

Invitation to Tender: Evaluation of the Credit Card Ban for Gambling in Great Britain

- **ABOUT GREO**

GREO is an independent knowledge translation and exchange organisation with almost two decades of international experience in generating, synthesising, and mobilising research into action, across the health and wellbeing sectors.

GREO helps organisations improve their strategies, policies, and practices, by harnessing the power of evidence and stakeholder insight. Our services include sourcing and synthesising evidence, creating knowledge and education products, facilitation and stakeholder engagement, data and knowledge management support, evaluation, and applied research. GREO facilitates external reviews of proposed projects to ensure the highest standards of integrity. In this way, GREO supports intellectual freedom and protects the intellectual property of researchers.

GREO supports the National Strategy to Reduce Gambling Harms as a neutral, arm's-length organisation that manages the solicitation, review, funding, and project management of safer gambling research and evaluation.

- **CONTEXT**

The [National Strategy to Reduce Gambling Harms](#) is a multi-partner initiative, led by the Gambling Commission, to make faster progress on reducing gambling harms. The Commission has stated its commitment to using the full range of its regulatory powers and providing funding and system coordination support to partners to make it a success.

As part of the Strategy, the Gambling Commission implemented a [ban on the use of credit cards by gambling businesses](#) in Great Britain, which came into effect on April 14, 2020. This ban covers all forms of land-based and online gambling, excluding non-remote lotteries. The decision to ban credit card use was informed by a [public consultation](#) that occurred between August and November 2019.

The primary goal of the ban is to reduce the risk of harms to consumers from gambling with credit cards, including those incurred due to cash advance fees and interest payments charged for credit card gambling transactions.

Achieving this goals will occur alongside efforts to minimise any negative impact of the ban on people who gamble who are not currently experiencing harm.

It is also anticipated that the ban may contribute indirectly to reducing other non-financial related harms from gambling, such as mental health issues and relationship harms. To prepare for a future evaluation, an independent evaluation consultant was hired to develop a [theory of change](#) for the credit

card ban, informed by a [rapid evidence review](#) (investigating the effectiveness, unintended consequences, and considerations of implementing a restriction or complete ban) and engagement with key informants. The theory of change provides the theoretical basis for how and why the ban is anticipated to be effective, including explicitly stated expected short and longer-term outcomes.

It is important to note that the development of the theory of change was developed prior to the COVID-19 pandemic and that the ban was implemented during the early stages of the pandemic. As a result, there is a need to understand the impact of the significantly different context in which the ban is now operating. For example, what is the impact of the pandemic on the ban's underlying programme theory (as stated in the theory of change), including unintended consequences, and likelihood of achieving its stated outcomes?

In addition to meeting the immediate goals of the evaluation (stated below), the evaluation will contribute to a collective understanding of 'what works' in safer gambling initiatives designed to reduce harm and serve as a case study for building evaluation capacity among Strategy partners in the future.

• SCOPE OF WORK

Using the theory of change as a basis, the evaluation will inform opportunities to refine the underlying theoretical basis, design, and implementation of the ban in a manner that considers the additional impact of COVID-19 on mental health, gambling behaviour, and harms from gambling. A combined process and outcome-focused evaluation of the credit card ban is essential for ensuring evidence-informed policy change and contributing to effective safer gambling initiatives. This is especially important given that the implementation and potential impacts of the credit card ban may be impacted by external factors related to COVID-19 that were not anticipated during its original inception and implementation. Determining whether there are any opportunities to improve the design and implementation of the ban within the emerging context of COVID-19 will provide important direction to ensuring the policy change is responsive and effective, both in the current climate and moving forwards.

The evaluation goals include formative and summative elements:

Process evaluation goals

1. Test and refine the theory of change that underpins the ban based on evidence of its validity (and in consideration of the changing environment).
2. Determine the degree to which the ban has been implemented as intended, including anticipated and unanticipated impacts of any changes in implementation on the ban's desired outcomes or those that may result in unintended consequences.
3. Identify any opportunities to modify the design and implementation of the ban both in the short and long-term, including considerations related to COVID-19 (e.g., changes in communication strategies around the ban).

Outcome evaluation goals

1. Understand achievement of, or progress being made towards, the short and long-term programme outcomes as stated in the theory of change, taking into account the influence that COVID-19 may have on reaching these outcomes.
2. Identify indications of potential unintended consequences and outcomes of the ban (positive and negative), including those attributed to the changing environment.**
3. Understand the impact the ban has had on gambling-related financial harms experienced by people who gamble with borrowed money.
4. Determine the impact of the ban on affected others (i.e., the family and friends of people who gamble with credit cards).
5. Determine the impact of the ban on people who gamble who are not currently experiencing harm.

