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### 1. Introduction

#### Project background

In a digital world, gambling is more accessible than ever, and efforts to encourage young people to gamble are becoming increasingly sophisticated. Prevalence statistics demonstrate the need to ensure all pupils, in all schools, are taught the knowledge and skills to be able to successfully negotiate these opportunities and influences.

Studies show that those who gamble at an early age are at a higher risk of developing a gambling disorder later in life. Yet despite growing concerns about gambling harms in society, our research found that many schools were neither aware of the extent of the issue, nor how to approach it through the curriculum.

To address this, GambleAware commissioned the PSHE Association to create materials that support teachers to address gambling harms sensitively, safely and effectively through their PSHE education. This handbook is the first product of our collaboration, and further materials will be published in due course and available at www.pshe-association.org.uk/gambling.

PSHE (personal, social, health and economic) education is the ideal context for exploring gambling as it is the school subject dedicated to equipping young people with the knowledge, understanding and skills to make healthy, informed choices in all aspects of their lives. Indeed, new statutory guidance on what to cover in the health and relationships aspects of PSHE education includes the risks related to online gambling including the accumulation of debt<sup>1</sup>.

The PSHE Association carried out a literature review to ensure this guidance is based on an understanding of best practice and of what works, as evidenced in available research. We also conducted surveys and focus groups with teachers, alongside baseline research with primary aged pupils.

We hope this work will encourage schools new to the topic to address gambling through their PSHE provision, and support those already covering gambling to do so in the safest, most effective way.

#### Scope

Within this handbook, we:

- Outline findings to inform PSHE education teachers' knowledge of key trends and relevant research on gambling education
- Present best practice approaches to addressing gambling within the PSHE education curriculum
- Provide tips, practical guidance and support for schools about involving visitors to the classroom in the context of such learning

This handbook is aimed at PSHE education teachers and, in particular, PSHE subject leads. Other professionals will find this of interest but may wish to consider additional sources which support those delivering education in other contexts, including as part of intervention work rather than universal PSHE provision.

#### What is PSHE education?

PSHE (personal, social, health and economic) education is the school curriculum subject which prepares young people for life and work in a rapidly changing world, helping to keep pupils safe and healthy while boosting their life chances and supporting their academic attainment<sup>2</sup>.

It is a planned, developmental programme of learning designed to equip children and young people with the knowledge, understanding, skills and attributes they need to manage their lives, now and in the future. PSHE helps children and young people to protect themselves and others, improves their physical and emotional health, supports positive relationships, and develops resilience.

The vast majority of schools provide PSHE education even though it is not currently compulsory. However, from September 2020 the majority of PSHE education (relating to health and relationships) will be compulsory, including coverage of risks related to online gambling during secondary education.

#### Who are the PSHE Association?

The PSHE Association is the national body for PSHE education. As a charity and membership organisation, it works to improve PSHE education standards by supporting over

30,000 teachers and schools with advice, training and support. Its work includes providing planning, teaching and guidance materials for schools, quality assuring PSHE resources and delivering teacher training.

#### Who are GambleAware?

GambleAware is an independent charity that champions a public health approach to preventing gambling harms.

GambleAware is a commissioner of integrated prevention and treatment services on a national scale. In partnership with gambling treatment providers, GambleAware has been developing a coherent, integrated intervention and treatment pathway for those experiencing gambling harms — a National Gambling Treatment Service. Their remit includes preventive work through projects such as this.

#### Gambling harms

Gambling behaviour is sometimes described in terms of 'problem gambling' and 'responsible gambling'. Emphasising a distinction between 'problem gambling' and 'responsible gambling' comes with risks: it plausibly increases negative attitudes towards those with a gambling disorder, which can demotivate those with difficulties to seek help<sup>3</sup>; it also appears that there is a continuum between 'problem gambling' and 'responsible gambling', and it is not clear that there is gambling without risk<sup>4</sup>.

As a result, when considering education about gambling it is preferable to focus on 'gambling harms'. According to the Gambling Commission:

"gambling-related harms are the adverse impacts from gambling on the health and wellbeing of individuals, families, communities and society".

Gambling addiction has an obvious impact on resources, relationships and health, but there are also consequences for gambling behaviours which fall short of addiction and diagnosed disorders, and such behaviours can increase existing inequalities<sup>5</sup>.

Young people without a current interest in gambling still benefit from gambling related education as it is important to address such issues before people are affected, and we must also consider the impact of others' gambling on young people. Learning that is directly relevant to all young people includes a greater understanding of the harms of gambling, how to manage harms resulting from the gambling of others such as family members and friends, and how and where to seek appropriate help<sup>6</sup>.

It has been proposed that gambling harms can be divided into four main domains<sup>7</sup>:

- Financial: living standards of family, attitudes to and concerns about money
- Development: education, social and emotional functioning
- Relationships: family, friends and the community, behaviour
- Health: physical, mental, emotional wellbeing.

It is important to consider a wide range of potential harms when discussing gambling risks, and avoid focusing solely on the most extreme consequences, to ensure young people gain a full understanding of the issue.



### 2. Research and rationale

Preventative education has tended to prioritise the potential harms of other issues, such as those relating to drugs or alcohol, despite the prevalence of gambling amongst young people.

Secondary teachers surveyed in Canada regarded gambling as the least serious issue facing young people compared with concerns such as drug use and school violence<sup>8</sup>.

This despite the fact that over half (53 per cent) of the teachers had overheard students talk about gambling in the previous year and 38 per cent had seen students engage in gambling activities....'9. The Gambling Commission's Young People and Gambling Report (2019)<sup>10</sup> found that 11% of 11 to 16 year olds had spent their own money on gambling in the week prior to completion of their survey.

This was compared to:

- 16% who had drunk alcohol during the week
- 6% who had smoked cigarettes
- 5% who had used illegal drugs

The same report found that 1.7% of 11-16 year olds were classified as 'problem gamblers' with 2.7% designated as 'at risk'

This highlights the prevalence of gambling and gambling harms for young people, and the potential for a host of present and future risks. A secondary teacher in our survey commented:

"Even if this is not a huge problem currently amongst our students, it is important to provide them with skills & knowledge for later life e.g. at college & university when they have more freedom & are more responsible for their finances."

