

Many children and young people from BAME backgrounds are exposed to gambling advertising. However, they are not exposed to existing support services, creating a potentially dangerous situation which could make these children and young people extremely vulnerable to gambling harms.

There is a need for awareness and conversations to happen in BAME communities around gambling and what help and support is available.
Launching a consultation into how gambling education providers (organisations that seek to provide education material on how to gamble safely, or address problem gambling, e.g. YGAM) and gambling support organisations can work together with community leaders to reach at risk or vulnerable individuals who are in need of education or support surrounding gambling. This can be further developed into best-practice guides for the diverse groups within the BAME umbrella. The majority of the participants in this research identified as either Christian or Muslim. In both of these religions, gambling is not a supported or promoted activity, but something which is considered a sin or forbidden. This can make it difficult to engage with faith leaders as it is difficult to know whether they will be receptive, or not, to the suggestions made and the support offered. However, this could be mitigated by gambling education providers and gambling support organisations working with religious groups and leaders that they already have a relationship with.

An industry wide advertising campaign, which includes gambling operators who advertise gambling products, to ensure people understand what the symptoms and behavioural signs of problem gambling are. A local advertising campaign in ethnic-diverse communities should also be trialled to test messaging to see what is most effective.
effective for raising awareness of the symptoms as well as what support is available to people from BAME backgrounds.

This should also coincide with the creation of educational resources that can be delivered in formal educational settings, including in schools and universities, and in non-formal educational settings, such as youth clubs, to inform young people about what activities should be considered gambling, what the risks are, what support is available and how to access it. As has been made evident in this research young people and children from BAME backgrounds do not know enough about gambling, gambling harms and available support. Therefore more needs to be done to educate these groups. The resources should be made age-appropriate (so they are relevant for various age groups) and co-created with gambling support organisations, teachers, parents and the gambling operators. **They should also be suitable for the different communities within the BAME umbrella - which are broad and varied.**

It is important that gambling operators are part of this process, as they operate a variety of different in-house support systems, which aren’t always communicated consistently. A process of co-creation should help combat this, as they are more likely to want to promote outcomes they contribute towards.

The development of further research amongst specific communities within the BAME umbrella to develop best-practice guidance on how to raise awareness and provide support to these diverse communities. **As mentioned at the beginning of this report, these communities are distinct, so the approach to effectively engage and educate people about gambling related harms and support services within these communities cannot be the same.**
## Focus Groups

Table 1. The ages of focus group participants

<table>
<thead>
<tr>
<th>AGE</th>
<th>NUMBER OF PEOPLE</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>10</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>11</td>
<td>6</td>
<td>6%</td>
</tr>
<tr>
<td>12</td>
<td>5</td>
<td>5%</td>
</tr>
<tr>
<td>13</td>
<td>7</td>
<td>7%</td>
</tr>
<tr>
<td>14</td>
<td>10</td>
<td>10%</td>
</tr>
<tr>
<td>15</td>
<td>11</td>
<td>10%</td>
</tr>
<tr>
<td>16</td>
<td>11</td>
<td>10%</td>
</tr>
<tr>
<td>17</td>
<td>15</td>
<td>14%</td>
</tr>
<tr>
<td>18</td>
<td>15</td>
<td>14%</td>
</tr>
<tr>
<td>19</td>
<td>6</td>
<td>6%</td>
</tr>
<tr>
<td>20</td>
<td>12</td>
<td>11%</td>
</tr>
<tr>
<td>21</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>22</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>23</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>24</td>
<td>2</td>
<td>2%</td>
</tr>
</tbody>
</table>
### Table 2. List of activities mentioned and frequency

