Nobody Harmed: collaboration towards solutions.
Introduction.

In July 2018, William Hill launched a new sustainability strategy behind the long-term ambition that nobody is harmed by gambling.

Achieving this ambition is a shared challenge. Many others are dedicating effort and imagination to tackling gambling-related harm. That’s why working with external partners and researchers was part of William Hill’s first commitments when it launched its new sustainability strategy.

So it was important to bring together over 100 leading players with insight into the challenges, ideas for solutions and aspirations for the future to explore how we can collaborate on this shared agenda.

This report captures headlines from the thinking generated from that event – bringing perspectives from the worlds of academia and research, policy, the industry, adjacent experts and frontline organisations and those who have first-hand experience of gambling-related harm. The big ideas created will help guide the delivery of William Hill’s strategy and we hope they will be useful to anyone working to tackle gambling-related harm.
Inputs to our crowdsourcing event.

Expert survey:
Delegates completed a pre-event poll, helping shape the crowdsourcing and ideas at the event. Topics included the key barriers to tackling gambling-related harm and who they thought was responsible for driving solutions.

Keynote presentations:
Becky Rowe from Revealing Reality and Pantelis Solomon from Behavioural Insights Team focused on the opportunities to influence behaviours towards safer gambling, leveraging both the existing skills of operators and new insights coming out of behavioural science.

Expert panel:
Lyndsay Wright, William Hill’s Director of Strategy and Sustainability, hosted a panel of leading experts on gambling-related harm to discuss changes in the industry and the biggest opportunities to act now.

Spotlight speakers:
Four spotlight speakers from outside the industry introduced ideas from their work to inspire new thinking on the challenge of gambling-related harm.

Working groups:
Deep-dive discussions tackled ten big questions spanning how to promote safer gambling for all customers, those at risk and those experiencing harm. Tables were hosted by a mix of William Hill senior leaders from across the business and key external experts on issues around gambling-related harm.
Foreword:
Philip Bowcock, William Hill CEO

Problem gambling is an incredibly complex issue and the hidden nature of problem gambling makes it especially challenging. It’s something that people don’t often talk about and for a long time the industry didn’t want to talk about either. But we’re starting to uncover the hidden side of gambling. William Hill is one of the largest bookmakers in the UK, and we can and want to be part of a solution. We want to see a world where nobody is harmed by gambling.

Tackling this issue requires a different approach. We’re committed to listening and learning from a wide range of experts and innovators so that we can join up with others who have a piece of the jigsaw and move faster, together.

So for us it was an important early step to bring together people who are instrumental in tackling gambling-related harm – who have the insight into the challenges, ideas for solutions and aspirations for the future – to explore how we can collaborate on this shared agenda.

On 7 November 2018, William Hill hosted an event to kick-start a different type of collaboration. It was designed to disrupt the collective thinking about how we help keep customers safe from gambling-related harm and find new approaches and solutions.

There was an incredible variety of perspectives in the room – from well over 100 leading thinkers and practitioners. That included industry experts like academics and researchers, politicians and regulators, and other gambling companies. But we also wanted to bring in deeper and broader views too: people who have had direct experience of gambling-related harm, and their families. Plus a whole range of people with adjacent expertise that extends beyond gambling – behavioural scientists and psychiatrists, tech experts from Google, organisations like major UK football clubs who shape culture and can influence behaviours, and experts in those other areas that gambling can impact like relationships and financial health.

Together, we came up with some thoughtful new approaches and a deeper understanding of the challenge, which we’ve set out in this publication. By listening and learning, we’ve come away with some great new ideas to help shape our business – and some that I hope will be piloted through our new Responsible Gambling Innovation Fund.

At the event, we heard from those who have lived with problem gambling in their lives or in their families – reminding us of the devastating harm linked to those problems. These are difficult issues, with difficult questions – and we don’t know all the answers. But discussing the challenges and new ideas to tackle them is a critical next step on the path towards a world where nobody is harmed by gambling.

Philip Bowcock
William Hill CEO
Key barriers to address.

The hidden nature of the problem came out as the key concern – reflecting a lot of the discussion in the room.

