

NatCen

Social Research that works for society

Patterns of Play

Technical Report 1: Qualitative Scoping Stage

Authors: Chris Grollman, Laura Izod, Sokratis Dinos

Date: June 2022

Prepared for: GambleAware

At NatCen Social Research we believe that social research has the power to make life better. By really understanding the complexity of people's lives and what they think about the issues that affect them, we give the public a powerful and influential role in shaping decisions and services that can make a difference to everyone. And as an independent, not for profit organisation we're able to put all our time and energy into delivering social research that works for society.

NatCen Social Research
35 Northampton Square
London EC1V 0AX
T 020 7250 1866
www.natcen.ac.uk

A Company Limited by Guarantee
Registered in England No.4392418.
A Charity registered in England and Wales (1091768) and Scotland (SC038454)
This project was carried out in compliance with ISO20252

Contents

1	Overview and methodology	1
1.1	Objectives	1
1.2	Methodology	1
1.2.1	Sampling and recruitment	1
1.2.2	Interviews	2
1.2.3	Analysis	3
1.3	Report overview	3
2	Gambling backgrounds of participants	4
2.1	Routes into online gambling	4
2.2	Frequency of gambling initially and ongoing	4
3	Current gambling patterns	6
3.1	Mapping gambling patterns	6
3.1.1	Activities	6
3.1.2	Gambling companies	7
3.1.3	Modes, time and setting	7
3.1.4	Behaviour before, during and after gambling	9
3.2	Expenditure	10
3.2.1	Source of money	10
3.2.2	Spending decisions	10
3.2.3	Amount spent	11
3.2.4	Keeping track of spending and staying in control	11
4	Personal, social and emotional aspects of online gambling	13
4.1	Personal aspects of online gambling	13
4.2	Social aspects of online gambling	13
4.3	Emotional aspects of online gambling	14
5	Impact of online gambling, future intentions and perceptions of online gambling providers	16
5.1	Perceived impact of online gambling	16
5.2	Future intentions for online gambling	17
5.3	Perceptions of online gambling providers	17
6	Discussion and concluding remarks	20
6.1	Discussion	20
6.2	Informing the next phase of Patterns of Play	22
6.3	Concluding remarks	23
	Appendix I. Topic guide	24
	Appendix II. Participant summaries	26

1 Overview and methodology

This work is part of the scoping phase of the 'Patterns of Play' programme. The scoping phase aims to explore participants' perceptions of online gambling and factors affecting their play and to inform the direction of the main research, encompassing both the analysis of industry data and the survey of users.

1.1 Objectives

This preliminary piece of work is an exploratory study seeking to investigate qualitative patterns of online gambling. A further aim of this study is to inform and shape the research questions that will form the analyses in subsequent stages of the Patterns of Play programme. This exploratory qualitative study seeks to explore:

- People's background in relation to online gambling (e.g. their routes into and subsequent patterns of online gambling)
- People's current patterns of online gambling (e.g. behaviours, activities, modes, expenditure, etc.)
- Personal, social and emotional aspects of online gambling
- The perceived impact of online gambling on people's lives
- Perceptions of and future intentions in relation to online gambling

1.2 Methodology

1.2.1 Sampling and recruitment

We carried out 12 in-depth interviews with online gamblers. Participants were recruited using a dual approach using PGSI scores from the Health Survey for England (HSE; collated by NHS Digital) for people aged 18 and over who have agreed to be contacted for further research; and snowball/convenience sampling in order to access participants and help maximise sample diversity. Participants were eligible if they had gambled online in the past month at the time of recruitment. Moderate and frequent gamblers were identified using PGSI scores from the HSE 2018 (with permission from NHS Digital).

Information about participants, such as demographic characteristics was recorded and interviews with participants with a range of experiences and circumstances achieved through purposive sampling were conducted. An overview of the final sample is provided in Table 1 below.

Table 1. Sample characteristics for qualitative interviews.

Sample characteristics	Participants
Frequency of online gambling	
Daily or almost daily	3
At least weekly	8
At least monthly	1
Relationship status	
Married/living with partner	10
Single	2
Occupation	
Working	9
Unemployed	2
Retired	1
Gender	
Female	3
Male	9
Age	
18–35	6
36–65	5
66+	1

1.2.2 Interviews

Interviews with 12 participants were conducted between June and September 2019. A topic guide was developed with GambleAware and the Gambling Commission's input. The guide covered patterns of gambling over the short and long term, choices of activity, reasons for gambling online, activities undertaken, and gambling companies used. Participants were also asked about aspects of their experience that they consider problematic. See Appendix I for a summary of the topic guide.

Due to the exploratory nature of the study, an informal and flexible approach was taken throughout the interviews. Researchers emphasised that participation was voluntary throughout recruitment, in addition to obtaining consent prior to the interview. Interviews were conducted by telephone and lasted from 45 to 60 minutes.

1.2.3 Analysis

Interviews were digitally recorded and transcribed verbatim. The interview data were managed and analysed using the Framework approach developed by NatCen (Spencer et al., 2013).¹ This involved identifying the key topics and issues through familiarisation with the interview transcripts. An analytical framework was then drawn up and a series of matrices set up, each relating to a different thematic issue. The columns in each matrix represented the key sub-themes or topics and the rows represented interviews with participants.

1.3 Report overview

The report findings begin in Chapter 2, which provides an overview of participants' profiles and gambling background. The chapter also discusses the participants' routes to online gambling and the frequency/patterns of their gambling over the years.

Chapter 3 provides an analysis of participants' current gambling patterns, their gambling behaviour, gambling activities and gambling companies used as well as expenditure.

Chapter 4 analyses the personal, social and emotional aspects of online gambling as identified by the participants such as motivations and feelings related to gambling including winning and losing, any social aspects of their gambling behaviour and the consequences of gambling on their life.

In chapter 5, participants discuss whether online gambling had impacted on their life, how they envisage their gambling behaviour in the future, whether they would like to implement any changes and their perceptions of the gambling industry in general.

Chapter 6 discusses the main patterns of play and provides some concluding remarks about future research in this area and in subsequent stages of this programme of studies.