More than two million people in the UK either have a gambling disorder or are at risk of addiction<sup>11</sup>. 5.1% of respondents to the Gambling Commission 2018 survey were classified as at-risk gamblers. There has been a significant increase in hospitalisation for gambling disorder and calls to the National Gambling Helpline have increased by 30% from 2014 to 2018<sup>12</sup>.

Yet, just 22% of primary and less than half of secondary respondents to our PSHE teacher survey had addressed gambling in any way. Many teachers in our focus groups were unclear about their school's approach to gambling..

A number of respondents from the primary sector felt that such learning would only be done reactively:

"This would be done on a class by class basis if the need arose."

Interestingly, engagement in our research prompted some teachers to consider its importance. One respondent said post survey that it "is an issue that maybe should be addressed more..."

This suggests a mismatch between teachers' perceptions of the need to address this aspect of health education, the actual need to address it in schools, and current practice.

#### Online gambling

Technology enables greater accessibility to gambling from an early age. The recent Biddable Youth<sup>13</sup> report highlights that e-sports gambling (i.e. betting on online match-play rather than in-person sporting events) is a particular vulnerability for young people. This chimes with teacher perceptions from our survey that online gambling is an increasing area of concern for older pupils.

GamCare's Annual Statistics 2017/18<sup>14</sup> stated:

"We have seen a gradual increase in the number of callers to the National Gambling HelpLine disclosing issues with online gambling, rising from 47% of callers in 2014/15 to 55% of callers in 2017/18."

Our focus group noted that online gambling makes transactions easier and therefore requires less thought and commitment, one respondent commenting that this was because:

"It is not linked to physical cash – they are not handing it over"

The changing nature of gambling and linked perceptions was commented on in our primary survey:

"I believe that young people are exposed to gambling more now due to TV advertising and online gaming. The addiction risk is higher than that of drugs or alcohol as it viewed as socially acceptable."

The Gambling Commission's 2019 survey<sup>15</sup> showed that rates of online gambling amongst 11-16 year olds was relatively low compared to in-person gambling — just 3% of 11-16 year olds had gambled online in the week prior to the survey, and only 7% in the past 12 months. However, the rate has increased and this percentage masks a big gender difference. The prevalence rate is much higher among boys (10% versus 3% among girls). Given that another Gambling Commission survey suggested that 86% of adult online betting consumers are male<sup>16</sup>, we must ensure learning opportunities address this growing public health concern which disproportionately impacts men.

#### Gambling-style online games

The proportion of 11-16 year olds playing gambling-style online games is also a potential concern. Online gambling-style games refer to those that may or may not be free to play but a person cannot win a real prize. These games look and play like games on gambling sites (e.g. poker or bingo) but there is no prospect of winning real money.

The Gambling Commission report found that 12% of those surveyed in 2019 participated in such games. Of those who had played gambling-style online games, young people reported engaging in slot/fruit machine-style games (30%), and games with bingo (21%), casino (26%), and poker (24%) characteristics<sup>17</sup>.

Young people often access such games via apps, social networking apps, or via free demo games on gambling websites.

#### In-app purchases

When playing computer games and apps (e.g. Fortnite, Overwatch), players often have the opportunity to collect in-game items (e.g. weapons, power-ups and tokens). There is often a degree of luck involved as to whether such items are prized items or are considered less valuable. Sometimes players pay money to open such boxes

(in-game loot box purchases). Sometimes players might choose to buy items so they can match the other players who have won or purchased such items.

The Gambling Commission's young people survey in 2019 found that, of the 52% of participants who had heard of in-game items, 44% had paid to open loot boxes and a further 6% had bet with in-game items on websites outside of the game or privately (e.g. with friends)<sup>18</sup>.

A parliamentary committee investigating the issue heard from one gamer who was spending up to £1,000 a year on the football game Fifa in order to win better players for his online football team — the potential for harm should not be underestimated<sup>19</sup>.

A literature review for the Responsible Gambling Trust<sup>20</sup> stated that researchers have theorised that 'gambling-like' activities such as in-game loot box purchases, may:

- increase children's exposure to advertising for gambling products
- foster their confidence in their ability to win
- give them an illusion of control that might motivate their involvement in gambling
- further normalise gambling as a fun activity which is free of risk.

Research also suggests such activities are particularly influential on younger versus older adolescents and children with additional vulnerabilities<sup>21</sup>.

These concerns are supported by recent studies which have found an association between loot box opening and problem gambling<sup>22; 23</sup>. One secondary teacher in our survey commented that:

"one member of my old form class spent £230 of his mam's money on FIFA points in a day"

This reinforces the need to think carefully about how we keep up to date with new technological advances when delivering PSHE education. Indeed, one secondary teacher in our survey relayed pupil voice on the issue:

"students identified the problem of in-app games gambling as something on which they would like more education/awareness."

#### The research base on effective learning

The following approaches have been identified as showing promise for inclusion in gambling prevention education on the basis of either gambling prevention research or wider research and theory:

- Increasing awareness of one's personal autonomy, intrinsic goals, and ethical values
- Increased self-efficacy to act in line with values and goals, resisting peer or other influences
- Emotion regulation skills, including coping adaptively with negative emotions and adaptive ways of sensation-seeking
- Promoting positive social norms to combat instances where individuals believe their peers and/or others are more approving or more involved in gambling than they actually are.
- Understanding of probability, odds, house edge, randomness, superstition and other 'thinking errors' such as a sense of deservedness
- Understanding of gambling industry strategies to draw people in and keep them gambling, including those that exploit natural human biases and errors
- Understanding of gambling risks and harms

Most of these can be applied to the various potential harms and risks taught in PSHE education, not just gambling, and therefore can be partly developed through teaching about other issues such as drugs and alcohol education along with gambling specific lessons. However, as with all PSHE education learning, it is important that young people make explicit links between the knowledge, skills and strategies they have learned in other aspects of PSHE with gambling, so that they can apply it to a gambling-related situation if/when the need arises.