Overall, what are the main barriers people and organisations face when trying to tackle gambling-related harm?

- 52%: Hidden nature of problem gambling
- 42%: Lack of collaboration
- 42%: Not enough research on the challenge and what works
- 38%: Lack of innovative thinking
- 38%: Easy access to gambling products, particularly online and in vulnerable communities
- 31%: Complexity of the problem in relation to other social and cultural issues
- 23%: Not enough funding
- 18%: Social stigma of problem gambling
- 11%: Other

Base: 65 problem gambling and related experts
Voices for the community.

Harm from gambling is a system-wide challenge, linked to a range of social and cultural factors. It is an issue so complex that there is no one single solution and no one organisation can achieve the ambition.

Through the survey and expert panels, a clear picture started to emerge about the need for greater collaboration, right across the system.

The role of different actors in society.

Thinking about gambling-related harm as a whole, we asked our experts to consider five key factors – and to rate how much responsibility each has in tackling the challenge, compared to how effective each is in currently contributing.

In a survey before the event, respondents agreed that all stakeholders have some level of responsibility to tackle gambling-related harm.

Gambling companies are viewed as being the most critical to tackling harm...but also having the biggest gap in terms of how effective they are today.

Perceived responsibility. How critical are each of the following in tackling gambling-related harm? (10 = Extremely important and 0 = Not at all important)

Perceived contribution. How effective are they in tackling gambling-related harm today? (10 = Extremely effective and 0 = Not at all effective)
Presentations from two behavioural research experts focused on the opportunities for the industry and others working on gambling-related harm to influence customers towards safer gambling behaviours.

“Gambling operators have a great opportunity to deliver effective and creative responsible gambling interventions through the broad range of skills already present within their businesses.

“These skills are evidenced by all of the amazing games and advertising and customer service offers that operators have in place.

“For example, if you look at the quality of digital experiences from a player perspective in online and gaming machines, it is quite different from the quality of the digital experiences around the responsible gambling interventions. If you put the same skills on delivering those responsible gambling interventions digitally, they would look and feel quite different and crucially would be so much more impactful.

“Within operators, compliance teams are often left on their own to develop the interventions – and some of the tasks that they face in designing these interventions are creative ones. Or they are customer service challenges. Or retail challenges. They are not necessarily the skills that come naturally to the compliance teams but they are skills that the business has in other departments.

“We want to see operators take advantage of the opportunity to throw the full weight of all of their skills behind responsible gambling interventions. This type of organisational change is hard, but it’s an incredible opportunity to use talented employees to deliver and design creative and impactful responsible gambling products.”

“Reducing risky gambling play is inherently a behavioural challenge and behaviour is profoundly influenced by context. What is presented to the players makes a big difference. Even little visual cues that may sound innocuous can actually have a big impact.

“Removing friction is an important part of that. For example, HMRC wanted people to use an online form. In the existing system, there was a second landing page before accessing the form. We removed that intermediate stage and it doubled the number of people that actually went to the form – just the simple removal of that small barrier.

“In gambling, friction is actually sometimes in the wrong places. If you want to deposit money into your account, you just click a button. But to withdraw money there are multiple steps – and even a cooling off period. If you want people to access the responsible gambling tools, you have to make it as easy as possible.

“Timing is another example of a small change that can make a big impact. For example, China uses reverse vending machines where you can recycle your drink bottle. To increase usage, they introduced them in tube stations. So people finished their drinks as they came out of stations and immediately deposited the empty bottle for money back on their travel card.

“In gambling, this can mean setting limits that are hard to change before people start gambling. Introducing the change at the right time can have an outsized impact.”

Becky Rowe
Becky leads Revealing Reality and is a specialist in behavioural insight and behaviour change. She recently co-authored a piece of research designed to offer a new vision for responsible gambling for the industry. At the event, she spoke about the opportunity to use the creative skills of the gambling industry to encourage safer play.