As is the case with all qualitative research, the study did not aim to quantify the prevalence of views and experiences. As such, the numbers of participants expressing particular views or exhibiting particular behaviours has no statistical significance and no conclusions about the wider population can be drawn. Instead the qualitative methodology used for the study captured information from a range of different perspectives. Participant quotes have been used throughout the report to illustrate the findings. Key information about the participants has also been summarised anonymously (see Appendix II) and each participant has been given a number corresponding to each pen portrait. The quotes presented in the results are accompanied by the participant number.

¹ Spencer, L., Ritchie, J., O'Connor, W., Morrell, G. and Ormston, R. Analysis in practice in Ritchie, J., Lewis, J., McNaughton Nicholls, C. and Ormston, R. (Eds.) (2013) *Qualitative Research Practice: A Guide for Social Science Students and Researchers*. London: Sage.

2 Gambling backgrounds of participants

This chapter outlines participants' initial contact with gambling, discussing how they started gambling (online and offline), the frequency of their gambling, and how their gambling activities have developed.

2.1 Routes into online gambling

Some participants across all age groups reported having gambled at betting shops, bingo halls, racetracks or poker games offline before starting to gamble online. All participants reported that most of their current gambling activity takes place online rather than offline, even if offline play is quite frequent. Several respondents commented on the convenience of online gambling which is easily accessible, with two reporting that they never think of betting in a betting shop. Other respondents started gambling using online services and have since also started some offline play.

Participants discussed their initial introduction to gambling. Introductions to gambling both off- and online often came through friends or colleagues, parents or siblings, or through television and internet adverts. Two participants reported starting gambling online at work while bored, alone or alongside other colleagues.

[My then-partner's father when I was 17] considered himself a semi-professional poker player. He would spend hours online gambling and I would sit behind him and watch, and that's how I learned to play poker, sat there quietly watching him (Participant 2, M 31)

Well, it's hard to not hear about it because obviously now it's all the time on the TV, but it was quite prevalent several years ago, I think. I use the internet quite a lot, I see a lot of opportunities to gamble. Mostly I don't follow them up, but I'm now in a sort of relationship with one company (Participant 8, M 66)

I think it was just boredom on a Saturday afternoon. We were at work selling holidays, just a little bit of boredom, everybody opened up a SkyBet account or Betfred or whoever (Participant 12, M 47)

2.2 Frequency of gambling initially and ongoing

The intensity of participants' initial online gambling varied greatly: some described greater intensity when they first started to gamble, which has in later months or years given way to less frequent play (either because of concerns about their behaviour or changing life circumstances). One participant who has reduced their gambling reported that he has been to GambleAware support groups² and NHS depression support groups and perceives his past habit to have been a serious problem. Other reasons for

² GambleAware commission providers of treatment services which can be accessed via begambleaware.org or the National Gambling Helpline. GambleAware do not directly provide any treatment services

recently reducing their frequency of gambling include spending more time on other activities, such as going on holiday more. Some participants mentioned the reduction as a result of being banned from their preferred gambling websites, in one case due to winning too much.

Other participants gambled less at the start than they do nowadays, primarily due to having less disposable income when they were younger. One participant said that the intensity of his online gambling every week or two had been consistent since the beginning, in contrast to his fruit machine play, which had earlier been “an issue” but had now reduced in frequency and intensity.

3 Current gambling patterns

This chapter describes participants' accounts of what they gamble on, when and how they gamble and the ways in which they make decisions related to their gambling. It will then describe what they spend, how they make decisions about spending and the ways in which they keep track of their spending.

3.1 Mapping gambling patterns

3.1.1 Activities

To map the gambling patterns of participants in this study, it is important to begin by understanding what online gambling activities are played, and the modes and gambling companies used to do so. The gambling activities observed in this study are betting on sports and online casino games such as poker or roulette. The National Lottery was mentioned but was not explored in the interviews/..

Most of the participants bet on sports online, primarily football but also tennis, horse racing and to a lesser extent, dog racing. This largely involves betting on fixtures during the UK sporting season. However, major international sporting events, such as the World Cup or the Grand National horse race, encourage betting even from those who may not follow such sports all year round. Some participants said they may only bet on these events offline, when they watch the sport in a public or social setting, due to the excitement of the event.

My betting is almost exclusively on tennis, and tennis goes on all over the world, all the time, more or less every day of the year. There's always a tournament going on where there are some live matches, or matches that are about to start (Participant 8, M 66)

I think if I get into a sport, say there's a sport on TV that I'm watching, then yes, I'll have a tiny bet on things like the rugby or darts or golf, things that I happen to get into at the time. Football is the most common one because I actively follow football anyway, so that's the most, but I would do other sports as well (Participant 9, M 29)

Other forms of online gambling activities included poker, roulette and slots. One participant had previously played bingo online. Most participants who play these games do so in conjunction with betting on sport. Participants mostly play one activity more than others. In most cases, betting on sport was the primary activity. However, it was often followed with random, sporadic games of poker or roulette, particularly when the participant won money on the sport betting. One participant reported playing slots or roulette after a sports win as it made him feel lucky.

Poker players regarded themselves as having skill and being more in control of their ability to win money compared with games of chance. Many participants who played poker online currently or previously, played poker offline with friends or at a casino. Poker tournaments can be long, although poker cash games are also played impromptu, when participants feel they have "nothing better to do". One participant saw poker as being an additional source of income, and another felt more excited when playing poker than activities such as roulette.

3.1.2 Gambling companies

Participants reported using the following gambling companies for betting on sports and gambling on poker, slots and roulettes: William Hill, Betfair, Ladbrokes, Bet365, SkyBet, Sky Vegas, Party Poker and Casumo. The participant who had previously played bingo online used Foxy, Tombola, Gala, Mecca and Heart. When asked how they found out about these companies, most participants reported seeing an advert on television, online or hearing about it through a friend. Some participants are loyal to one site, either because they enjoy it or simply because it is easy to continue using one company.