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>TIMES</th>
</tr>
</thead>
<tbody>
<tr>
<td>BETS WITH FRIENDS</td>
<td>5</td>
</tr>
<tr>
<td>BETTING ON SPORTING EVENTS (INCL. HORSE RACES)</td>
<td>1</td>
</tr>
<tr>
<td>BINGO</td>
<td>1</td>
</tr>
<tr>
<td>BUYING A SCRATCH CARD</td>
<td>2</td>
</tr>
<tr>
<td>BUYING SKINS</td>
<td>1</td>
</tr>
<tr>
<td>CLAW MACHINE</td>
<td>1</td>
</tr>
<tr>
<td>GAMBLING ON YOURSELF E.G. MAKING IT SOMEWHERE</td>
<td>1</td>
</tr>
<tr>
<td>GOING TO BOOKMAKERS</td>
<td>3</td>
</tr>
<tr>
<td>GOING TO THE CASINO</td>
<td>4</td>
</tr>
<tr>
<td>PIGEON TOSS / MONEY UP*</td>
<td>2</td>
</tr>
<tr>
<td>PLAYING BLACK JACK†</td>
<td>3</td>
</tr>
<tr>
<td>PLAYING GAMES FOR MONEY E.G. FIFA TOURNAMENTS</td>
<td>2</td>
</tr>
<tr>
<td>PLAYING ON PENNY MACHINES</td>
<td>3</td>
</tr>
<tr>
<td>PLAYING ON SLOT MACHINES</td>
<td>5</td>
</tr>
<tr>
<td>PLAYING POKER (NOT ONLINE)</td>
<td>2</td>
</tr>
<tr>
<td>PLAYING THE LOTTERY</td>
<td>3</td>
</tr>
<tr>
<td>TAKING A RISK FOR MONEY</td>
<td>2</td>
</tr>
</tbody>
</table>

### Table 3. How often do you see advertising or marketing on gambling?

<table>
<thead>
<tr>
<th>FREQUENCY</th>
<th>NO. OF PARTICIPANTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOT AT ALL</td>
<td>5</td>
</tr>
<tr>
<td>HARDLY</td>
<td>2</td>
</tr>
<tr>
<td>SOMETIMES</td>
<td>2</td>
</tr>
<tr>
<td>A LOT</td>
<td>3</td>
</tr>
<tr>
<td>ALL THE TIME</td>
<td>29</td>
</tr>
</tbody>
</table>

### Table 4. List of issues and frequency

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>TIMES</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRIME (INCLUDING FRAUD)</td>
<td>1</td>
</tr>
<tr>
<td>FINANCIAL (INCLUDING DEBT AND BANKRUPTCY)</td>
<td>4</td>
</tr>
<tr>
<td>GOING TO JAIL</td>
<td>1</td>
</tr>
<tr>
<td>HANGING AROUND A BAD CROWD</td>
<td>1</td>
</tr>
<tr>
<td>HOMELESSNESS</td>
<td>2</td>
</tr>
<tr>
<td>LOSING RELATIONSHIPS (INCLUDING FAMILY BREAKDOWN AND LONELINESS)</td>
<td>4</td>
</tr>
<tr>
<td>MENTAL HEALTH (INCLUDING DEPRESSION)</td>
<td>5</td>
</tr>
<tr>
<td>OTHER ADDICTIONS (INCLUDING ALCOHOLISM AND DRUGS)</td>
<td>7</td>
</tr>
<tr>
<td>PHYSICAL HEALTH</td>
<td>1</td>
</tr>
<tr>
<td>VIOLENCE</td>
<td>1</td>
</tr>
</tbody>
</table>

† This game is known by various different things across Britain and some of the variation were mentioned in the solution labs. The game is also known as Money Up, Pound Up, Pigeon Toss, Penny Up and Nippy depending where you are in Britain.

‡ The card game of Black Jack should not be confused with the casino card game Blackjack (also known as 21). Black Jack is a shedding-type card game and is a variation of the card games known as ‘Switch’ and ‘Crazy Eights’ where the objective is to have no cards left in order to win the game.
### WHAT DID THE YOUNG PEOPLE HAVE TO SAY?