Pantelis Solomon
Pantelis is a principal advisor in the Cabinet Office’s Behavioural Insights Team, which is behind a huge number of ideas that help change behaviour using the intuitive ways that people make decisions. His shared new ways of applying behavioural insights to nudge gambling behaviour.
Panelists:

Spotlight speakers:

Anna Hemmings
*“There are lots of ideas on how we can have an integrated approach to this challenge. It’s about the whole customer journey and integrating and normalising responsible gambling messaging to customers right from the beginning. We also need to have permission to get it wrong. Some things work… and some things don’t. To be able to evaluate and identify why things don’t work is as important as knowing what does.”*

Dan Waugh
*“It used to be about problem gambling and now it is about harm. Unfortunately, we have very, very little data on harm. The simple truth is we don’t know a lot about any of these harms. We have to recognise there is a shared responsibility for delivering this. It has to be a multi-party approach. And clearly the industry has to play a bigger role.”*

Frankie Graham
*“An event like this is a great step forward. We are here to learn from each other to get ideas and hopefully move forward with good strategies in place. It’s important that the gambling industry does not act in isolation. The work that you do, the interactions that you have with individuals do ripple back into the community.”*

Each spotlight speaker had five minutes to describe an idea or innovation from their area of expertise that could help shape some new thinking on this issue of gambling-related harm.

Sophie Linington
Parentzone
*“Digital resilience involves having the ability to understand when you are at risk online. Knowing what to do, anything goes wrong. Learning from your experiences of being online. And being able to recover from any harm or difficulties. It may well provide some kind of food for thought for the gambling industry. This digital resilience framework has a real resonance with gambling.”*

Katie Fry
Citizen’s Advice
*“We are dealing with some of the most vulnerable people in society. We know that people who live in social deprivation are disproportionately more vulnerable to a variety of harms, including those from gambling. That’s why we are going to be embedding screening for gambling-related harm into our general advice work.”*

Dr Filippo Passetti
*“The beginning of gambling problems is more insidious than with alcohol addiction because unless there is co-morbidity, like anxiety or depression, people can mask their gambling problems for much longer.”*

Alastair Sheriffs
Google
*“The key to using machine learning intelligently is to automate and free up human time. To free up human time to think about more important tasks - to understand the users better, to understand the causes of harm and to think about the behavioural science behind triggers.”*
Crowdsourcing:
Ten key questions.

There are three crucial areas through which we can tackle problem gambling and protect those who are at risk of harm from gambling:

• Supporting all customers to stay in control
• Creating new ways to identify people at risk and intervene effectively
• Strengthening the system of support for those who do experience harm

Our strategy development process and engagement with experts identified priority issues in each of the three areas. These led to ten big questions.

“This is about collaboration. It’s important that everybody puts all their ideas, all their thoughts, all their experiences, to say, ‘Right, what about this, what about that?’ That is really what today is about.”

Philip Bowcock

“It has to be a multi-party approach. Clearly the industry has to play a bigger role and it’s playing a bigger role than it was five years ago. But it needs other organisations to come to the party. And I think that is starting to happen. We are starting to get a more collaborative approach.”

Becky Rowe

1. What is the role of advertising in driving safer behaviours?
2. How can data be put in the hands of customers to drive safer behaviours?
3. How can safer gambling be incorporated into the design of products and services?
4. What should a positive and safer gambling environment look like?
5. How do we better identify people at risk of out of control play?
6. What does a successful responsible gambling intervention look like?
7. How can we better engage with online customers to nudge them to safer play?
8. How can we strengthen and connect the eco-system of support?
9. How do we work more closely with the network of health and addiction organisations?
10. How can the financial sector be an effective ally in tackling gambling-related harm?

NOBODY IS HARMED BY GAMBLING

Support all customers to stay in control
Identify people at risk and intervene quickly and effectively
Strengthen the system of support for those who do experience harm
The challenge.
Over recent years the volume of gambling advertising has grown dramatically, with the prominence of TV advertising becoming a significant public concern. Advertising sets the context in which people gamble – so might exacerbate out-of-control behaviour or, conversely, promote safe and positive gambling behaviours. More research is needed on these impacts and risks – and GambleAware is due to publish important research in 2019 – but in the meantime this table had a frank discussion about what needs to change and opened up the question of how advertising could be used better to support responsible gambling.