## Increasing awareness of one's personal autonomy, intrinsic goals, and ethical values

Research finds that when people feel a clear sense of agency in their life, and their actions flow from motivations that feel 'their own', this contributes to numerous positive outcomes — most fundamentally, their wellbeing and life satisfaction<sup>24</sup>. Many forms of gambling, particularly those containing various 'dark nudges'<sup>25</sup>, can compromise agency, and the person can feel drawn into something beyond their control. Helping individuals

identify and clarify their goals, values and motivations can help them to act in line with these, and unhook them from invitations and attempts to undermine them.

## Increased self-efficacy to act in line with values and goals, resisting peer or other influences

St-Pierre et al.<sup>26</sup> explored the importance of a) attitudes; b) social norms; c) self-efficacy; and d) negative anticipated emotions in gambling behaviour. The evidence showed the effectiveness of preventative programmes for adolescents based on such principles, though their research included evidence from other health studies, not those targeted at gambling specifically. At its heart, self-efficacy is about feeling confident that you can act in line with your aspirations — if a person feels confident they can resist gambling, they are more likely to be able to do so<sup>27</sup>.

## Emotion regulation skills, including coping adaptively with negative emotions and adaptive ways of sensation-seeking

Ruiz de Lara et al. (2019)<sup>28</sup> suggest that differences in emotion regulation and impulsivity have great implications for the prevention and treatment of gambling disorder.

Positive mental and emotional wellbeing are likely to be protective factors<sup>29</sup> which can be supported through traditional PSHE education on mental health and emotional wellbeing, and social and emotional aspects of learning. See the PSHE Association's guidance on teaching about mental health and emotional wellbeing for more detailed advice on this topic.

#### **Promoting positive social norms**

Peer approval is incredibly important to young people. As a result, this has a major impact on young people's ability to resist peer influence when making decisions, particularly 'in the moment'<sup>30</sup>. Young people's perceptions regarding the number of people engaging in risky activities are often exaggerated. It is therefore often helpful to share prevalence statistics with young people to address misconceptions and help them make different choices.

However, if young people already have a fairly accurate or conservative estimate of their peers' engagement in a particular behaviour, there is evidence that the sharing of social norms can potentially backfire and increase pres-

sure to conform to an unhealthy social norm. The sharing of social norms is only useful when individuals overestimate others' approval and frequency of gambling and the attitudes of these other people are having an influence on their own gambling <sup>31</sup>.

Teachers should therefore be cautious around sharing prevalence statistics with young people, in case this does more harm than good.

# Understanding of probability, odds, house edge, randomness, superstition and other 'thinking errors' such as a sense of deservedness

Recent reviews<sup>32; 33</sup> noted that many schools avoid covering complex mathematical concepts around gambling to avoid overwhelming students. However, the researchers felt that understanding such concepts supported young people's understanding of 'the unprofitability and unpredictability of commercial gambling products.'

Further research suggests that teaching about mathematical concepts and human biases is likely to be more effective if it involves an experiential component (i.e. students see these things in 'action' for themselves, rather than simply being informed about them although we must be wary of being instructional or encouraging unhealthy behaviours through such demonstrations)<sup>34</sup>.

Researchers have noted that gamblers often display distorted thinking which impacts on their gambling behaviour. Some believe that an outcome will be more or less likely, dependent on what has occurred before. This is known as the gambler's fallacy — It's what might cause someone to keep playing until their 'luck changes'. They may also have various superstitions around their play such as gambling more as they have seen a good omen, or someone has 'brought them luck'.

Donati et al.<sup>35</sup> found that susceptibility to the gambler's fallacy and superstitious thinking link to problem gambling. The researchers devised an intervention to reduce these cognitive distortions and tested it with adolescents in schools. Those receiving the intervention had reduced cognitive distortions and lower gambling participation. This suggests that reducing relevant 'thinking errors' through education has a positive effect.

Understanding of gambling industry strategies to draw people in and keep them gambling, including those that exploit natural human biases and errors

Dark nudges — a term used by researcher Philip Newall  $(2018)^{36}$  — describe the techniques gambling organisations use to encourage participation in gambling. Researchers<sup>37; 38; 39</sup> suggest the gambling industry utilises a range of techniques including:

- Normalisation of gambling behaviours, particularly by creating a perception that it is a key part of enjoying sport entertainment
- Legitimisation through partnering with trusted organisations (to convey the impression that gambling is accepted by those known to be ethical)
- Extensive advertising with particular focus on vulnerable groups
- 'Free bet' promotions and 'welcome back' bonuses
- Encroachment into gaming including through non-monetary forms, e.g. 'loot boxes'
- Over-emphasising a distinction between problem and responsible gambling — encourging people to think of themselves as responsible gamblers
- Adverts and encouragement to bet on highly specific events where participants are less likely to win (e.g. first goal scorer or specific scoreline)
- Additional techniques are used in online gambling:
  - Use of 'near miss' outcomes exploit the human bias to try again if someone has a near miss
  - Losses disguised as partial wins (with audio and visual prompts to support this)
  - Meaningless 'bells, whistles and associations' make use of the human tendency to search for meaning in patterns

It is plausible that helping young people to become aware of these techniques can help them to be more resilient to them.

#### Understanding of gambling risks and harms

Most gambling education programmes aimed at adolescents include a component on gambling's risks and harms<sup>40</sup>. This would seem an inherent part of enabling young people's informed decision-making. Two caveats however merit highlighting: first, the recent review of school-based gambling education programmes conclud-

ed that 'promoting a negative viewpoint of gambling and its associated consequences are not sufficient to prevent gambling problems'<sup>41</sup> — therefore this should only be a component rather than the entirety of gambling education. Second, some young people may find risks enticing rather than aversive, linked to developmental differences in perceptions and responses to risk<sup>42</sup>, so how risks are presented and discussed is important.

The parts of the brain that control impulses and assess risk are still forming and re-shaping until a person's mid-20's<sup>43</sup>. Preventive education supports young people to think about the risks involved in different behaviours before situations arise where they need to assess risk quickly — often in a social situation where peer influence is a factor.

