



**MONEY
SMART**

An education programme from

Danske Bank

Welcome to

Money Smart

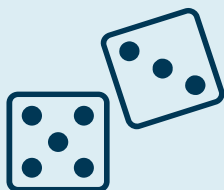
By Danske Bank

Gambling and gaming

What we will discuss today

- How gaming and gambling are connected
- Gaming and money
- Virtual goods, social casino games, loot boxes and skins betting
- Warning signs
- How to stay safe
- Where to get support





How are gambling and gaming connected?

Recently, the line between online gaming and gambling has become increasingly blurred.

The links between gaming and gambling can be hard to spot, you may not even recognize it when you are playing. Games with gambling components are very common.

Gambling and gaming

Some games use simulated gambling, using coins or jewels to spin a roulette wheel



40%
of young people play
games with gambling
components



In the UK, Loot Boxes are worth

£170
million



Normalisation of gambling

This raises concerns that such activities introduce young people to gambling, before they have been able to develop strategies to avoid gambling related harms.

The blurring of boundaries between gaming, an activity undertaken by the most young people, and gambling. This creates concern that it could become a normalized feature of their lives.

93%

of young people
regularly play video games

9 in 10

young people reported that
there were loot boxes
available in the games they
play and two in five (40%)
had paid to open one



<https://www.youtube.com/watch?v=1c7w-09a4uQ&t=10s>



Virtual goods

Q

Can anyone tell me what they think 'virtual goods' might be?



Virtual goods



Fortnite

Category

Recommended

View All Items

Featured

Community

Creations

Premium

Collectibles

Clothing

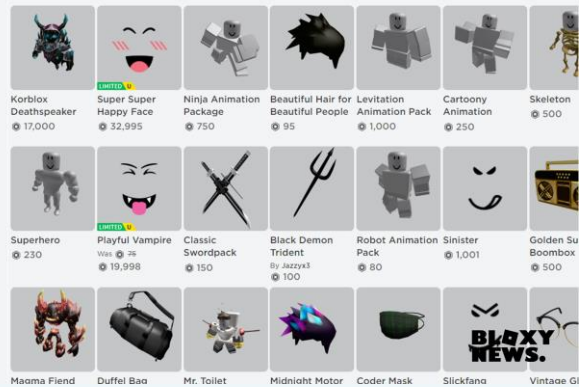
Body Parts

Gear

Accessories

Avatar Animations

Recommended Items for You



Roblox

These are items that are bought or earned in games, like weapons or character upgrades.

Virtual goods can be traded within the game and even traded online for real money. They can enhance in-game abilities, give you more lives or unlock features. They can also be purely cosmetic.

Social casino games

These games look and function like popular games in a casino, but instead of playing for money, you earn points or in-game currencies like coins or jewels.

Some games encourage players to spend more to unlock special features or to earn more points or in-game currencies.

This is just like gambling, the only difference is you don't use "real world" money.

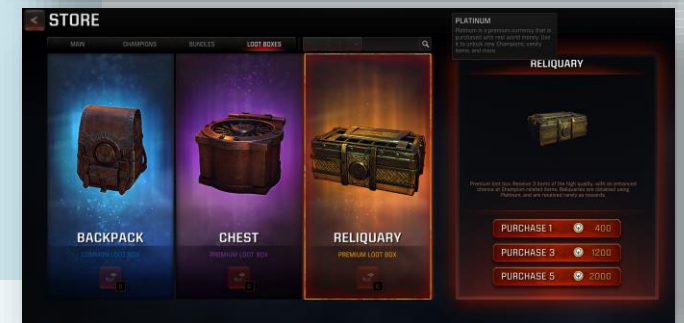
Global market for these games was estimated at **6.2 Billion US Dollars** in 2020



Loot boxes

These are rewards you can win or buy during a game. What you receive in a loot box is the luck of the draw.

There is **no skill involved**, which makes them **just like gambling**. And like gambling, the cost of these micro transactions can add up when they are bought with real world money.