The discussion.
Around the table there was broad consensus that there is simply too much gambling advertising on TV, especially around live sports – and that the industry could make an important move to restrict that volume. At the root of that was the urge to reduce young people’s exposure to gambling – but for that outcome, reductions in TV advertising are not the only solution. We discussed the tools that are now in place to ensure that online advertising really does only reach 18+, but that these restrictions aren’t as reliable across all online media-buying platforms.

We also discussed what is being advertised. In particular, does brand-building advertising have less direct impact on behaviours than promotions and offers – and so create less risk?

There was a lot of energy for the idea that gambling advertising can be used more creatively and impactfully to help portray and create safer gambling behaviours – as a way of taking existing ‘responsible gambling’ advertising to the next level. There are good examples from other industries that have used advertising to help encourage better and safer behaviours from customers, from alcohol companies developing effective campaigns on drink driving to banks showing how customers can stay safe from fraud online. Gambling operators have the right skill sets to create a new approach to advertising that can drive the right behaviours from all customers to keep them safe.

Top solutions.
Reduce pre-watershed TV advertising through a proactive, cross-industry commitment
Make positive and safer gambling habits cool, using brand ambassadors, sports club partnerships and advertising
Robust ‘age-gating’ for online gambling adverts and content – using sophisticated tech tools to prevent young people from accessing them

Table 1.
What is the role of advertising in driving safer behaviours?

| Hosts: |
| Ciaran O’Brien |
| Sarah Hanratty |

“We are concerned about the volume and tone of gambling advertising and its potential impact on a generation of young people who are being exposed in a way that didn’t happen previously.”

Ciaran O’Brien
William Hill
The challenge.

There’s an increasing expectation from customers to have access to and control of their own information and data. The data that operators have create a great opportunity to empower customers and increase their awareness during their gambling. This table explored how operators could put that data in the hands of customers, in a way that helps customers to have safer gambling behaviours.

The discussion.

There was a lot of energy at the table around the idea of using data to break through the denial of spending habits and introduce friction points for customers who are starting to show out-of-control behaviours.

Everyone agreed that simply giving data to customers isn’t enough. It needs to be shared in a way that positively impacts their behaviour. And there are lots of ways to nudge customers towards better behaviour through data: by showing them their recent trends or escalations in spending or making the amount of money ‘real’ by comparing it to real-life purchases like football tickets or a holiday.

To be most effective, data sharing needs to be built into the gambling product, so that customers see their data in real time, not sent through as a text or email after the fact. For example, a live profit and loss centre on the screen works alongside pop-ups and messaging geared towards how that customer is playing.

But the biggest opportunity – and potentially the most challenging limitation of sharing data – is sharing customer data across gambling operators, so the customer can see not just their status at one company, but a full picture of their gambling habits across the board.

Top solutions.

Keep a live profit and loss centre on the screen so customers can see their status and respond in real time.

Show customers their spend and trend analysis of gambling behaviour relative to other gamblers in the same town or age group.

Share data with a nominated third party, such as a parent, partner or therapist, to help influence people when they show signs of risky play.

Explore avenues to share data across multiple operators.

Table 2.

How can data be put in the hands of customers to drive safer behaviours?

“...a lot of the progress we can make here is based on having real-time, very current data – so we need to put more effort into making sure that we can access and analyse our data in real time.”

Mark Brooker
William Hill
The challenge.

Research has found that certain characteristics in gambling products and services can make it harder for gamblers to stay in control of their gambling. Factors like speed of play, repetition and urgency all impact how risky products are. So how we design products can be an effective lever in helping customers stay in control. This table looked into ways to influence customers’ behaviours by incorporating responsible gambling into the design of products and services.

The discussion.

The discussion at the table focused on how products and services could nudge all customers towards better behaviours, like awareness of spend, not chasing losses or spending more than they intend in a session, slow and safe play with plenty of breaks.

One idea was to create friction points that keep customers on the path of positive play. A great example of a friction point is getting people to use seat belts. Manufacturers started including a beeping noise when a seat belt isn’t in use – and because of this simple nudge, it’s rare to see a driver without a seat belt buckled.