#### Table 5. List of activities mentioned and frequency

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>TIMES</th>
</tr>
</thead>
<tbody>
<tr>
<td>BETS WITH FRIENDS</td>
<td>9</td>
</tr>
<tr>
<td>BETTING ON SPORTING EVENTS (INCL. HORSE RACES, DOG RACES, FOOTBALL AND BOXING)</td>
<td>17</td>
</tr>
<tr>
<td>BUYING A SCRATCH CARD</td>
<td>7</td>
</tr>
<tr>
<td>DO ANYTHING WITH A PROBABILITY / RISK FOR REWARD (INCL. RUNNING FOR THE BUS)</td>
<td>7</td>
</tr>
<tr>
<td>EARNING INTEREST IN THE BANK</td>
<td>1</td>
</tr>
<tr>
<td>GOING TO BOOKMAKERS</td>
<td>9</td>
</tr>
<tr>
<td>GOING TO THE CASINO</td>
<td>8</td>
</tr>
<tr>
<td>PIGEON TOSS / MONEY UP</td>
<td>2</td>
</tr>
<tr>
<td>PLAYING BLACK JACK</td>
<td>2</td>
</tr>
<tr>
<td>PLAYING GAMES FOR MONEY E.G. FIFA TOURNAMENTS</td>
<td>7</td>
</tr>
<tr>
<td>PLAYING POKER (INCL. ONLINE)</td>
<td>5</td>
</tr>
<tr>
<td>PLAYING THE GAMES AT THE ARCADE (INCL. PENNY MACHINES)</td>
<td>4</td>
</tr>
<tr>
<td>PLAYING THE LOTTERY</td>
<td>7</td>
</tr>
<tr>
<td>SLOT MACHINES</td>
<td>3</td>
</tr>
<tr>
<td>TRADING</td>
<td>2</td>
</tr>
<tr>
<td>USING BETTING APPS OR ONLINE</td>
<td>6</td>
</tr>
</tbody>
</table>

### Table 6. How often do you see advertising or marketing on gambling?

<table>
<thead>
<tr>
<th>FREQUENCY</th>
<th>NO. OF PARTICIPANTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOT AT ALL</td>
<td>0</td>
</tr>
<tr>
<td>HARDLY</td>
<td>1</td>
</tr>
<tr>
<td>SOMETIMES</td>
<td>3</td>
</tr>
<tr>
<td>A LOT</td>
<td>24</td>
</tr>
<tr>
<td>ALL THE TIME</td>
<td>27</td>
</tr>
</tbody>
</table>

### Table 7. List of issues and frequency

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>TIMES</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRIME (INCLUDING DOMESTIC ABUSE, THEFT, DRUG DEALING AND SHOPLIFTING)</td>
<td>5</td>
</tr>
<tr>
<td>FINANCIAL (INCLUDING DEBT, BANKRUPTCY AND UNEMPLOYMENT)</td>
<td>8</td>
</tr>
<tr>
<td>GATEWAY TO OTHER SINFUL BEHAVIOUR</td>
<td>1</td>
</tr>
<tr>
<td>HOMELESSNESS</td>
<td>5</td>
</tr>
<tr>
<td>LOSING RELATIONSHIPS (INCLUDING FAMILY BREAKDOWN AND LONELINESS)</td>
<td>9</td>
</tr>
<tr>
<td>LOWERED ASPIRATIONS</td>
<td>1</td>
</tr>
<tr>
<td>MENTAL HEALTH (INCLUDING SELF-HARM AND DEPRESSION)</td>
<td>12</td>
</tr>
<tr>
<td>OTHER ADDICTIONS (INCLUDING ALCOHOLISM AND DRUGS)</td>
<td>10</td>
</tr>
<tr>
<td>PHYSICAL HEALTH (INCLUDING OBESITY)</td>
<td>2</td>
</tr>
<tr>
<td>PROSTITUTION</td>
<td>1</td>
</tr>
<tr>
<td>RUN IN WITH LOAN SHARKS</td>
<td>2</td>
</tr>
</tbody>
</table>
### Table 8. The ages of the interviewees