Well, I've never really tried any others. I think that's just because what people that I know use. So that was the first one that I downloaded and I just kept with that really (Participant 7, F 28)

In many cases, participants felt inclined to use a certain site or company when they offer deals, free bets or free spins. A handful of participants stated that they would change companies if they saw a better deal elsewhere. Participants recognised how tempting such deals can be and perceive them as being used as an incentive to draw players in, causing them to sometimes spend more money than intended. Some participants mentioned that in the past they had been lured in with these incentives, but now avoid them.

Now I'm aware that it obviously just sucks you in to playing more and more (Participant 9, M 29)

The ability to view wins and losses and having their pot of winnings loaded onto their account are factors convincing some participants to continue using their chosen site or provider. Participants find it useful to see their total wins and losses – some participants even said that this helped them to identify when their gambling was becoming problematic.

If you don't keep track of it, when you look at that, you're like, 'Oh, God. How have I lost, I don't know, £200 over the year?' Then you think, what could I have done with that? That puts you off a little bit (Participant 1, M 57)

Moreover, participants use gambling companies which they feel are user-friendly, easy to contact, trustworthy and have the best odds. They will steer clear of companies with which they have had negative experiences, although a given company might have a good reputation with one participant and a bad reputation with another. These experiences can include being forced to cash out on a certain number of bets, having payment disputes or suspecting that the play is rigged in some way.

I just think because you're not watching it yourself, it's just a screen, they could put any number, you know what I mean, they can see what you're betting, so I don't believe in going on things like that. It's like slot machines and things like that, I don't really play on them. (Participant 3, M 31)

3.1.3 Modes, time and setting

Participants reported primarily using their laptops or mobile phones to gamble online. One participant transitioned from using a laptop to solely using a phone because of convenience.

Decisions to use these modes include ease of access, allowing them to gamble on the go, and allowing them to stay inside and gamble (some participants reflected that they

would perhaps be less likely to gamble if they had to physically go to the betting shop). One participant reported finding it easier to bet on sport online because the internet gives them access to all the information they need.

I've got an app on my phone that tells me when my horses are running, I've got stable things like when they're running, it emails me to say they're going to run so I just put them on (Participant 12, M 47)

The time spent on gambling varies by activity, games such as poker can take hours, but playing slots and betting on sports can often be done quickly. This means the duration of gambling sessions spans from five minutes to five hours. Furthermore, most of the participants reported gambling up to three times per week. Overall, the frequency of gambling captured in this study varies from occasional gambling (twice per month) to daily gambling. Participants reported gambling in a variety of places and times, and their gambling fell into one or more of these groups: at work, on the go during free time, and event based.

Gambling at work

Some of those who gamble at work report gambling during their lunch breaks, in the office before or after work when it is quiet, using their work laptops when working from home, or participating in sweepstakes with colleagues using betting apps. Betting whilst at work might be more likely if they are experiencing a 'slow day'. A participant stated that they decided to bet at work because they spend weekends with their family. By contrast, those who gamble on the go have a less prescriptive idea of where exactly they want to gamble and may place or check bets when out and about or travelling.

If I was here on my own and the work was done or it was a slow day or stuff going on at home or whatever, I might be more inclined (Participant 6, M 35)

It's just as I say, morning, midday, evening. It doesn't follow any sort of pattern really, it's just whenever I feel the need I just want to have a look, and if there's something I see (Participant 12, M 47)

Gambling during free time

Similarly, those who gamble during free time appear to plan their gambling less and may gamble when they have nothing else to do, if they feel prompted by something they've read or seen, or when they are encouraged to by others. These individuals tend to gamble mostly at home, after work or at the weekends. However, some say that their gambling location is fluid, and may gamble on the go or in a social setting if they feel inclined to. Some participants reported that they gamble when they do not have other plans. These gamblers see gambling online as being an activity which is not necessarily habitual or planned. Some participants will use a spare five minutes to place a bet. Poker players in particular refer to their gambling as being spontaneous and informally planned. Those who bet on sport during their free time report being prompted by reading about a particular sporting event in the news, seeing online or television marketing for a particular gambling company or deal, or speaking with peers. One participant claimed that they would only bet if they read about good odds or they expected to win.

I'll go on BBC Sport, for example, and see something and that will trigger to me, so I'd be like, okay, then maybe I'll put a bet on that because of a feeling or something I read or something (Participant 10, M 29)

Gambling during events

Many of those who bet on sport often gamble alongside events, usually sporting tournaments/leagues. Those who gamble on sport regularly appear to follow particular players and teams throughout the duration of a specific sporting season. The men's football Premier League or Championship are the most common, and many participants see their gambling frequency increase, changing from gambling rarely or occasionally, to gambling multiple times per week or daily. These participants often bet in advance of a game, with many participants reporting betting at home the evening before or the morning of a football game, particularly on a Saturday. As mentioned, other large sporting events such as the Grand National, Ascot, the World Cup and Wimbledon encourage participants to place bets on sports that they may not follow otherwise.

3.1.4 Behaviour before, during and after gambling

Those who bet on sport appear to be somewhat informed before placing a bet, either by doing research before a game or by using prior knowledge. Those betting on sport are often aware of what games are coming up and therefore can plan to watch certain games. The number of bets placed per session can vary, with some participants placing several bets at a time before the game.

Most participants who bet on sport said that they rarely bet during the game, although one reported placing most bets in-play. Some said that where a sporting commentator gives an indication about the likely outcome of the game, or changes of tactics, they may repeat the same bet, place another or cash out of a bet early. Some participants identified that raising stakes during a gambling session is risky and leads to them spending more than intended.

Poker players also identified behavioural changes in-game. Some players change how they act during the game, depending on how other players are behaving, or might act more aggressively during a tournament than during a cash game. One participant reported seeking revenge – on their bad luck, or on other players – causing them to up their stakes. One participant claims their judgement depends on how angry they feel during the game.

You can go in with the best intentions and you get really unlucky (Participant 2, M 31)

Where participants reported playing poker or games of chance after winning on sports, this was partly because they felt lucky and partly because they did not see the winnings as their own money, making them more comfortable with potentially losing. Similarly, one participant played slots only after winning a football bet. A handful of participants reflected on how quickly money appeared to vanish when playing slots, and one person decided to stop playing slots for this reason.