The other big discussion point at the table was to think about how products and services could both ‘pull’ and ‘push’ customers towards safer habits when playing. All customers can be ‘pushed’ towards safer play, for example by building a personalised area of the website that customers can visit to see their data and get tips and suggestions. And customers who show risky behaviour can have more interventions and messages actively ‘pushed’ towards them, for example through personalised pop-ups and proactive sharing of real-life stories and testimonials that have similarities to their own play.

Top solutions.

- Show customers comparisons of time and money spent gambling with real-world, tangible things, such as running a marathon or buying a meal for two
- Use real-world stories from gamblers who have experienced harm to communicate with people while they’re gambling, helping ‘push’ people towards safer behaviours when they start to show signs of risk
- Integrate a continuous flow of tips and suggestions into gameplay to help all customers build awareness of safer gambling behaviours

Table 3. How can safer gambling be incorporated into the design of products and services?

“...how we design products can be an effective lever in helping customers stay in control – or making it more difficult.”

Andy Libetter
Head of Customer Compliance, William Hill

Pantelis Solomom
Behavioural Insights Team
The challenge.
A retail shop is designed to make the experience of gambling fun and exciting. However, these same aspects can make it difficult for customers to absorb important responsible gambling messages. This table asked what an ideal shop environment would look like – to help customers stay informed and in control in ways that keep the experience enjoyable. If we could design a positive and controlled gambling environment from the ground up, what would that look like? And what can we do to start moving towards that?

The discussion.
There was a huge amount of energy and ideas on the opportunity in retail shops to encourage safe and positive play.

Everyone agreed that more needs to be done to make existing responsible gambling messaging more appealing and more accessible in shops. And operators can take the same skills that are put into designing a great customer experience in the shop and use them to design a safe customer experience in that environment.

Consistency in how staff interact with customers was another big theme that came up in the discussion, to help all shop staff provide the same level of support and service to customers showing risky behaviours – for example, through an accredited responsible gambling training scheme or even a new buddy system. These new ideas might help overcome one of the biggest challenges to providing the best gambling environment for customers – shops where there’s only one employee to support all customers.

There was a lot of excitement around the idea of trialling new ideas across a number of operators in a single geographic area. Whether it’s something small, like updating responsible gambling language, or something big, like mandatory account-based play – participants were keen to put to the test some of those promising new ideas.

Top solutions.
Put marketing muscle behind a refresh of responsible gambling messaging and interactions in shops – to be positive, clear, impactful and easy to use

Devise local pilots to test new products or responsible gambling mechanics, involving all operators in a given town or city to ensure robust findings

Create a new role, ‘responsible gambling customer experience’, within operators to ensure a joined-up approach in shops

Table 4.
What should a positive and safe gambling environment look like?

| Hosts: |
| Nicola Frampton |
| Managing Director, UK Retail, William Hill |
| Becky Rowe |
| Revealing Reality |

“Today, we’re not merchandising our responsible gambling messages. We don’t help customers understand what the message is. We don’t bring it to life for them and I think there is an awful lot that we can actually do around that to make it really engaging.”

Nicola Frampton
William Hill
The challenge.

We already know a lot about what risky behaviour looks like, thanks to better access to more data and an increasing body of research. We can observe how customers are playing – whether on gaming machines or online – to see if they’re chasing losses or exhibiting other behaviours that we know can indicate out of control play. But we know we aren’t capturing all customers at risk. This table discussed how we can better identify customers at risk before problems start.

The discussion.

The conversation at the table really focused on timing and early detection as the most important considerations in identifying risky behaviour in customers. Often customers don’t recognise issues until they become major problems and there’s an opportunity for operators to identify these issues before they become too big to manage.

But to get it right, it’s important to be timely in both observation and intervention. Operators can plant ideas for safer play and steer customer behaviour much earlier – before the need for a more serious intervention or treatment arises. And identifying problems needs to go beyond operators and into the wider community where their customers live and work, through trusted organisations such as banks or lending companies to identify when customers might be gambling beyond their means.

Everyone recognised that the greatest impact will come from the creation of a single identifier for a customer across all channels - both within an operator and across all operators where a customer may be gambling.