#### Intervention work

This handbook focuses on universal education rather than intervention work as a different approach and focus is necessary when working with those already engaged in gambling, particularly in risky gambling behaviours. For further support and guidance on intervention work, please visit GambleAware at https://about.gambleaware.org/.

#### Conclusion

In this chapter we have explored the following key points:

- Gambling behaviours are prevalent, with more young people engaged in gambling than in smoking and taking illegal substances.
- Lessons should address online gambling, e-sports and in-app gambling-style purchases as well as more traditional forms of gambling.
- Effective gambling harm prevention work must include development of skills, strategies, attitudes and attributes alongside knowledge of risks and harms.

"It is important to build on and complement existing learning and experience of this issue, rather than purely basing lesson content on pupils' age or year group."

# 3. Effective practice — prior considerations

#### Developmental, age-appropriate learning

To be effective, learning in PSHE education must be developmental, introducing new and more challenging learning while building on what has gone before. It must also be differentiated to reflect the changing needs of young people as they mature<sup>44</sup>.

The PSHE curriculum should address gambling explicitly in later years, but it should also be addressed implicitly at all key stages, through underpinning learning. For example, fostering the ability to assess risk and resist peer influence, while promoting positive mental wellbeing, are important elements that support gambling harm prevention. These can be covered in an age appropriate way at each key stage.

Equally, developing young people's attitudes and values relating to this issue, and their personal attributes, needs to take place at a time when it can have most impact. We know that 'attitudes towards gambling are a good predictor of problem gambling, particularly during adolescence'<sup>45</sup>.

In order to plan a developmental curriculum, it can help to think of a young person in a 'crunch moment' where they need to make decisions quickly, then work back from that point to consider what knowledge, skills, attitudes and attributes they would need to have been taught in order to manage the situation effectively. (See fig. 1 on page 11, opposite, for an example of this.)

#### Assessing pupil needs

As with all aspects of PSHE education, assessing what pupils' already know and understand, and the relevant skills they have, is crucial. This enables teachers to determine the needs of their pupils and choose the most appropriate learning opportunities for them. Each class will have a different level of maturity and a different starting point in terms of their existing knowledge, understanding and skills. They may also have gaps in knowledge and misconceptions which need to be addressed through the lesson.

It is important to build on and complement existing learning and experience of this issue, rather than purely basing

#### **Fig. 1:** The following is an example crunch moment which can help to understand this process:

CJ has recently moved and is trying to make new friends so is excited when a group of classmates invite them to hang out at the weekend. They meet at a bowling alley but the group start playing the slot machines instead of bowling and have so far been mainly ignoring CJ. But then the group run out of money. It's at that point they ask CJ over to play on the machines with them. What might CJ do?

What KNOWLEDGE would they need to manage the situation?

What SKILLS would they need to manage the situation?

What ATTITUDES or ATTRIBUTES would help them in the situation?

lesson content on pupils' age or year group. A secondary teacher in our survey commented:

"Assessing the baseline is key as the range of experience at Year 7 and Year 9 level is huge. One person in Year 7 was gambling £400 — another didn't have access to any electronics and was completely confused."

Baseline activities such as mind-maps, attitude continuums (from strongly agree to strongly disagree) and 'draw and write' activities can help teachers to find out what young people already know and understand, their misconceptions, and what they still need to learn. Further details about how to effectively assess learning can be found in the PSHE Association's PSHE Planning Toolkits for key stages 1 and 2, and key stages 3 and 4 (www.pshe-association.org.uk/planningtoolkits).

Opposite is a worksheet completed by a pupil in a year 3/4 group as part of our work to inform the planning of lesson resources.

It shows that their understanding of gambling comes from horse racing, and suggests they believe it is possible to 'know how to win' at a game of chance. A set of responses like this from a whole class helps a teacher to adapt the lessons to focus on the aspects of this topic which are most relevant and important for their pupils.

### The impact of faith on gambling education

Some cultures and faiths have strong attitudes towards gambling. In some religions, gambling is seen as a sinful

Jayden and Jesse are playing a card game. Jayden feels really sure he is going to win using his best cards. Before they begin, Jayden says, "I bet you 50p, I can win this!"



- What does Jayden mean?

  if he wins than he gets (500)
- What is Jayden hoping for?
   Fo win the game.
- Are there any risks? If yes, what are they?
   He could loose and jesse could win.
- What would encourage Jayden to risk it?
   He 50p.
   Know how to win.
- What might stop Jesse wanting to taking part?

  Joy den might win and He godfar Syryinghe
- Can betting be good? If so, when?
   yes on horse horse race,
- Can betting be not-so-good? If so, when? yes on allowing is the thing your betting on get's injural,.

behaviour so attitudes and social norms may be different to those which the teacher might expect.

In schools with a faith character, it is important to reflect on what the best tone and format of any work in this area should be. Remember that there will be additional barriers to seeking help if a person fears they will be judged for participating in gambling, so it is important to consider this when planning relevant learning.

# Placing gambling education in a suitable context

It is important to reinforce learning around gambling at multiple points in a young person's schooling, as research suggests that one-off lessons have far less impact on young people's learning or behaviour<sup>46</sup>. As noted above, this need not be explicit learning exclusively. Teachers can plan opportunities which embed key concepts or that use the context of other topic areas to reinforce and extend prior learning, ensuring the necessary links are highlighted for young people.