9 in 10

young people reported that there were loot boxes available in the games they play.

52%

of children knew what a loot box was.

5%

of gamers generate half the revenue from loot boxes.

2 in 5

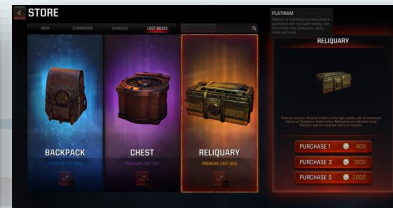
(40%) had paid to open one.

6%

bet with in-game items.

12

studies find a link between gaming and problem gambling behaviour.

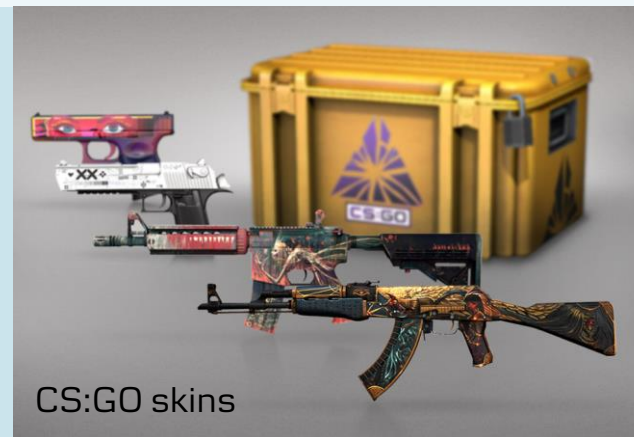


Skins betting

The skins that are used by gamers to take part in skin betting are often the items obtained through purchasing a loot box.

They are purely cosmetic, items like weapons, outfits or accessories. They are used as a virtual online currency, to gamble on the outcome of a real-life or virtual event.

Skins can be used as currency to bet on casino-style public pot games of chance, like coin flips and roulette on third party sites



CS:GO skins

79%

say that young people could find loot boxes to be addictive.

69%

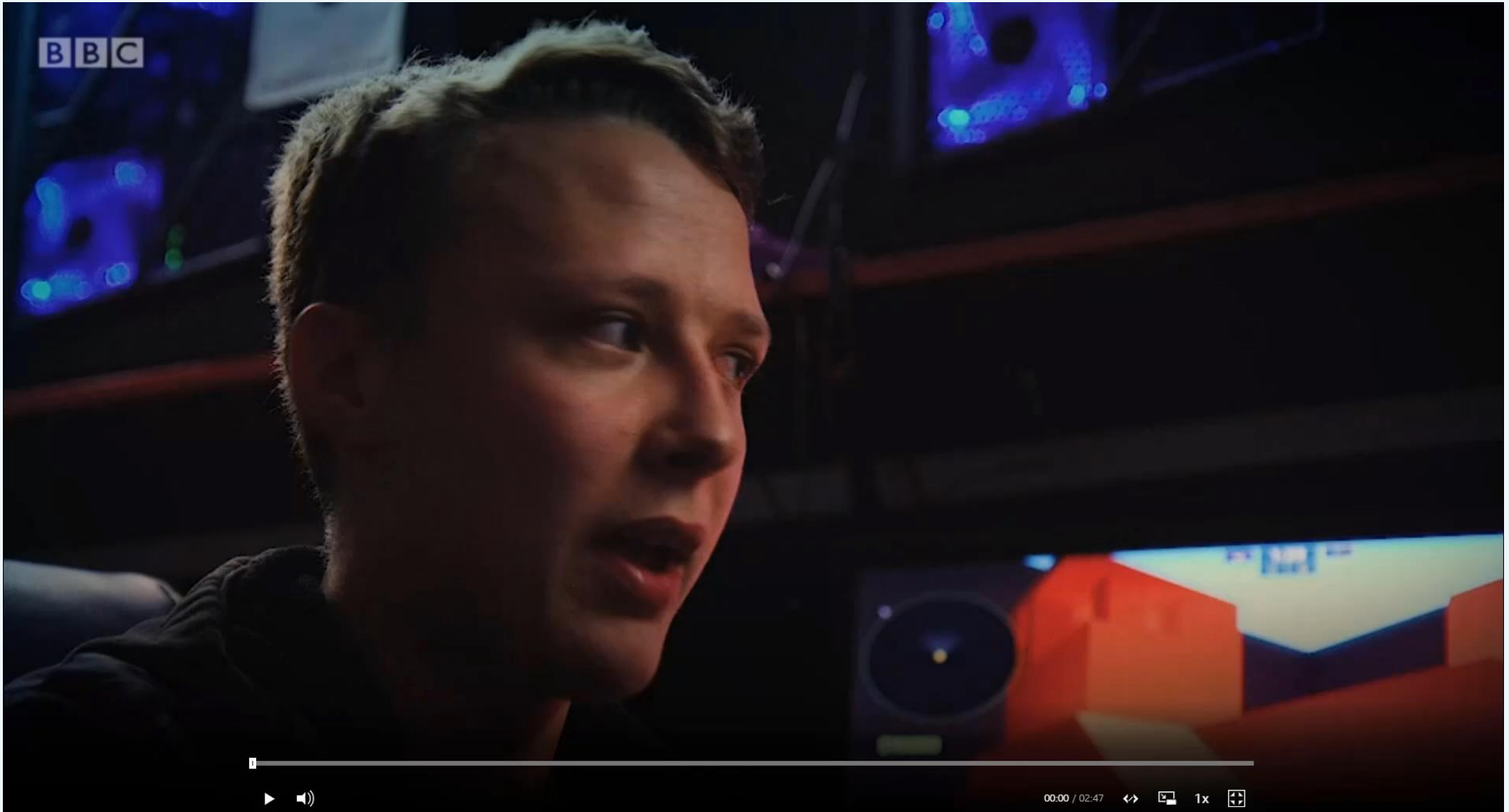
say that skin betting could be addictive.