By working together and identifying behaviours earlier, we can prevent problems. Because by the time a customer is experiencing a problem, it’s often already too late.

Table 5.

How do we better identify people at risk of out-of-control play?

Top solutions.

Develop a deeper assessment of a customer’s situation before they start gambling – through partner organisations such as banks or credit agencies

Create a single identifier so you can see the true situation of a customer’s spend across all operators

Enforce registered, ‘account-based’, play across all forms of gambling, in shops and online

“`We need to become more scientific, continuously test, develop KPIs, report, share - because all of these are great ideas, but we don’t yet know if they work or not.” Mark Pavlides, CEO, BetBuddy

Hosts:

Harry Willits
Group General Counsel, William Hill
Simo Dragicevic
CEO, BetBuddy

Mark Pavlides, CEO, BetBuddy
Table 6.
What does a successful responsible gambling intervention look like?

The challenge.
We’re getting better at identifying risky behaviour but more needs to be done to intervene and provide help to keep the gambler from experiencing harm. Retail shops are doing more and more to improve how interventions work — through additional training and better support. Online interventions are an even bigger challenge. And communities play an important role in this and can be an effective tool in helping people showing risky behaviours. This table discussed what makes a successful intervention and where the gaps are that need to be filled to get there.

The discussion.
There was a real sense at the table of how challenging it is to change a customer’s behaviour. Nothing stops a customer from just walking away if they don’t want to hear it.

But everyone agreed that interventions do work. And it’s not just one intervention — it’s a consistent flow of repeated interventions that can make a difference. The table talked about four key elements that can make or break an intervention.

Early engagement is critical. An existing relationship is the most important factor in whether or not an intervention will be successful.

Staff training is also important — and not just within a single operator. There should be consistency across all operators to keep customers safe, no matter where they go. Part of that means finding the right staff and making sure they can relate to what a customer is experiencing.

And it’s critical that these interventions are timely — one expert spoke about the importance of individuals being able to access support within 48 hours of a gambling binge or harmful episode.

The final element is having clear and immediate steps for the customer to take, whether it means linking them directly with the right services or supporting them to use exclusion and control tools.

Top solutions.
Build an ongoing dialogue around a customer’s gambling behaviours, before any risk is identified.

Create a consistent staff training across the industry, to share and build on good practice and make sure customers are safe, wherever they choose to gamble.

Set a target that all responsible gambling interventions happen within 48 hours of a ‘gambling binge’
The challenge.

More and more gambling is moving online. It can be difficult to engage directly with customers who often want to remain anonymous – especially when they can simply switch accounts or ignore messages or emails flagging concerns or offers of help. This is a challenge that many online businesses face. The table talked about ways to better engage with customers who are increasingly moving online to gamble – and nudge them into safer play.

The discussion.

People were excited about the opportunity that the growth in online presents, especially in building stronger relationships. And there’s so much to be learned from many other industries that have growing numbers of online customers.

The tools of online communications can be really useful in building stronger relationships, because they can be targeted through responsive messaging, at specific times and across different preferred channels. That means we can engage with them when they’re in a cold state and before any interventions might be required. It also means getting familiar with customer data and behaviours.

There was a lot of discussion about keeping communications and engagement positive to build strong relationships with customers. And by keeping it positive, messages don’t stigmatise gambling-related harm, making any future interventions easier. One way to do this is by partnering with trusted organisations to share stories about positive behaviours, making it part of the online experience – not a separate part of the customer experience.

And everyone agreed that operator websites are a great place to keep a huge amount of valuable information for the customer to keep those relationships strong.

Top solutions.

Make limit-setting the default, by nudging people at the point of sign-up when they’re in a ‘cold-state’ and before problems arise.

Focus on preferred channels - texts and pop-ups - to engage customers, and continuously test and learn for what works to influence behaviour.

Get pre-emptive. Send alerts before customers hit limits, and take advantage of moments when they’ve taken a break from play and will be more receptive to messaging.

Table 7.

How can we better engage with online customers to nudge them to safer play?