You see, that's my temptation, so in the football season, then say if I win something, then I'll sometimes use the winnings to go on the slots (Participant 5, F 29)

If I ever went into a bingo hall I could stand in front of a slot machine and put £10 into it, but when you're doing it online and you don't see £10 in your hand, £10 going into a machine, I didn't see it (Participant 4)

3.2 Expenditure

3.2.1 Source of money

In order to understand gambling expenditure, we first asked participants how they fund their online gambling. In almost all cases participants used their own money from their bank accounts or money from a joint account shared with a significant other. In a case of problem gambling, the participant previously used money from wherever they could get it, including money from credit cards, overdrafts, loans and borrowing from friends. After receiving help provided by the NHS and gambling support groups they now spend less, funded from jobseeker's allowance and their savings. Those who spend the money in their accounts tend to spend their earnings from their jobs or savings. A small number of participants report using credit cards to bet with, although even for those participants it is exceptional. One credit card user feels that using a credit card can invalidate small wins, due to the charges incurred. . In April 2019, the maximum stake for fixed-odds betting terminals (FOBT) was decreased from £100 to £2. In March 2020 all online gambling operators were required to participate in GAMSTOP, a scheme allowing customers to self-exclude from all online operators. In April 2020, the Gambling Commission announced a ban on gambling companies allowing customers to use credit cards to gamble.³

Many tend to gamble using only their winnings or free bets. For example, a participant plays slots on cashback sites that give £20 cashback if they spend £20, meaning they would use this to try and breakeven or make a profit. Similarly, a participant reported using profits to fund future gambling, if they won £70 they would cash out £60 and leave £10 in their account to gamble with the following week. If some participants have experienced losses to their gambling account balance, they may add more to make up for any losses.

3.2.2 Spending decisions

Decisions around how much participants spend during a gambling session are underpinned by a number of factors. For some, they spend a fixed amount which has very limited flexibility, due to a fear of gambling getting out of hand or having other spending priorities. Some participants set a spending amount for gambling on a monthly basis, depending on what feels reasonable for them. One participant said they would go over their budget by £5/10 if it's a particularly big game, but no more. Another participant reported that they have agreed with their partner how much they can spend per month. A common theme was that participants gamble the amount they are "willing to lose".

However, several participants said they do not have a set amount, and any bet is based on their financial situation at the time or depends on what they are gambling on.

Once the money was gone I would come off and I'd have a look at my account, can I afford to put anything else in? Is all my outgoings out or have I still got

³ <https://www.gamblingcommission.gov.uk/news/article/gambling-on-credit-cards-to-be-banned-from-april-2020>

other bits and pieces to pay for? And make a decision that way (Participant 4, F 40)

As already discussed, some participants gamble using their winnings, by keeping some or all of their winnings in their account and using this on future bets. Others reported using free bets and deals, and often spending more to qualify for a free spin/bet. Both winning and losing could prompt participants to bet more than intended – due to feeling lucky, or having unexpected available money, or to wanting to “take revenge” on bad luck. Some participants reported that they do not chase losses, while others said they did.

3.2.3 Amount spent

The two participants who used a strict, self-regulated gambling system (rules for placing bets that is believed to lead to winning, but doesn’t necessarily limit spending) reported the highest and lowest spending – as much as possible up to many thousands in a session, and £10 deposits a month respectively. Most respondents reported gambling £5 to £15 per session, although the frequency of sessions varied and several had a monthly spend of several hundred pounds. When playing poker, one participant claimed not to bet “large” amounts of money, but said “I always bet enough that it makes it interesting”.

Participants reported that the amount they spent varied by employment and income status, by other spending in their lives (for example, when saving for a holiday), or by short-term factors such as the availability of free bets or how much money is left for the month. Some said that their spending would not vary according to their income, by which they meant that they would not gamble more money even with increased income. One participant reported that the main variation in spending was between activities, specifically being more confident in winning at poker meant that they spent more on it compared to football.

The poker outweighs a lot of them, but that being said, the others don't have an opportunity to make me money back (Participant 10, M 29)

The participant who felt skilled at poker said that their spending on gambling “dwarfs other hobbies”, and it was the highest category of optional spending for other participants. Participants with smaller gambling habits spent less on gambling than social or family-related activities. Some viewed their spending as similar to what others might spend on going to the cinema or the pub – which was part of how they justified it to themselves.

3.2.4 Keeping track of spending and staying in control

Participants had mixed views on the importance of keeping track of their spending and on methods for doing so. Some participants who were confident that they only gamble an amount they can afford to lose reported feeling no need to keep track of spending. Others described that they do not keep track precisely but trust a gut feeling. Another with a strict budget who bets weekly on the football said “I suppose I would just know what I've put in.” Those who do keep track said they used their own spreadsheets, or that their gambling apps show the total amount won or lost overall.

It never used to show your profit and loss, and I think that's quite a good thing now, that that helps people realise how much they're actually putting on (Participant 4, F 40)

Participants were positive about limits to spending. They simultaneously reported using self-imposed limits and commented that these were easy to get around if you were motivated.

It's just it'd go, "You've been on here an hour, do you want to continue playing?" I would just go, "Yes." (Participant 12, M 47)

I'd sometimes withdraw endless twenties after twenties [online], before long I had withdrawn several hundreds out, but there was a limit on some sites, I did put the limit to how much I could play in one particular session, I think it was about £100 (Participant 1, M 57)

One participant discussed GamStop, a method for blocking yourself from the websites of multiple gambling companies using your email address. This was seen as positive but still possible to get around using multiple email addresses, and the participant suggested linking it to bank accounts as well.

Other methods of controlling spending included mostly using money already in the account and only rarely putting new money in, and going to bed to avoid spending any more money.

4 Personal, social and emotional aspects of online gambling

This chapter considers why people gamble, how gambling makes them feel and what consequences it has for their lives.

The reasons people expressed for gambling were enjoying it as a potential way to make money, social activity, and enjoyment of the gambling process itself.