Learning on gambling should build on prior learning from across a planned PSHE programme and contribute to it coherently. The following topic areas provide relevant opportunities to address gambling:

- Addiction and its consequences
- Managing peer influence
- Assessing risk (in relation to dares, probability and assessing potential gains)
- Financial decision-making and debt
- Sources of support for different health and relationship issues (including when and how to seek support)
- Media and advertising literacy

Teachers may wish to align input with the PSHE Association's Programme of Study (www.pshe-association.org. uk/programmeofstudy), which identifies suitable learning opportunities for PSHE education across each key stage. Learning opportunities that may be relevant to gambling education include:

- **H2.** to recognise what they like and dislike, how to make real, informed choices that improve their physical and emotional health, to recognise that choices can have good and not so good consequences
- **R5.** to share their opinions on things that matter to them and explain their views through discussions with one other person and the whole class
- **L7.** about the role money plays in their lives including how to keep it safe, choices about spending or saving money and what influences those choices
- **L10.** about the 'special people' who work in their community and who are responsible for looking after them and protecting them; how people contact those special people when they need their help...
- **H10.** to recognise, predict and assess risks in different situations and decide how to manage them responsibly (including sensible road use and risks in their local environment) and to use this as an opportunity to build resilience
- **H13.** how pressure to behave in unacceptable, unhealthy or risky ways can come from a variety of sources, including people they know and the media
- **H14.** to recognise when they need help and to develop the skills to ask for help; to use basic techniques for resisting pressure to do something dangerous, unhealthy, that makes them uncomfortable or anxious or that they think is wrong
- **H16.** what is meant by the term 'habit' and why habits can be hard to change
- **H22.** strategies for keeping safe online...
- **H23.** about people who are responsible for helping them stay healthy and safe; how they can help these people to keep them healthy and safe
- R15. to recognise and manage 'dares'
- **L2.** why and how rules and laws that protect them and others are made and enforced, why different rules are needed in different situations and how to take part in making and changing rules

- **L13.** about the role money plays in their own and others' lives, including how to manage their money and about being a critical consumer
- **L14.** to develop an initial understanding of the concepts of 'interest', 'loan', 'debt', and 'tax' (e.g. their contribution to society through the payment of VAT)
- **H20.** ways of recognising and reducing risk, minimising harm and strategies for getting help in emergency and risky situations
- **H30.** the risks and consequences of 'experimental' and 'occasional' substance use and the terms 'dependence' and 'addiction'
- R30. to recognise peer pressure and have strategies to manage it...
- **R31.** to understand the feelings and pressure that the need for peer approval can generate...
- **R32.** to understand the terms 'habit', 'dependence' and 'addiction' in a wide variety of contexts...and where and how to access support if they have concerns
- **R35.** the safe and responsible use of information communication technology...
- **L19.** about gambling (including online) and its consequences, why people might choose to gamble, and how the gambling industry influences their choices and tries to engage them in gambling; how to manage pressure or influence to gamble and access support if worried about themselves or others
- L20. to explore social and moral dilemmas about the use of money...
- **H4.** the characteristics of emotional and mental health and the causes, symptoms and treatments of some mental and emotional health disorders...
- R12. how to access... sources of information, advice and support
- **R29.** the role peers can play in supporting one another (including helping vulnerable friends to access reliable, accurate and appropriate support)
- **L20.** to recognise and manage the influences on their financial decisions, (including managing risk, planning for expenditure, understanding debt and gambling in all its forms); to access appropriate support for financial decision-making and for concerns over money, gambling etc.

# Statutory requirement to provide education about gambling

From September 2020, the health education aspect of PSHE will be compulsory in all secondary schools, with statutory guidance outlining the content to be covered in non-independent schools. The Relationships, Sex and Health Education statutory guidance mandates that gambling-related education must be delivered during the secondary phase in all non-independent schools. Within health education, the internet safety and harms sections requires that schools address the following:

the similarities and differences between the online world and the physical world including: the impact of unhealthy or obsessive comparison with others online (including through setting unrealistic expectations for body image), how people may curate a specific image of their life online, over-reliance on online relationships including social media, the risks related to online gambling including the accumulation of debt, how advertising information is targeted at them and how to be a discerning consumer of information online

#### Conclusion

In this chapter we have explored the following key points:

- It is important to assess pupils' starting points in order to enable developmental, maturity-appropriate lesson planning
- Input should be differentiated to meet the needs of all pupils.
- It is important to locate learning around gambling in an appropriate context.

### 4. Planning learning

#### Aims of learning

When planning lessons on any topic in PSHE education, it is important to start with your identified learning objectives and intended learning outcomes. Engaging looking resources or activities can be attractive to teachers, but must also provide quality content, including clear objectives and outcomes.

The more precise and concrete the intended outcomes are, the easier it will be to plan the lesson and assess the extent to which they have been met.

- **Learning objectives:** What do you intend the pupils to learn about, or learn how to do?
- Learning outcomes: What will the pupils be able to do as a result of the learning? Identify...? Demonstrate ...?
   List...? Describe...? Explain...? Manage...? Analyse...?
   Evaluate ...?

# Develop skills and attributes as well as knowledge

When planning PSHE education, a balance is needed between learning opportunities which develop knowledge, understanding, skills and personal attributes<sup>47</sup>. Programmes that rely on giving information alone (i.e. only increasing knowledge) have been shown to be ineffective at enabling young people to make safe and healthy choices in real life situations<sup>48; 49</sup>.

While a body of knowledge and understanding is essential to constructive decision-making, the way we make use of this knowledge and understanding is dependent on a range of other factors. A person may know what the safest, healthiest or most appropriate response in a situation might be but they need strategies (and the appropriate vocabulary) to make good decisions in the moment and turn them into appropriate actions.

"people need strategies to make good decisions in the moment and turn them into appropriate actions"

#### Literature review

Our literature review found that the following knowledge, skills and attributes are likely to benefit young people as they navigate choices related to gambling:

- Increasing awareness of one's personal autonomy, intrinsic goals, and ethical values
- Increased self-efficacy to act in line with them, resisting peer or other influences
- Emotion regulation skills, including coping adaptively with negative emotions and adaptive ways of sensation-seeking
- Positive social norms (where individuals believe their peers and/or family are more approving or more involved in gambling)
- Understanding of probability, odds, house edge, randomness, superstition and other 'thinking errors' such as a sense of deservedness
- Understanding of gambling industry strategies to draw people in and keep them gambling, including those that exploit natural human biases and errors
- Gambling risks and harms

Schools should therefore seek to provide specific learning opportunities which address these aspects in their PSHE education curriculum, providing pupils with a programme that goes beyond imparting factual information.

The following set of outcomes will support planning of specific learning related to gambling. A number of these outcomes may also be covered through other areas of PSHE education (for example, risk could be explored in relation to the risks of using drugs or alcohol).

