

Exploring financial risk assessment thresholds for online gambling in the United Kingdom using open banking data

What this research is about

Gambling can lead to harms for people who gamble as well as their family and friends. In the United Kingdom (UK) and the Netherlands, a new approach to gambling harm prevention is to implement affordability or financial risk assessments. In both jurisdictions, gambling operators are required to assess the financial situation of a person who wishes to gamble beyond a set threshold. In the UK, financial risk assessment occurs when a person's net deposit (i.e., deposit minus withdrawal) passes £150 in 30 days. In the Netherlands, the government has set a monthly deposit limit of €300 for those aged 18 to 24 years old and €700 for anyone 25 years or older.

One of the key challenges is maintaining the right balance between preventing gambling harms while also maintaining the liberty of those who gamble without experiencing harms. One option to better understand this balance is through risk-based threshold analyses. These analyses can help identify a value that balances identifying people at-risk of harms versus those at no or low risk.

This study explored how quantifying this policy trade-off could assist with financial risk assessments. The researchers analyzed survey data that were linked with open banking data. The objectives were (1) to evaluate the UK's proposed £150 net-deposit threshold in balancing harm prevention and liberty preservation; (2) to determine whether net-deposit thresholds or deposit thresholds are better at distinguishing at-risk and no/low-risk gambling; (3) to compare whether spending across all operators is

What you need to know

Gambling can lead to harms for people who gamble and their family and friends. In response, the United Kingdom (UK) and the Netherlands have introduced financial risk assessments, designed to identify when a person's gambling spending passes a set threshold. This study evaluated the UK's proposed £150 net-deposit threshold using survey data that were linked to banking records from 424 adults who gambled online.

The researchers found that the proposed net-deposit threshold captured 66–75% of people at-risk of harms; however, nearly 50% of people at no/low risk also surpassed this threshold. This indicated that the £150 threshold placed more emphasis on harm prevention than liberty preservation. Raising the threshold to £186.90 could improve this balance. But the threshold should be lowered for young adults. Using cross-operator spending could more accurately distinguish at-risk versus no/low-risk gambling.

a better approach to identifying people at-risk of harms; (4) to identify the optimal threshold values that differentiate at-risk and no/low-risk gambling; and (5) to assess whether lower thresholds should be made for young adults aged 18 to 29 years old.

What the researchers did

The researchers re-analyzed a dataset containing information from participants recruited through the

online crowdsourcing platform Prolific in 2023. Participants were residents of the UK who reported online gambling. They completed the survey and also provided open banking data access. The survey included the Problem Gambling Severity Index (PGSI) to assess gambling risk status.

The researchers summed each participant's deposit and withdrawal transactions according to 30-day windows over 12 months. This enabled them to identify when the participant surpassed the £150 net-deposit threshold. Gambling risk status was identified using scores on the PGSI.

What the researchers found

A total of 424 participants completed the survey and provided open banking data access. Among them, almost half (46.0%) were considered at-risk based on a PGSI score of 1 or more, and over one-quarter (27.8%) were considered at-risk based on a score of 2 or more. At-risk participants tended to be younger, gambled with multiple operators, deposited more money, and had a larger net deposit than no/low-risk participants.

First, the £150 net-deposit threshold was examined. When at-risk gambling was defined by PGSI scores of 1 or more, 66.2% of at-risk participants surpassed the threshold, while 52.4% of no/low-risk participants did not surpass the threshold. When at-risk gambling was defined by PGSI scores of 2 or more, 75.4% of at-risk participants surpassed the threshold, while 51.3% of no/low-risk participants did not surpass the threshold. This suggested that the £150 net-deposit threshold placed more emphasis on harm prevention than liberty preservation.

Next, the researchers assessed whether to focus on net deposits (i.e., deposits minus withdrawals) or deposit amounts. Overall, there was little difference between thresholds based on net deposits or deposit amounts for differentiating between at-risk and no/low-risk gambling. However, using cross-operator spending could more accurately distinguish at-risk versus no/low-risk gambling compared to single-operator spending.

Lastly, the researchers assessed threshold values that could provide the best balance between harm prevention and liberty preservation. It was found

increasing the value to £186.9 improved the balance overall, though £150 remained within the range of appropriate values. However, the threshold for younger adults should be lowered.

How you can use this research

The results of this study provide insight into financial risk thresholds for identifying people at-risk of harms in the UK. The study provides recommendations on how to best balance the needs of identifying people at-risk of harms, while also maintaining personal liberty for those at low risk. The findings could be of interest to researchers, regulators, and policy makers concerned with preventing gambling harms.

About the researchers

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