<table>
<thead>
<tr>
<th>AGE</th>
<th>NUMBER OF PEOPLE</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>17</td>
<td>3</td>
<td>4%</td>
</tr>
<tr>
<td>18</td>
<td>12</td>
<td>15%</td>
</tr>
<tr>
<td>19</td>
<td>5</td>
<td>6%</td>
</tr>
<tr>
<td>20</td>
<td>7</td>
<td>8%</td>
</tr>
<tr>
<td>21</td>
<td>9</td>
<td>11%</td>
</tr>
<tr>
<td>22</td>
<td>10</td>
<td>12%</td>
</tr>
<tr>
<td>23</td>
<td>19</td>
<td>23%</td>
</tr>
<tr>
<td>24</td>
<td>16</td>
<td>19%</td>
</tr>
</tbody>
</table>

### Table 9. The ethnicities of the interviewees

<table>
<thead>
<tr>
<th>ETHNICITY</th>
<th>NUMBER OF PEOPLE</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BLACK - CARIBBEAN</td>
<td>11</td>
<td>13%</td>
</tr>
<tr>
<td>BLACK - AFRICAN</td>
<td>40</td>
<td>48%</td>
</tr>
<tr>
<td>BLACK - BRITISH</td>
<td>14</td>
<td>17%</td>
</tr>
<tr>
<td>ANY OTHER BLACK BACKGROUND</td>
<td>3</td>
<td>4%</td>
</tr>
<tr>
<td>ASIAN - PAKISTANI</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>ASIAN - BANGLADESH</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>ASIAN - CHINESE</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>ASIAN - BRITISH</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>ANY OTHER ASIAN BACKGROUND</td>
<td>3</td>
<td>4%</td>
</tr>
<tr>
<td>MIXED - WHITE AND BLACK</td>
<td>5</td>
<td>6%</td>
</tr>
<tr>
<td>MIXED - WHITE AND ARAB / MIDDLE EASTERN</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>MIXED - BLACK (I.E. AFRICAN AND CARIBBEAN)</td>
<td>2</td>
<td>3%</td>
</tr>
</tbody>
</table>
### Table 10. The current status of the interviewees

<table>
<thead>
<tr>
<th>STATUS</th>
<th>NO. OF PEOPLE</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>I AM IN SECONDARY SCHOOL</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>I AM A SIXTH FORM OR COLLEGE STUDENT</td>
<td>6</td>
<td>8%</td>
</tr>
<tr>
<td>I AM ON A GAP YEAR</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>I AM AN UNDERGRADUATE</td>
<td>30</td>
<td>36%</td>
</tr>
<tr>
<td>I AM A GRADUATE</td>
<td>18</td>
<td>22%</td>
</tr>
<tr>
<td>I AM A POSTGRADUATE</td>
<td>5</td>
<td>6%</td>
</tr>
<tr>
<td>I AM NOT IN EDUCATION OR TRAINING, BUT I WORK</td>
<td>18</td>
<td>22%</td>
</tr>
<tr>
<td>I AM NOT IN EDUCATION OR TRAINING, BUT I AM LOOKING FOR WORK</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>OTHER</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>I PREFER NOT TO SAY</td>
<td>1</td>
<td>1%</td>
</tr>
</tbody>
</table>