As a result of gambling education during the primary phase, pupils should be able to:

#### Nature of risk

- Assess risk in a variety of everyday situations
- Identify what factors make a risk worth taking or mean a risk is too great

#### Key principles of gambling

- Explain what gambling means
- Give examples of winning, losing, saving and spending
- Identify different ways people can win, lose or spend money
- Explain luck, chance, probability and risk in relation to gambling behaviours

#### Influences on gambling decisions

- Explain what can affect someone's decision to spend, save or gamble money (or other items)
- Describe how it feels to win or lose (games, money, precious items)
- Explain how or why someone might feel pressure to gamble
- Explain why some people may choose not to gamble at all

#### Help-seeking

 Describe what to do if they are concerned about someone's gambling behaviour

## As a result of gambling education during the secondary phase, pupils should be able to:

#### Nature of risk

- Explain how to make informed decisions about risk
- Identify what factors make a risk worth taking and which factors mean a risk is too great
- Evaluate factors which affect the likelihood and degree of risk in different situations

#### Key principles of gambling

- Define gambling and suggest examples of common gambling behaviour and evaluate whether these are a worthwhile use of money
- Describe the law as it relates to gambling
- Explain what 'impulsivity' and 'delayed gratification' are and how they relate to gambling

#### **Gambling-related harms**

 Identify and challenge common gambling stereotypes

- Describe the potential risks associated with gambling
- Explain how chance-based transactions in online games can carry similar risks
- Explain the risk of debt from gambling
- Describe the potentially addictive nature of gambling and the links with mental wellbeing

#### Influences on gambling decisions

- Explain why people make different decisions about whether or not to gamble
- Describe how others can influence gambling-related decisions
- Explain/demonstrate ways to resist influence

#### Odds, probabilities and thinking errors

- Assess the probabilities of winning and losing in different forms of gambling
- Describe how the gambling industry sets odds that ensure they make a profit
- Explain the techniques the gambling industry uses to encourage gambling and how to resist these
- Explain the thinking errors and biases associated with gambling

#### Help-seeking

- Identify warning signs that a person needs help with their gambling behaviour
- Describe ways to get help for people with gambling-related issues

#### Making lessons interactive

PSHE education is most effective when young people are actively taking part in the learning. Lessons that rely heavily on factual information giving and passive listening do not provide enough opportunity to develop skills, strategies, attitudes and attributes. A well planned PSHE lesson will provide a mix of activities, including opportunities to gain knowledge, develop skills, and reflect on the learning.

Teachers pushed for time within a busy PSHE education programme sometimes opt to deliver certain topic areas via assemblies. However, assemblies are unlikely to develop young people's skills and attributes, or enable teachers to assess their progress. Assemblies provide an opportunity to reach large numbers of pupils in a short space of time and can reinforce or introduce in-class teaching, but are no replacement for lessons, because:

- It is very hard to appropriately pitch a message for such a large number of young people with different levels of understanding / experience
- It is more difficult to cater for any pupil who has been personally affected by the issue
- Assemblies do not provide opportunities for pupils to ask questions or seek further help
- One-off, short inputs are unlikely to have a sustained impact on pupils' attitudes or behaviour

#### Importance of assessment and evaluation

As in any other school subject, it is important that teachers are able to assess what pupils have learnt in a lesson. It is also important that pupils have opportunities to draw together and reflect on their learning. This ensures that teachers feel confident that learning has taken place, and both pupils and teachers can identify future learning needs. Clear learning outcomes support this process as both pupils and teachers can reflect on whether the learning outcomes were met using a suitable assessment tool.

Lessons should provide opportunities to reflect on:

- An increase in knowledge (Before I only knew...., now I also know...)
- An increase in understanding (I always knew... but now I can see how it connects to... and now I can see how I could use this in my life)
- A change or reconfirmation of a belief (I used to feel...)
- A richer vocabulary (Before I would have said... but now I can say...)
- Increased competence in skills (Before I didn't how to ... but now I know how to...)
- Acquisition of new strategies (Before I wouldn't have known how to ... but now I know new/more effective ways to...)
- Improved confidence (Before I could/would say and do ... but now I feel I am able to say and do...)
- Whether any assumptions have been challenged (Before I thought that ... but now I realise that was just a myth or a stereotype).

Teachers may wish to use more formal activities to assess and gather evidence of pupils' progress at the end of a lesson or series of lessons. An effective way of doing this is to revisit a baseline activity. Activities such as 'mind maps' or 'draw and write' exercises can be revisited with the pupils using a different coloured pen to add additional thoughts, information and ideas, correct original misconceptions and fill gaps in prior knowledge. Such activities provide assessment evidence in their own right. In addition, success criteria can support teachers and pupils to assess progress and make a judgment on whether pupils are 'working towards', 'working at', or 'working beyond' the intended outcome(s) for that piece of learning.

Whilst it should not be 'marked', personal reflection in PSHE education lessons is beneficial. Pupils value opportunities to consider how new learning will be relevant in their own lives. Sometimes pupils may reflect in writing or through discussion but it is often more appropriate for their thoughts not to be recorded. It is important to recognise and respect that pupils may not feel comfortable sharing all of their personal reflections with peers or staff. It is perfectly acceptable, and an equally valid part of the assessment process, to pose questions for private reflection only.



#### Conclusion

In this chapter we have explored the following key points:

- The importance of clear learning objectives and outcomes to support planning and assessment.
- A range of knowledge, skills, strategies, attitudes and attributes to help reduce risks from gambling-related harms.
- The importance of assessing pupils' progress throughout the lesson.

# 5. Effective practice: lesson delivery

PSHE education, when delivered safely and effectively, has huge potential for positive impact. However, when sensitive, controversial or personal issues are delivered in less safe ways, it is one of the few subjects on the curriculum that has the potential to do harm. It is therefore extremely important to follow safe practice guidelines.

#### Establishing a safe learning environment

In any classroom there will be a wide range of attitudes towards gambling. Gambling is prevalent in society, so pupils will come into the classroom with varying degrees of experience of it. Some may have parents, carers or siblings who gamble regularly. Others may have personal experience of the harms of gambling.