4.1 Potential to make money

Participants suggested that the main reason for gambling online was to increase their income. One participant reported their betting had briefly been more profitable than work, but it had been restricted by the gambling companies and that it was now a waste of time. Another participant suggested that she had started gambling more since needing more money after having children, but nonetheless felt like the money lost was more than the money won. Two participants whose sole motivation was to make money reported having detailed systems (one being matched betting, the other being a methodical approach to tennis betting). Both nonetheless reported getting some excitement from gambling.

I've got quite a lot of money in financial products and that's not at all exciting because I know it's going to make a little bit per annum. I've got some money in shares and my shares just go down and down and down, and that's just depressing. I described it [gambling] as a hobby and I think it is a hobby for me. (Participant 8, M 66)

4.2 Social aspects of online gambling

Other participants had more interest in the sports themselves or in the offline social environment around watching sport or playing bingo – with friends, family or work colleagues. Gambling formed a more or less casual component of these social interactions. Where they themselves were the players – particularly in poker – participants reported some online social component to their online play. One participant reported making friends through online gambling, while others said they took no notice of the chat functions on gambling companies' sites.

With poker, generally if I've had a bit to drink I might interact with people, but to be honest it could be computers I was playing against and it wouldn't matter to me. (Participant 2, M 31)

This social experience, particularly betting on football, was at home with family members (siblings, parents or partner) or in the pub with friends. Sometimes only the participant put bets on, while at other times it was a shared activity:

My dad and my brother have a few bets as well, so it's the sort of thing that we do on a Saturday if we've not got any plans on the Saturday. If we're just watching the scores come in or something like that, then we'll just have a few bets really. (Participant 7, F 28)

Participants mentioned that placing bets enhanced their enjoyment of sport that they were watching anyway, including horse racing and football matches they did not have an interest in. Beyond this, participants talked about the inherent excitement of potentially winning, and the euphoria of actually winning.

Several participants emphasised the importance of convenience in gambling online, and one reported a trade-off between sociality and convenience:

I definitely wouldn't ever think, oh I'll go in the shop today to place a bet. I just wouldn't be bothered. (Participant 5, F 29)

Poker is taking the social aspect out of a social game online. When you're playing in person, I prefer playing in person, but it's not so easy to play for a few pence or whatever in real life, so it's the easier, more convenient option. (Participant 2, M 31)

4.3 Emotional aspects of online gambling

Participants reported positive feelings prior to betting and once bets or games were underway, particularly describing the excitement they felt. People also described nerves and frustration during play; one described the prospect of losing a lot of money as “gut-wrenching”.

They used words like “thrilling”, “buzz” and “pleasure” to describe winning. Winning was also accompanied by a temptation to gamble some winnings, partly through having more funds available and partly to chase the buzz.

You would get a bit of a rush if you did win a decent amount and that sort of thing, but that was never always happening so you were always just chasing that bit of excitement (Participant 4, F 40)

All participants reported some sort of annoyance, frustration or anger when they lost. They reported worse negative feelings when something had gone wrong beyond the loss itself – for example they had not stuck to their system or had not stopped while ahead during a session and had lost their winnings. One person reported that their negative feelings after losing depended on whether they had stuck to their planned spending.

It depends, if I lose the normal amount that I would put on [...] then mild frustration. If I'm gambling more than I know I should and more than I planned to, then pretty angry or pretty frustrated with myself, especially if I'm gambling money from another budget or something. (Participant 12, M 47)

For some, the intensity of the feelings depended on the stakes at play while others (particularly those who had and stuck to small spending limits) enjoyed their wins even if these were small. Most participants reported that feelings (negative or positive) after gambling did not last long, though for some the frustration, anger or other negative feelings did endure. Within a session, contradictory feelings could follow one another very quickly as one's fortunes changed:

You feel clearly pretty down and desperate, but it's quite exhilarating to win a small amount or a large sum, it's quite mind-blowing sometimes (Participant 1, M 57)

Reflecting on the balance of feelings away from the immediate moment, there was some sense that the excitement of winning was not worth the potential feelings from

losing. This reflects the reports among those who commented on their overall balance sheet that participants had generally lost more than they had won; only one participant thought they had made money overall.

5 Impact of online gambling, future intentions and perceptions of online gambling providers

This chapter looks forward to how participants expect their gambling behaviour to develop and discusses their views of the industry and of changes that could be made to online gambling.

5.1 Perceived impact of online gambling

Participants reported a range of consequences of gambling, largely negative, on their mood or self-regard as well as on relationships, finances and other aspects of their lives. As noted above, negative feelings would sometimes endure, in the worst cases leading to chronic stress and mental ill-health. Two participants said their gambling had no negative impacts, while the remaining ten identified negative impacts. Those who felt their gambling was small scale and in control, or who had a social aspect to their gambling, also reported positive consequences.

Participants – particularly those who reported strong feelings of regret or anger – did not reflect much on whether the positive social aspects (both online and particularly in-person social aspects) outweighed the negative emotional or financial aspects. Reported in-person social effects of online gambling were enhancing existing social interactions rather than creating them – the only reported in-person socialising brought about by gambling was in betting shops.

Some participants said that the money they lost gambling was trivial and the financial loss itself did not cause them distress as they could afford to lose it. Other participants described a range of financial impacts, most commonly a sense of the opportunity cost of spending money gambling that could have been spent elsewhere. Losing money caused problems for some participants, from not having money for socialising to tensions in their romantic relationships.