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<th>Hosts:</th>
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<td>Paul Durkan</td>
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<td>Chief Information Officer, William Hill</td>
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<td>Sarah Ramanauskas</td>
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<td>Senior Partner, Gambling Integrity</td>
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“…it’s about making sure they are in the state where they can actually think about their behaviour rather than just an impulsive clicking off the e-mail or an impulsive clicking off a pop-up.”

Paul Durkan
William Hill
The challenge.
Problem gambling is an issue that goes beyond the industry – it’s about the entire eco-system. There are many organisations working with different issues linked to problem gambling – alcoholism, mental health issues, vulnerability, unemployment and more. But often problem gambling remains a hidden part of the puzzle. This table discussed ideas about how to work more closely with community organisations to ensure people get help with gambling problems, regardless of how the issue comes up.

The discussion.
The discussion started with early education - to prevent problems before they happen. But for those who are already experiencing harm, there’s an even greater opportunity to engage with community organisations to get people the help they need through many different channels. The big idea is that there’s no wrong door to seek help. Gamblers should be able to get help from anywhere – because any step towards treatment is positive. In fact some gamblers might feel more comfortable going to other organisations like Citizen’s Advice.

Getting people to some form of help can often begin the process of identifying their gambling problem – so long as those services are aware of the signs of problem gambling. That’s why it’s so important that operators and community organisations work more closely together. People had many ideas of how to do this, whether through outreach programmes like at Citizen’s Advice or by inviting nurses into shops to work with customers on health issues. And everyone agreed that the right support is more than just a one-off intervention – it’s working together as a system to deliver sustained interventions and support where and when it’s most needed.

Top solutions.
Create physical space in shops – and a virtual space online – where community organisations like Citizen’s Advice or even “pop-up nurses” can provide outreach services to customers.
Back early education in schools and communities to raise awareness of the risks that gambling can pose.
Launch a campaign to help community organisations learn to spot the signs of problem gambling.

The top three reasons people call the GamCare self-help line are:

- Health problems - physical and mental: 46%
- Financial difficulties: 30%
- Relationship problems: 19%
The challenge.
Gambling-related harm is closely linked to mental health and addiction. And while there are many organisations that support problem gambling directly, there are even more who support mental health issues and addiction. The table discussed how to work more closely with organisations supporting mental health to better understand how to intervene and provide support before the problems become acute.

The discussion.
Attendees at the event ranked the hidden nature of problem gambling as the biggest barrier to tackling the challenge—and everyone at the table agreed. So the discussion focused on how to de-stigmatise and raise awareness of the issue. It’s a critical first step in tackling both mental health issues and gambling-related harm.

An important part of this is increasing awareness to make everyone—friends, families, communities—more aware of the hidden nature of gambling problems and how these problems can arise. That means re-painting the picture of gambling addiction as something anyone can experience.

People spoke passionately about how damaging traditional stereotypes of what a ‘problem gambler’ looks like can be, and the need to redefine these.

It also means increasing awareness in customers to help them understand what problems might look like—and even working with GPs to help them understand the same to help customers access support earlier.

Bringing these issues out into the open—with communities, customers and staff—is an important step in which everyone plays a role.

Top solutions.
‘Let’s talk about gambling’—a public, awareness-raising campaign to make problem gambling less hidden and describe what safer gambling looks like

Re-define the unhelpful and stigmatising stereotype of gambling addicts through new communications with customers

Work with health professionals to help them spot signs of gambling addiction when assessing patients presenting with mental health concerns

Table 9.
How do we work more closely with the network of health and addiction organisations?

Hosts:
Lyndsay Wright
Director of Strategy and Sustainability, William Hill

Anna Hemmings
CEO, GamCare

“We know that treatment is fairly effective but we need to ensure that people can get there quickly and promptly at the point they are motivated to seek help.”

Anna Hemmings
CEO, GamCare
The challenge.
The financial consequences are one of the sharp edges of problem gambling – so there’s a real opportunity for the financial sector to be an effective ally in helping to identify customers who might be at risk or gambling beyond their means. This table talked about how to learn from the financial sector and to use all the information and resources available to help people who are experiencing harm.