A safe learning environment helps pupils feel comfortable with sharing their ideas, values and attitudes without attracting negative feedback. It will also help teachers to confidently manage discussions on sensitive issues, including gambling. It is good practice for teachers to:

 work with pupils to establish ground rules about how they will behave towards each other in discussion.
 Examples of ground rules include:

Everyone has the right to be heard and respected. We will use language that won't offend or upset other people.

We will comment on what was said, not the person who said it.

We won't share our own, or our friends', personal experiences.

We won't put anyone on the spot.

We won't judge or make assumptions about anyone.

- offer some opportunities for pupils to discuss issues in small groups as well as sharing views with the class
- make boxes available for pupils to pose anonymous questions or concerns
- provide access to balanced information and differing views to help pupils clarify their own opinions and views



- always work within the school's policies on safeguarding and confidentiality — all staff should know how to respond to a pupil disclosure on this topic
- make pupils aware of sources of support both inside and outside the school

#### Distancing the learning

It is important to distance the learning from pupils' personal experiences. This will discourage personal disclosures during whole class discussion and help young people to feel safe in PSHE lessons — if it is an expectation, or even simply an invitation, that young people will share difficult incidents with the class, they may become reluctant to engage.

In practice, this means that it is helpful to provide scenarios, appropriate videos, cartoons or similar, so that young people are talking about fictional characters rather than people they know. This distancing is particularly helpful if a person has personal experience of gambling harms, for example, within the family. This means that, instead of asking what they would do if a relative exhibited problem gambling behaviours, a teacher would ask what the character could do in that situation.

It is important to do our best to find out in advance if there are any pupils in the class who may be particularly at risk in relation to gambling-related learning and to make sure that teachers and any visitors are aware that certain aspects may need to be addressed in a particularly sensitive manner. For example, if a relative of someone in the class is known to have a gambling issue, it is important

that a teacher does not over-stress the long term consequences of gambling-related debt. However, it is impossible for teachers to know about all the issues affecting young people's lives, and so effective distancing helps to keep learning safe for all pupils, whether they are known to have additional vulnerabilities or not.

#### Avoiding shock, fear or shame

PSHE education must take a positive approach which does not attempt to induce shock, fear or shame but focuses on what pupils can do to keep themselves and others healthy and safe.

People tend to think that if a child or young person is shocked or scared by what they are shown they will avoid the behaviour in the future. Furthermore, both young people and teachers (the majority of whom have received little or no training in teaching PSHE) will often say that they like 'hard-hitting' material and that it engages them more effectively.

It may appear logical to focus on the dangers of excessive gambling, for example, through sharing difficult and emotional details of how badly a person's life (and that of their families) has been affected. This is an understandable assumption, but 'shock tactics' can have the opposite impact to that which was intended<sup>50</sup>.

In practice it is more likely that shock and fear (when experienced in a safe setting — in this case a classroom) will become exciting, in a similar way to watching a horror film or riding a rollercoaster. This can undermine the desired learning.

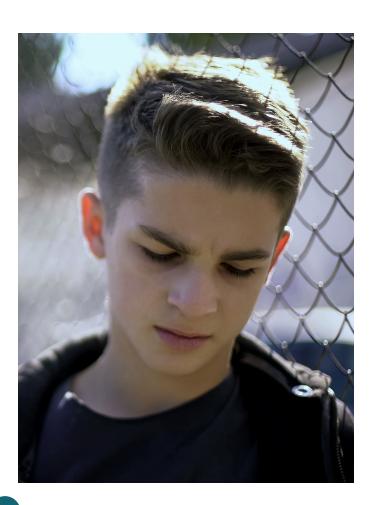
And where lessons focus on the most extreme negative consequences, they often appear far removed from young people's lived experiences. Many pupils will know people who engage in gambling in an enjoyable way, so to focus only on extreme gambling behaviours can cause pupils to doubt how common or true these negative examples are. This is even more important given that attitudes towards

"Shock stories can increase stigma, reducing individuals' inclination to seek support."

gambling are not as clear-cut as in other health-related behaviours such as smoking.

Conversely, if a young person has a gambling problem, or knows someone else with one, they might feel traumatised by emotionally charged stories that too closely mirror their own experiences. Pupils would be expected to relive difficult experiences in an environment where it is hard to disengage and where there is limited scope to manage feelings appropriately. Shock stories can also increase stigma, reducing individuals' inclination to seek support.

It is sometimes argued that young people are exposed to much worse via the media so we need not be overly sensitive about the content or tone of lessons in school. Yet we must remember that at home, young people can switch off what they're watching or go into another room. Removing themselves from lessons is more challenging for pupils who may not want to draw attention to their past experiences and in any event, exposure to sensitive material may have already created high levels of anxiety. Lessons involving shock tactics which aim to cause fear therefore pose a significant risk of harming the young people who may be most vulnerable.



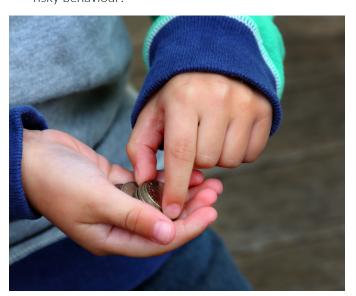
# Avoiding instructional content or inspiring risky behaviours

Case studies or real life stories are often used in lessons to add interest and authenticity to learning. When carefully selected, these can be very effective tools. But we must also be wary of the potential to instruct or inspire the very behaviours we are warning against, by giving too many instructional or inappropriate details, or by unintentionally glamorising unsafe or unhealthy experiences.

A story in which someone starts out having fun and/ or winning when gambling may end up enticing young people to engage in such behaviours, even if the rest of the story focuses on the negative consequences — as young people can assume those consequences will not happen to them. The 'it won't happen to me' assumption is a well-recognised phenomenon in psychology and risk management; optimism is specifically associated with irrational gambling behaviour<sup>51</sup> — optimists may remember the excitement and wins in the story and discount (or even forget) the long-term harms. Furthermore adolescents weigh risk differently to adults, placing more emphasis on benefits rather than risks, and on short-term versus long-term outcomes<sup>52; 53</sup>.

When assessing whether a case study or real life story is safe, consider:

- could it inspire a young person to engage in the behaviour you're trying to prevent?
- does it provide detail of methods or techniques which could enable young people to engage in — or hide risky behaviour?