If I've placed, I don't know, say just like £10 on a Saturday and £10 on a Sunday or something like that and I've lost over the weekend, and then at the end of the weekend I'll be thinking, oh, right, that's £20. What could I have done with that £20? Then I'll be frustrated, thinking, okay, I could have, I don't know, taken the kids out for £20, really. Why didn't I just keep that? (Participant 5, F 29)

I wouldn't tell my girlfriend if I lost money really. I wouldn't talk to her about it in general really, even if I did win money. Even though it's my own money I still wouldn't really talk about it, and you're generally not going to tell people if you lose, so it can be pretty isolating. (Participant 12, M 47)

A few participants reported impacts beyond financial loss or mental wellbeing. The participant who reported having made a profit (and whose salary was well above the national average) overall said that the gambling activity itself caused friction with his partner. Another participant, who was retired and gambling every day, reported no financial trouble but did mention that time spent on gambling probably takes up more time than it should:

It probably takes up more time than I should devote to it, so that's a negative, but it doesn't stress me out as much as I know it can stress out a lot of people, because I have a strict regime of financing it. [...] I did look at [the Problem Gambling Severity Index survey], I thought I'm not going to be problematic here, but it said eight, 'You have a problem'. I thought, oh, maybe I do. Maybe I was just being a bit harsh with myself. (Participant 8, M 66)

Beyond negative effects on themselves, several participants mentioned having seen friends, colleagues and family members get into severe debt and trouble, which was a cautionary experience. The participant who reported witnessing a friend get in to unpayable debt had himself adopted a strict low-spend policy, and considered himself at low risk of the same happening:

So to see that and whilst I don't want to speak myself up too much, I'm smarter than him, it sounds awful, but all those things, I can stop myself, I can see what's fun and what's not, I know how losing would make me feel. (Participant 6, M 35)

5.2 Future intentions for online gambling

Most participants expected to continue gambling at a similar level to their current activity, or possibly reduce their play. The only expectations of increasing gambling in the future were motivated by the thought that they might find an effective way of making money.

The participant who had had negative experiences with fruit machines earlier in his life thought he might stop as his son gets older, to avoid encouraging this behaviour – but this participant also thought he might move back to offline gambling so he could bond with his son at the dog races. Another participant thought she might go back to the bingo hall if she managed to keep from gambling online.

There was some suggestion that factors related to the gambling offer would affect future behaviour: one participant reported that he had stopped playing roulette in betting shops since the reduction of the maximum stake but continued online as it was less restricted. Another suggested that “unless something new and exciting comes along” he would stick to what he is doing. The participant who estimated he had made a net profit so far said that the success of his system meant that multiple sites had banned him from betting, and aside from some social trips to the races he was likely to “quit while I'm ahead”.

Participants commenting on the potential effect of a change in personal financial circumstances suggested that they would stop gambling if they lost their income or were saving for something specific and would try not to increase their gambling even if they had more money.

I think even if I won the lottery, I know some people just gamble it and they don't care and it's well, what's a grand to me, I've got £7 million? I just don't think I'd get to that point, money at that point wouldn't be a worry to me, but at the same point, why throw it away? Why give it to the casino or to the gambling sites? Even if I'm going to buy materialistic things, at least it's going to a company that's paying the employee that sold it to me and investing that in charity and so forth. (Participant 6, M 35)

5.3 Perceptions of online gambling providers

Participants shared their perceptions of the gambling industry and discussed whether and how providers can encourage responsible gambling among their customers. Most participants had negative views of the online gambling industry, with several considering gambling companies “greedy” and calling their advertising “aggressive”. Participants who used exchange betting had less negative views toward that type of betting – one said “on Betfair you're betting against other people rather than betting against the house” despite regarding the industry overall as “very dangerous”. Some reflected on the appropriate balance that companies ought to strike between their business interests and the effect their businesses can have on consumers:

I don't have a great view of them as businesses, but I get what I get from them and I can't really blame them for that. I don't think they make as much effort as they could do when it comes to helping people with severe problems, but that's just me. (Participant 2, M 31)

One participant who stuck to a strict low limit of money she could afford to lose said “If you did find it difficult to not gamble, I just don't know how you'd be able to stop really.” One participant said it was good when apps let you see a running total of how much you'd won and lost partly because it can put people off when they see how much they've lost. This reflected another participant's view that adverts did not include enough information on losing.

Participants had a number of suggestions on changes that could be made:

- Restrict advertising during ad-breaks, particularly on the wide range of “silly” in-play bets - a “whistle-to-whistle” advertising ban on televised sports prior to 9pm was in fact brought in by the gambling industry during the fieldwork for this project.⁴
- A way to make spending money through clicking more similar to spending physical money.
- Ensuring cumulative losses are visible to players.
- Identity checks that go beyond email addresses, to stop people creating new email addresses to bypass blocks such as GAMSTOP – or linking GAMSTOP to bank accounts, PayPal or other sources of money.

I don't know how it would work, obviously with data protection and everything, but if things can get linked back to people's account, PayPal accounts or bank accounts or something like that, that's something that could be a trigger straightaway. Like, “Wait a minute, this person's on GAMSTOP, obviously got an addiction,” and it can stop them playing straightaway. (Participant 4, F 40)

Several participants mentioned the desirability of more caps from the gambling company side, and how self-limiting was a weak mechanism. One participant additionally commented on the difficulty of imposing caps across multiple gambling companies.

Gambling is okay if you are sensible, but I don't know how they can protect people that are having a bit of a problem. (Participant 7, F 28)

I don't know how you get around it because it's a free world and a free society, and people should be free to see the sexy adverts and then go out and put money on lots of things and lose a shedload and really affect their life. It's incredibly easy to do that, and there are also 50, 100, 200 bookmakers that are

⁴ “Gambling ads ban during live televised sport set to come into force”, Racing Post 31st July 2019, <https://www.racingpost.com/news/gambling-ads-ban-during-live-televised-sport-set-to-come-into-force/392988>

fairly easily accessible online. If you imposed limits of say £100 bets per day, then how does that work? You could do that across multiple bookmakers. I would be marginally pro-trying to do something, but I can see how it's very difficult to do. (Participant 11, M 37)

6 Discussion and concluding remarks

6.1 Discussion

There was substantial variation in gambling behaviours, perceptions and histories across the 12 participants interviewed. The gamblers' routes into online gambling included prior experience of offline gambling, exposure through family, friends or colleagues, and advertising online and on TV. The initial choice of company and continued loyalty were determined by advertising or word of mouth, and gambling companies' deals or free bets and spins. There was not a specific pattern in people's frequency of gambling once they started gambling. For some the excitement of the novelty of gambling resulted in greater intensity in the beginning, which waned over time, whereas for others increased intensity was gradual. Future research could further explore the pathways into online gambling and whether there is a relationship between such pathways and patterns of play.