Note: The successful bidder will work in conjunction with a Steering Committee (described below) to refine the exact evaluation questions and plan.

Successful applicants are also required to be available for up to 30 hours of consultation time to participate in a GREO-led case study of the evaluation during the length of the contract. The case study will contribute to a broader understanding of 'what works' in designing and implementing large scale evaluations of safer gambling strategies. This time should be reflected in the applicants' budget.

**An unintended consequence of particular interest is substitution (e.g., the switch to using illegal money lending sources, black-market gambling websites, or the use of e-wallets).

Methodology

While applicants are responsible for determining and proposing the specifics of the evaluation plan and corresponding methodology, the plan should: meet the goals of the evaluation as stated above; draw from the existing theory of change; adopt a mixed methods approach; consider the context based on [current trends](#) in credit card use for gambling in the UK (p.6-14) and involve engagement with individuals with lived experience, affected others, and other vulnerable groups such as through surveys, focus groups, and interviews. The plan should also consider how available baseline data can be leveraged to assess changes over time.

Although determining causal attribution in-depth is beyond the scope of this tender, it is expected that the successful team will focus on the realistic and robust causal inferences that can be reliably drawn from the evaluation findings.

- **PROJECT GOVERNANCE**

GREO is providing the project management and oversight for the commissioning of the third-party evaluation of the credit card ban. GREO will liaise with the project contributors on behalf of the successful evaluation team. These include:

Steering Committee: Provides the overall direction of the evaluation. It will provide expert advice and integrate the recommendations from the Advisory Committee (see below) and other stakeholders, to make recommendations to the GREO Project Team.

Advisory Committee Members: Act as representatives of their specific sectors (e.g., academic, public health, regulation, etc.), to advise the GREO Project Team of concerns related to the project, and to provide recommendations and guidance based on their ongoing involvement with the related policy. Their multi-sector perspectives will also be an important resource for the evaluator(s) to draw from.

Identified and Interested Key Stakeholders: Receive periodic project updates from GREO.

Experts by Experience Panel: Provide input on specific topics. Engagement will be on an “as-required” basis and coordinated through the Steering Committee.

- **ELIGIBILITY**

Applicants must be based in Great Britain and funding must flow to an eligible institution in Great Britain. Collaborations with international partners will be considered. Applications from both the public and private sectors are welcome. Wherever possible, applicants are encouraged to apply as interdisciplinary teams (e.g., community-academic partnerships or evaluation teams that demonstrate a range of expertise from related fields) with the aim to conduct a holistic evaluation.

- **VALUE AND DURATION**

Project term: The term of the project is 20 months. Unless otherwise indicated, the project will start on April 1, 2021 and be completed by December 31, 2022.

Award amount: An award of up to £80,000 is available, proportionate to the scale of the project (inclusive of VAT and expenses). Applicants must submit a detailed budget that justifies the proposed project and its costs.

- **SCHEDULE**

January 11, 2021 – Call opens

February 5, 2021 – Expression of interest and question submission deadline

March 1, 2021 – Application submission deadline (5:00 pm GMT)

March 2–19, 2021 – External review period

March 25, 2021 – Proposal decisions / evaluation review committee meeting and notice of results

April 1, 2021 – Project start date

• HOW TO APPLY

Expression of interest:

Applicants are asked to submit an expression of interest via email to (jess@greo.ca) no later than **5:00 pm (GMT) February 5, 2021**. Please provide the following information:

- Primary contact information
- Description of the project team (names, roles, and relevant expertise)
- Organisation name, address, and description of organisation's services
- Signature page

Question period

Applicants will have an opportunity to submit questions for review and response. GREO will provide a consolidated response by February 12, 2021 in the form of an addendum to all applicants who have registered their intent to submit. Applicants are asked to submit all queries via email to (jess@greo.ca) no later than 5:00 pm GMT February 5, 2021.

Proposal

A full proposal is to be submitted via email to jess@greo.ca no later than **5:00 pm (GMT) on March 1, 2021**. The project proposal section requirements and subsequent evaluation criteria are detailed below. The proposal must not exceed 14 single-spaced pages (excluding references and appendices). Please ensure all documents are uploaded in one continuous pdf file.

Application cover page

The cover page should include the following:

- Title of the proposal
- Name of sponsoring organisation
- Status of sponsoring organisation (e.g., not-for-profit, hospital, university, etc.)
- Investigator names and contact information (institutional affiliation, title, address, email address, and telephone or cell)
- Total budget amount requested
- Dated signatures of:
 - Principal investigator
 - Project contact person (if different from above)
 - Individual authorised to sign on behalf of the sponsoring organisation
- Conflict of Interest declaration regarding affiliations, or otherwise, to organisations who enter the tender process.