- could it glamorise the behaviour in the eyes of young people?
- does it suggest a behaviour is 'normal' or more prevalent than it is?

If the answer to any of these questions is 'yes', it is likely that the resource will have unintended detrimental effects on young people and further consideration should be taken about whether it is appropriate to use.

#### Signposting support

Appropriate sources of help and support should be signposted before, during and after lessons so that young people are clear about further opportunities to talk about personal situations in a suitable, one-to-one setting. These should be internal and external sources of support. The following sources of advice and support may be useful for pupils.

**Childline** — **0800 1111** or www.childline.org.uk trained counsellors, including via email and an online chat service.

**GambleAware** — www.begambleaware.co.uk provides resources, information and support to keep people safe from gambling harms.

**GamCare** — www.gamcare.org.uk advice about gambling problems including a helpline and online chat service.

**The National Gambling Helpline** number is **0808 8020 133**.

#### Conclusion

In this chapter we have explored the following key points:

- Establishing a safe learning environment is crucial and involves agreement of ground rules, ways to ask anonymous questions, and distancing.
- It is important to check resources and materials carefully to ensure they do not inspire shock, fear or shame and are not unwittingly encouraging unhealthy or unsafe behaviours.
- Signposting further support services for young people should be a key feature of every lesson.

### 6. Visitors to the classroom

#### Benefits of external input

External visitors with expertise and/or creative resources can add interest and a fresh voice on a range of PSHE education topics. Outside agencies often have resources and personnel capacity that schools themselves do not have.

Inviting in support agencies is also an ideal way of introducing young people to support services, and encouraging help-seeking behaviours.

However, it is vital that schools are selective about the visitors invited into the classroom. Teachers should be discerning around how they are used and confident that any content they deliver is safe and appropriate.

#### Key considerations

It is incredibly important that the safe practice guidance in the previous chapter is followed. As stated, sessions that are instructional, or inspire interest in unhealthy/unsafe behaviours, and those using shock tactics or focusing only on worst-case scenarios should be avoided

It might for example seem an obvious choice to invite someone with lived gambling experience to speak. However, we need to consider whether elements of their personal story may contradict our aims to deliver safe, effective gambling education.

To illustrate this issue, take a look at the following fictional example:

'So, I started off with slot machines, you know a fiver here and there but online was so much easier I could do it anytime I wanted, it's easy — download the apps and away you go, just Google 'Betting site!' for example. I got a free £10 starting bet and within a week I'd won a fortune! By then I was hooked but after a while, things took a downward turn and that was it... I lost my house, the bailiffs took my car and everything was gone!'

Here, the speaker has potentially inspired the class by sharing that they won a large sum of money originally — the class may disregard the later stories in favour of the

potential to win, particularly if they do not have disposable income themselves. The fact that the person faced such huge losses may be a deterrent for some, but others will know people who have gambled and not faced such consequences.

The speaker has also told the class how easy it is to gamble online (along with a tip about what to search for) and that there are offers of free money to do so. Young people who may not otherwise have thought about gambling in this way have been told all about it in an engaging manner.

Schools must therefore be careful when selecting appropriate visitors to the classroom and ensure all materials provided by speakers are thoroughly reviewed before inviting them to work with young people.

Visitor sessions should be interactive, as any standard lesson would aim to be. Lengthy presentations are unlikely to be as effective as an interactive session where students are encouraged to prepare questions, take part in reflection activities and share ideas with the 'expert' who challenges or extends their thinking.

It is also vital that visitors focus on agreed aims, objectives and outcomes to compose a session plan which is agreed in advance. This ensures that learning is effectively focused and complements other aspects in the PSHE education curriculum.

Visitors must also work within the bounds of school policies and be aware of disclosure protocols.



#### Visitor checklist

In order to select visitors appropriately, consider the following set of questions:

- Who is, or are, the people you are inviting into your session? What organisations are they affiliated with?
- Is their (or their organisation's) agenda transparent and appropriate? Are they trying to sell or market particular products or services directly to young people?
- What skills, needs, expectations, experiences or knowledge do they bring?
- Does this visit fit into and build on current schemes of work?
- Is the input relevant? Or can it be made relevant in negotiation with visitors?
- Does it build on, extend or enrich previous work?
- Does it offer a stimulus for future work, and if so do my team or I have the skills and knowledge to capitalise on it?
- Might any young person be upset by this input? If so, are there ways to manage such eventualities to minimise the potential for harm?

Whilst planning the session, you may also wish to consider:

- Is the session planned in a way that will allow all pupils to meet the learning outcomes?
- Is there interactivity and differentiation in the session which supports young people to learn effectively?
- Does this visitor need additional support in understanding best practice in a PSHE education classroom?

Whilst it is not always possible to plan for every eventuality, good visitor research and preparation can ensure pupils learn safely and effectively.

"it is vital that schools are selective about the visitors invited into the classroom. Teachers should be discerning around how they are used and confident that any content they deliver is safe and appropriate." Further guidance and a more extensive checklist is available at www.pshe-association.org.uk/curriculum-and-resources/resources/external-visitors.

#### Conclusion

In this chapter we have explored the following key points:

- The benefits and limitations of using visitors to deliver gambling-related learning.
- Ways to plan effectively for any proposed visit.
- The safe practice principles relevant to choosing, inviting and working with visitors to the classroom.

#### 7. Conclusion

While there are examples of good practice in schools, many PSHE education leads are not currently aware of the prevalence of gambling-related risks or the need to support their pupils in this area.

It is therefore timely that GambleAware and the PSHE Association are working together to support schools and teachers with this work, and we hope this handbook will help teachers consider how to deliver safe, effective and evidence-based sessions.

This handbook sits alongside a range of additional resources to support schools introducing or improving gambling education. Please visit www.pshe-association.org.uk/gambling for updates and additional resources.

### Further support

The PSHE Association provides further support and training on delivering a variety of aspects of PSHE education. There are also supplemental materials and teaching resources which can support colleagues in delivering high quality gambling related education.

GambleAware provides further information about gambling harms and host a range of research papers and resources to support teacher subject knowledge and understanding of common trends.

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