30%

of 13-18 year olds in the UK were aware of skin betting

10%

(450,000 young people) had taken part in skin gambling in some form



Warning signs

You might be concerned that gambling within gaming is becoming an issue but are not sure what type of things to look out for.

Just like gambling, by knowing what signs to spot can help you decide what action to take. And like gambling, many of the signs are the same.



Has your behavior changed, is it affecting your relationships?



Are you spending your own money to game?



Is your free time is spent gaming?



Do you notice your schoolwork is suffering?



Are you borrowing or stealing money?



Have you sold personal belongings to raise funds?



Do you feel anxious when you can't play?



How to stay safe

If you choose to carry out gambling-like activities while gaming, you should try to do it safely.

Knowing the risks involved will help you to stay safe



Understand the game & the probability. You have less than 0.001% chance of getting M'bappe in Fifa!



Set limits on what you spend, know what you can afford.



Have other activities and interests to keep you busy.



Keep track of the time and amount you spend gaming. Set a time limit and stick to it.



You can still play and enjoy the game without it costing you anything.



Be open and honest. Speak to someone if you need help.



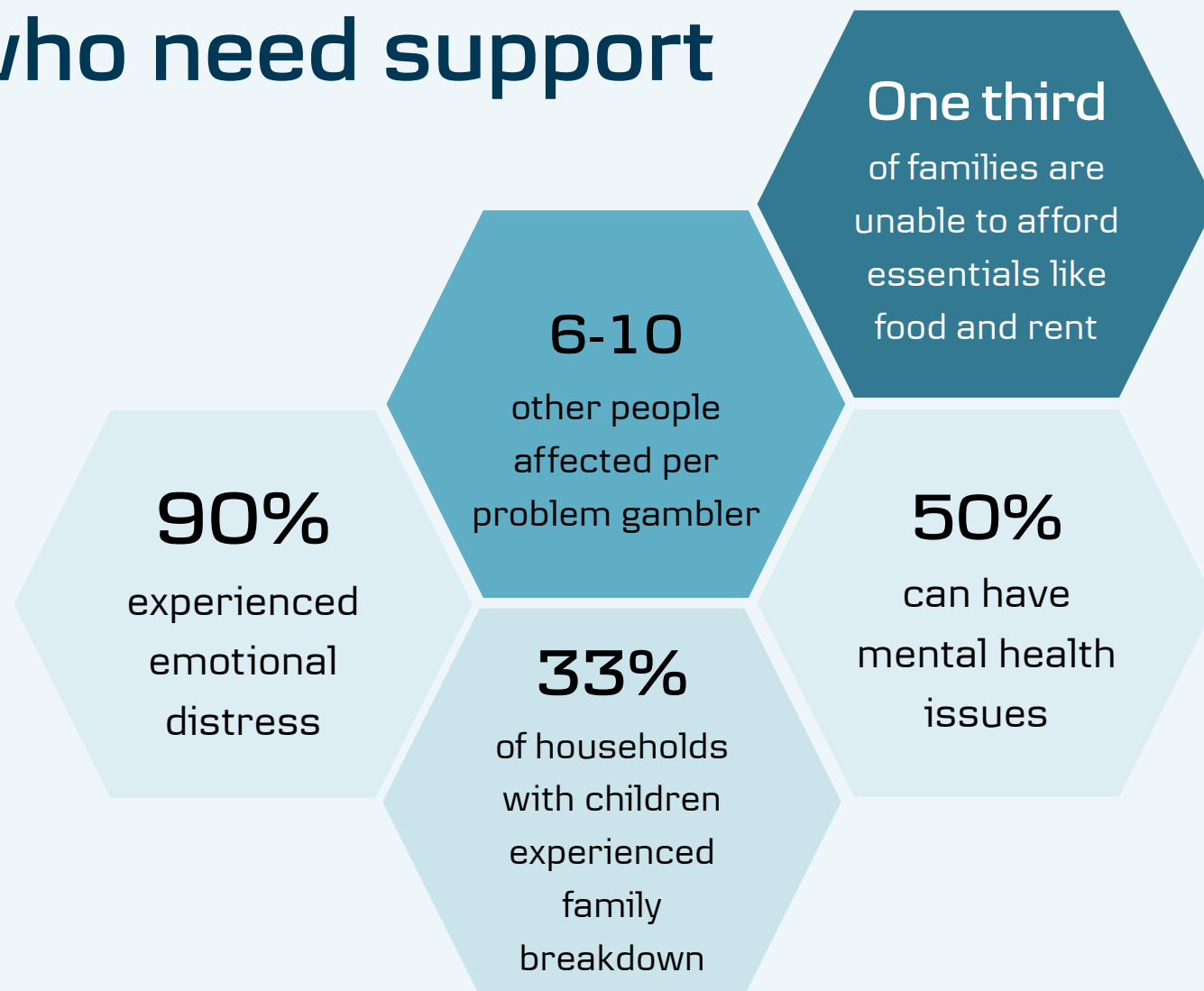
It's not just gamblers who need support

Being affected by someone else's gambling can have a significant impact on your well-being.

The effects can be wide-ranging.

You might feel isolated and a sense of shame.

You might even lose trust in the person who is gambling.





BigDeal is dedicated to young people and is part of GamCare, the organisation that runs the National Gambling Helpline



Where to seek help and support

Young people age 11-18: Visit

www.BigDeal.org.uk or call the National

Gambling Helpline free of charge if you or someone you know needs help: **0808 8020 133**

You can also chat to us via www.gamcare.org.uk

Teachers book a free gambling awareness session:
hello@bigdeal.org.uk

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Top Takeaways



Gaming and gambling

You have the tools now to recognise the connection with gaming and gambling-like behaviour



Gambling in gaming

Notice the tactics that link gambling and gaming together, like virtual goods, loot boxes and social casino games



Warning signs and staying safe

Be aware of the warning signs and the tips to keep yourself safe



Support

Support is available and is out there for anyone affected by gambling - the people directly doing it and those who are around them