### Table 11. List of activities mentioned and frequency

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>TIMES</th>
</tr>
</thead>
<tbody>
<tr>
<td>“LIFE IS ONE BIG GAMBLE”</td>
<td>1</td>
</tr>
<tr>
<td>BETTING ON SPORTING EVENTS (INCL. THE RACES)</td>
<td>43</td>
</tr>
<tr>
<td>GOING TO LAS VEGAS</td>
<td>1</td>
</tr>
<tr>
<td>GOING TO THE BOOKMAKERS</td>
<td>6</td>
</tr>
<tr>
<td>GOING TO THE CASINO</td>
<td>35</td>
</tr>
<tr>
<td>ONLINE GAMBLING (INCL. BETTING ONLINE OR ON APPS, OR ONLINE BINGO)</td>
<td>12</td>
</tr>
<tr>
<td>PENNY UP / POUND UP / MONEY UP¹¹</td>
<td>5</td>
</tr>
<tr>
<td>PLACING A BET</td>
<td>26</td>
</tr>
<tr>
<td>PLAYING BINGO</td>
<td>1</td>
</tr>
<tr>
<td>PLAYING BLACK JACK</td>
<td>15</td>
</tr>
<tr>
<td>PLAYING CASINO GAMES E.G. POKER, ROULETTE TABLE, BLACK JACK AND OTHER CARD GAMES</td>
<td>24</td>
</tr>
<tr>
<td>PLAYING GAMES WITH FRIENDS AND PUTTING MONEY ON IT E.G. MONOPOLY, FIFA</td>
<td>2</td>
</tr>
<tr>
<td>PLAYING SLOT MACHINES</td>
<td>18</td>
</tr>
<tr>
<td>PLAYING THE LOTTERY</td>
<td>32</td>
</tr>
<tr>
<td>SCRATCHCARDS</td>
<td>5</td>
</tr>
<tr>
<td>TAKING A RISK WITH MONEY WHERE THE REWARD IS MONEY</td>
<td>15</td>
</tr>
<tr>
<td>TRADING AND MAKING INVESTMENTS (INCL. TAKING OUT A LOAN)</td>
<td>4</td>
</tr>
</tbody>
</table>
### Table 12. List of mentioned gambling operators and/or bookmakers

<table>
<thead>
<tr>
<th>GAMBLING OPERATOR OR BOOKMAKER</th>
<th>TIMES MENTIONED</th>
</tr>
</thead>
<tbody>
<tr>
<td>888SPORT</td>
<td>1</td>
</tr>
<tr>
<td>BET365</td>
<td>30</td>
</tr>
<tr>
<td>BETFAIR</td>
<td>4</td>
</tr>
<tr>
<td>BETFRED</td>
<td>22</td>
</tr>
<tr>
<td>CASINO888</td>
<td>3</td>
</tr>
<tr>
<td>CORAL</td>
<td>25</td>
</tr>
<tr>
<td>FOXYBINGO</td>
<td>1</td>
</tr>
<tr>
<td>GALABINGO</td>
<td>2</td>
</tr>
<tr>
<td>GALACASINO</td>
<td>1</td>
</tr>
<tr>
<td>GOVERNOR CASINO</td>
<td>1</td>
</tr>
<tr>
<td>JENNINGSBET</td>
<td>4</td>
</tr>
<tr>
<td>KWIFF</td>
<td>1</td>
</tr>
<tr>
<td>LADBROKES</td>
<td>46</td>
</tr>
<tr>
<td>OPENBET</td>
<td>1</td>
</tr>
<tr>
<td>PADDY POWER</td>
<td>31</td>
</tr>
<tr>
<td>PLAY OJO</td>
<td>1</td>
</tr>
<tr>
<td>PLAY POKER</td>
<td>1</td>
</tr>
<tr>
<td>SKY BET</td>
<td>10</td>
</tr>
<tr>
<td>THE HEALTH LOTTERY</td>
<td>1</td>
</tr>
<tr>
<td>THE NATIONAL LOTTERY</td>
<td>2</td>
</tr>
<tr>
<td>UNIBET</td>
<td>1</td>
</tr>
<tr>
<td>WILLIAM HILL</td>
<td>43</td>
</tr>
</tbody>
</table>

### Table 13. How often do you see advertising or marketing on gambling?

<table>
<thead>
<tr>
<th>FREQUENCY</th>
<th>PERCENTAGE OF INTERVIEWEES</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOT AT ALL</td>
<td>0</td>
</tr>
<tr>
<td>HARDLY</td>
<td>13</td>
</tr>
<tr>
<td>SOMETIMES</td>
<td>4</td>
</tr>
<tr>
<td>A LOT</td>
<td>48</td>
</tr>
<tr>
<td>ALL THE TIME</td>
<td>35</td>
</tr>
</tbody>
</table>

---
11 This game is known by various different things across Britain and some of the variation were mentioned in the solution labs. The game is also known as Money Up, Pound Up, Pigeon Toss, Penny Up and Nippy depending where you are in Britain.
12 Some of the interviewees did not clarify whether they were saying “Black Jack” or “blackjack” and therefore, in such cases a tally has been given to both categories.
13 See 9, above.
14 See 10, above.