The discussion.
The focus of conversation at the table was about sharing data. Everyone agreed that by connecting financial data with gambling behaviours we can really understand customers and the risks they may face. Sharing data is what creates a clear picture of affordability, even when a customer’s circumstances change. But there was an important discussion on the challenge of sharing data between industries – particularly when it comes to low levels of trust from customers. The table raised the idea of incentives to encourage customers to share these data safely. When banks first started sharing customer data, it was incredibly challenging, but through the support of third-party organisations, agreements were put in place to enable better service for all customers.

People also wanted to learn from the innovation happening in the financial sector right now. The culture change that the financial sector has gone through is one that the gambling industry can learn from. There are many potential new tools for customers like financial health checks or exclusion tools. But the most important driver behind innovation is collaboration. Everyone wanted to create space to test new ideas, share data and trial new concepts together. Because it’s key to finding new solutions to keep customers safe.

Table 10.
How can the financial sector be an effective ally in tackling gambling-related harm?

Top solutions.
Provide proactive “health checks” for customers, linking their financial data and behavioural trends.

Set up a third party to manage data-sharing across operators – with the right independence to create trust.

Explore an industry-wide regulatory sandbox approach to allow organisations to experiment and test new ideas for using data and reducing harm.

“We need to experiment a lot with a lot of different interventions and tools not just affordability checks but also at how you can empower your consumers with tools to make their financial well-being better.”

Ruth Prior
William Hill
William Hill’s commitment.
Ruth Prior, CFO

Just over a year ago we articulated a new set of corporate values, and two really captured my imagination: ‘give a damn’ and ‘leave a legacy’. I think that with our Nobody Harmed ambition – and this crowdfunding event – we are living up to those values, by facing into the challenge of gambling-related harm and identifying what needs to change.

I hosted the afternoon’s event and when I stood up on stage to welcome everyone to the room I was nervous. I didn’t know what to expect - and this degree of openness is unusual in our industry, maybe even in business at large. That’s why I was delighted by the energy and the real support for meaningful collaboration during and beyond this event.

Five big themes that stood out.

1. **Data is a huge asset**

   We heard time and again how smart collection and use of data can influence safer gambling behaviours, enabling data to change customers’ actions. Spotting risky patterns of behaviour in real time is important, and also the sharing of data across our industry can help us to work together. Long-term progress is going to rest on better, more comprehensive data.

2. **Relationships matter**

   But we also heard a very different story too: that relationships and trust are crucial. When people do start to experience problems, they are often in a ‘hot state’, so building relationships and understanding of that person’s situation in advance can make interventions more effective and support more impactful.

   This puts shop colleagues in a really important position but also raises the stakes on really strong customer relationships online.

3. **Near-term, quick wins can make a difference**

   When Nicola, our Director of Retail, came back to William Hill after the event, she tasked her team with taking some quick action, such as using the business’s creative firepower to make responsible gambling messaging more impactful in shops. And through our Responsible Gambling Fund, which launches in 2019, we’ll be able to seed-fund pilot activity - we hope alongside some of the people in the room at this event.

4. **System-wide efforts are vital**

   Some of the big ideas that came through can’t be put into action quickly or by one entity alone. Since the event, the big gambling operators have come together behind a voluntary whistle-to-whistle ban on gambling advertising around live sport. And some of the other big ideas require meaningful partnerships between operators, local government and frontline organisations. The organisations that we had in the room are the system needed to tackle this challenge.

5. **Sustainable change requires reshaping the UK’s culture around gambling**

   The pre-event survey showed it, and we heard it a number of times from experts in the room: one of the biggest barriers to tackling gambling-related harm is that it is a hidden problem, often stigmatised. That means tackling it requires an opening up of how we view gambling and how we talk about it in society. There are green shoots, and elements of popular culture from TV shows to The Archers have recently featured storylines on the subject. But more needs to be done, and we want to be a part of that.

“We are going to take the ideas from today, we will put them on our website, we will share them with other operators.

“We won’t get everything right but as we work through it, we will share our learnings with you and with the wider industry.

“We’re counting on all of you to keep our feet to the fire.”