Examining patterns of play in more depth, it was found that although many participants who gamble online have a favourite type of activity that they usually bet or gamble on, they may do so in conjunction with other activities which they play to a lesser extent. Therefore, some participants bet on only one activity, while others had a main activity and other less-played activities. Sports betting behaviour (e.g. intensity and frequency) was found to be influenced by sporting events/tournaments, sporting events in the news and speaking with friends and family. In-play betting was also discussed as a behaviour during sports betting (often influenced by commentators during play) but such behaviour was less common as some participants thought that in-play betting can sometimes be risky and lead to more spending than intended. The relationship between patterns of play and in-play betting is worth investigating in more depth. Future research should explore further whether some activities and/or a combination of activities are associated with specific behavioural patterns and problem gambling behaviours.

Looking into winning and/or losing, an interesting finding was that a win or a loss in a main activity may activate a variety of gambling behaviours in other activities. For example, winning or losing on sports may result in gambling on slots or roulette as means to win even more money (e.g. someone feeling lucky) or to chase losses. Similarly, it was also found that winning was accompanied by a temptation to keep on gambling either because there were available funds or because of the excitement of having won in the first place. The relationship between winning or losing and additional gambling activity will be investigated further to gain more understanding about patterns of online play following a win or a loss and how such patterns may be related to gambling harm.

Expenditure and pattern of expenditure during online gambling is a behaviour that can be associated with heightened risk and will be investigated in depth in the next stage of this programme of research. Most expenditure was found to take place from individual current accounts. The use of credit cards was a less frequent behaviour. One participant who perceived themselves to have a gambling problem considered or used other means of funding their gambling activity such using overdrafts, taking loans and borrowing money from friends and family.

It is worth noting that two main approaches to spending behaviours were found. One behaviour involved a fixed pattern that was related to a time-specific spending limit set

by the gambler themselves. This fixed pattern varied between participants, with some setting a time-specific spending limit, although they could increase the limit if they won money.

The second approach to spending that was found was variable and depended on a number of factors such as disposable income, type of activity, time of year (e.g. during football tournaments some people would spend more money and gamble more often). Spending behaviour during online gambling is of particular importance and will be investigated further in order to understand how such decisions are motivated and when they may be harmful.

There were a number of personal, financial, social and emotional factors motivating online gambling behaviour. Some saw it as a means of making money alongside an income, and/or some only bet what they were willing to lose. To some, gambling was seen as a leisure activity to do alone or with friends, either due to their interest in a sport/game or social influences. In particular, football was often reported as an online gambling activity where being with other people was enjoyable and where gambling enhanced the experience of watching sports. Participants also discussed the potential trade-off of social interaction for convenience in relation to online gambling activities which they had otherwise played socially, such as poker. It can be argued that the convenience posed by online (as opposed to offline) gambling mainly due to its accessibility may limit social interactions with friends and partners; a finding that was also observed in relation to perceptions of the impact that online gambling had on people's lives.

Responses and perceptions in relation to the emotional side of online gambling varied and were often contradictory. Although positive feelings accompanied winning and negative feelings accompanied losing, both events prompted thoughts about whether gambling was a worthwhile activity. Looking at the impact of online gambling on people's lives, although online gambling was described as an enjoyable activity, a variety of negative consequences were reported, including emotional/psychological, financial and social aspects. Participants who perceived their gambling to be under control felt that online gambling was an overall enjoyable activity, but they still reported that their activity had reduced their social interactions and/or had caused problems in their relationships (both due to excessive time spent on gambling). Interestingly, although most participants felt that online gambling largely had negative consequences on their lives, they suggested that they intended to keep on gambling, as the possibility of making some money was a strong motivating factor. However, all participants expressed the intention to keep monitoring their online gambling activity and/or to reduce it.

Most participants held largely negative views about gambling companies, and felt their main aim was to maximise profits. Their practices were described as "greedy", "aggressive" and "dangerous". In particular, a number of gambling management tools were proposed as a way for companies to balance their business (i.e. profit) against safer gambling. Suggestions related to user-friendly type of apps showing total money won/lost, advertising showing the negative side of gambling, restricted ad-break advertising including in-play options, robust registration processes and cross-company data sharing. Reported approval of reduced fixed odds betting terminal (FOBT), in this case roulette, maximum stake and other advocacy for caps, combined with the view that self-limit is weak, suggests that participants favour hard limits, though they also commented on how if these were company-specific these could be circumvented by changing gambling operator. There was an implication that each piece of friction in the system could ultimately be got around, but was nonetheless useful as a means of "doing something".

6.2 Informing the next phase of Patterns of Play

The next phase of the Patterns of Play project will involve analysis of a large user dataset to understand online gambling patterns and how these may relate to gambling-related harms. Some of the findings from this small exploratory qualitative study give a useful indication of what may and may not be discernible from large gambling company datasets regarding identifying who is experiencing or at risk of harm.

Not all of a gambler's characteristics are either reported through sign-up processes or discernible from play and are therefore unknown to gambling companies. These include characteristics that we have no reason to believe are related to overall harm, such as variation in how people started gambling or the companies they use. They also include characteristics that do or may relate to risk of harm, including overall income and financial assets, location of play (unless discerned through device location data), the games that they play, whether they gamble offline as well, sociability of gambling or self-management strategies.

Timing, length and frequency of gambling sessions and amount staked can all be discerned from gambling data, and the responses to these interviews suggest that higher values of these variables are seen as negative by players. Frequency and amount staked arguably help to define problem gambling rather than indicate risk of future development of problems (being somewhat analogous to items on the PGSI), but patterns of play prior to increases in these variables may indicate risk. It may also be possible to discern out-of-the-ordinary behaviours for individual players that are sometimes regarded as regrettable or harmful, such as abnormal amounts staked, abnormal patterns of deposit, win-chasing/failure to cash-out profit, or loss-chasing. It may also be possible to discern effects of players' use of spending limits on their total deposited and lost over time.

Identifying such behaviour in real time might allow points of intervention for warning messages. The present work informs the types of potential interventions that regulators or gambling companies could use to reduce harm. Alongside pop-ups relating to the behaviour itself, other salient messages might include reference to the other possible ways in which players could spend their money, or reference to quitting while you're ahead. However, we do not know whether those players who suffer the most harm are those with whom such messages would resonate.

Data on most of these elements/behaviours/factors described above will be collected in the next phase of the project in order to explore these relationships in more depth. In particular, during the next phase data will be collected on:

- Type of activities (e.g. sports, bingo, poker, slots, dogs and horse racing, etc) as well as frequency, time and length of betting/gambling
- Gambling/Betting behaviour including in play betting, multiple betting
- Expenditure including total stake gambled and/or bet on each activity, amount deposited/withdrawn, total gross return and source of transaction
- Responsible gambling activities including using financial and/or time limits, self-exclusion

Some additional questions related to people's backgrounds and patterns of online gambling will also be investigated in the final phase of this research (i.e. survey of gamblers). For example, it will be interesting to gather some additional demographic information which is not held by gambling companies such as occupational status, geography, class, education, income and ethnicity, as well as location of play. The additional sociodemographic characteristics may be able to discern further the

relationship between patterns of play and those experiencing gambling-related harms. Findings from the second phase of this research will also inform the design of the survey.

The interviews in this scoping work suggest a number of questions that might be addressed in the analysis of the gambling company dataset, in a survey of gamblers, or both:

- Whether and in what circumstances winning or losing makes further play more or less likely, on the same or another product.
- Whether people gamble with greater intensity when they first register or later on, and what affects this.
- In what circumstances people are inclined to use or not use free bets and similar offers.
- Whether the use of time or money trackers results in more responsible gambling behaviours.
- Whether customer attitudes toward winning, losing and continuing play differ depending on the gambling product, or the perceived role of skill versus luck.
- Whether emotions and their duration and intensity similarly vary by product.
- What factors affect the frequency of gambling, such as available funds, anchoring to a sports event or schedule, time available, other spending priorities.
- Whether aspects of gambling such as stakes or limits vary according to whether the gambling was patterned/planned or spontaneous.
- Whether there is any evidence of gambling activity moving from offline venues to online products after the maximum stake on fixed-odds terminals was cut.
- Whether the whistle-to-whistle advertising ban has affected in-play betting.
- How people respond to self-imposed restrictions, such as by opening new accounts on sites they have not restricted.
- Whether people would use real-time harm-reduction support such as live chat windows to talk about problems with gambling with a dedicated person.

6.3 Concluding remarks

This study has provided some useful findings about patterns of play in relation to a number of behaviours such as losing, winning, primary/secondary activities, expenditure, and responsible gambling. However, due to the size of the sample and the exploratory nature of the study we are not able to discuss results in relation to sociodemographic characteristics and whether such patterns differ as a result of these characteristics. Furthermore, these findings are based on people's experiences and perceptions rather than 'real time' behaviours. Therefore, the next phase of this project can discern these relationships and provide further evidence to the following questions:

- What is the relationship between patterns of play (e.g. gambling behaviour following a win or a loss, primary/secondary activities, etc.), use of gambling management tools (e.g. spending limits), and sociodemographic characteristics?
- What is the relationship between patterns of play, responsible gambling tools and patterns of transactions?
- What is the relationship between pattern of play and type of activity/product, frequency and intensity?
- Do patterns of play on similar products vary by other characteristics or factors (e.g. the time of day or year the gambling is taking place, sociodemographic characteristics)?
- What types of behaviours and activities are associated with harmful gambling behaviour (for example use of credit cards, reverse withdrawals etc.)?

Appendix I. Topic guide

Tailored topic guides were used to ensure a consistent approach across all interviews and between members of the research team. The guides were used flexibly to allow researchers to respond to the nature and content of each discussion, so the topics covered and order varied between interviews. Researchers used open, non-leading questions, and answers were fully probed to elicit greater depth and detail where necessary.

The main headings and subheadings from the topic guides used for interviews with case study participants is included below.

About the participant

About themselves and the start of gambling

Mapping gambling patterns

Description of current gambling patterns
Frequency and changes in frequency
Location and time of gambling
Choice of sites/applications/gambling companies
Choosing activities
Planning online gambling
Behaviour within a session

Understanding social/emotional aspects of gambling patterns

Main reasons for gambling online
Gambling as a social activity with others
Feelings during gambling

Expenditure

Funding
Deciding what to spend
How much spent on gambling
Keeping track of spending

Negative consequences of online gambling

Effects (or impact) of online gambling on different areas of life

Future gambling

Intentions to keep gambling

Any expected changes in gambling behaviour

Change of gambling mode

Concluding thoughts

Final thoughts on online gambling as a whole

Any changes to the gambling industry with which they agree/disagree, or changes that they would like to see

Appendix II. Participant summaries

Participant	Summary
1	<ul style="list-style-type: none"> • Gambles daily • Prefers horses and football • Single; Unemployed • Male; Aged 57
2	<ul style="list-style-type: none"> • Gambles monthly • Prefers poker, some football • Married; Working • Male; Aged 31
3	<ul style="list-style-type: none"> • Gambles weekly • Prefers horses and football, doesn't trust online casino games • Married; Unemployed • Male; Aged 31
4	<ul style="list-style-type: none"> • Gambles weekly • Prefers slots and bingo • Married; Working • Female; Aged 40
5	<ul style="list-style-type: none"> • Gambles weekly • Prefers football and slots • Married; Working • Female; Aged 29
6	<ul style="list-style-type: none"> • Gambles weekly • Prefers football and slots, and cashback offers • Married; Working • Male; Aged 35
7	<ul style="list-style-type: none"> • Gambles weekly • Prefers football, occasionally horses • Married; Working • Female; Aged 28
8	<ul style="list-style-type: none"> • Gambles daily • Prefers tennis • Married; Retired • Male; Aged 66
9	<ul style="list-style-type: none"> • Gambles weekly • Prefers football, some poker • Married; Working • Male; Aged 29
10	<ul style="list-style-type: none"> • Gambles weekly • Prefers football, some poker • Single; Working • Male; Aged 29
11	<ul style="list-style-type: none"> • Gambles weekly • Prefers football and horses • Married; Working • Male; Aged 37
12	<ul style="list-style-type: none"> • Gambles daily • Prefers football • Married; Working • Male; Aged 47