Abstract

A maximum one-page abstract that summarises the (1) evaluation approach, (2) methodology (3) risk assessment, and (4) potential outcomes of the proposed project.

Project Application and Section Requirements

Project requirements will be assessed as follows:

1= Insufficient 5=Adequate/Sufficient 10= Excellent

PROJECT APPLICATION: MANDATORY REQUIREMENTS	SELECTION CRITERIA
Total value: 10	
Project team qualifications	Degree to which the evaluation team's expertise is relevant and sufficient to conduct the evaluation /10
Clearly state the relevant expertise and qualifications of the evaluation team, not to exceed 500 words per member (CVs should be included as appendices and are not included in the page maximum)	
Total value: 100	
The following components summarising the proposed approach must be included:	
Understanding of evaluation requirement and its context	Degree to which the applicants demonstrate understanding of the evaluation requirements and its context /10
Meaningful evaluation questions that will achieve the purpose of the evaluation	Degree to which the evaluation questions reflect an understanding of the objectives of the ban and are likely to meaningfully meet the goals of the evaluation /10
<p>Proposed methodology should include but not be limited to:</p> <ul style="list-style-type: none"> • How the evaluation goals (listed above) will be met • Specific evaluation questions the project will answer • Discussion of how the theory of change will be used to develop the evaluation plan • Methods used, including qualitative and quantitative methods • Proposed data sources, including anticipated engagement of vulnerable populations • Instrument design (if applicable) • Data collection plan • Data storage plan • Data analysis plan <p>Specific contributions (e.g., baseline data) to be provided by or through the Gambling Commission should be outlined here.</p>	<p>Degree to which the evaluation plan overall appears appropriate to answer the evaluation questions /10</p> <p>Degree to which the proposed methodology is clearly explained and exemplifies best practices in evaluation /10</p> <p>Degree to which the evaluation plan clearly builds on and integrates concepts from the theory of change /10</p>

<p>Discussion of strategies to enhance or protect the credibility of the evaluation design and its findings.</p>	<p>Degree to which strategies to enhance or protect credibility are sufficient and appropriate /10</p>
<p>Describe any ethical considerations inherent in the proposed project, proposed strategies to address these considerations, the ethical review processes to which the team’s evaluation will be subjected to and include a statement that warrants the ethical review process and practices.</p>	<p>Appropriateness of strategies to sufficiently address ethical considerations /10</p>
<p>Provide one to two paragraphs outlining the risk mitigation strategy as it applies to the proposed methodology. Applicants are required to submit a Risk Register as part of the full project application. The table requires applicants to identify potential risks, the results of their risk analysis (impact, probability, effects), as well as a risk response strategy.</p>	<p>Degree to which the risk registry sufficiently identifies possible risks and barriers and outlines appropriate risk mitigation strategies /10</p>
<p>Discussion of project management and quality assurance considerations in implementing the evaluation and proposed strategies to address these considerations.</p> <p>Applicants are asked to provide a brief paragraph to demonstrate their ability to meet the necessary criteria for a data sharing agreement. Specifically, include relevant data security accreditation, arrangements or organisational protocols that support the team’s ability to receive and manage data.</p>	<p>Degree to which challenges and strategies for project management and quality assurance considerations have been adequately identified /10</p>
<p>Discussion of why the proposed evaluation plan is proportionate based on the purpose, timeline, and allocated budget of the evaluation.</p>	<p>Degree to which the plan is proportionate based on the purpose, timeline, and allocated budget of the evaluation /10</p>

Budget and Timeline

Budget and Timeline requirements will be assessed as follows:

1= Insufficient 5=Adequate/Sufficient 10= Excellent

Evaluation budget and timeline	Total value: 30
<p>Please complete the budget summary template and timeline forms and submit with your application package. Include a rationale for each expense listed under the pre-populated headings, in addition to any miscellaneous expenses not listed within the categories. Also, indicate any in-kind contributions on the budget summary template.</p> <p>Up to 30 hours of consultation time to participate in a GREO-led case study evaluation should be accounted for in the budget.</p> <p>Allowable budget expense categories include personnel, equipment, supplies, human subjects, and travel expenses. Refer to the Eligible and Ineligible Expense guidelines for complete information on what to include in your budget.</p>	

BUDGET AND TIMELINE: MANDATORY REQUIREMENTS	SELECTION CRITERIA
<p>The budget and timeline will be evaluated based on the feasibility of the timeline, logical breakdown of the budget based on project activities, and anticipated value for money.</p>	<p>Degree to which the project appears feasible within the timeline /10</p> <p>Degree to which the budget breakdown logically reflects project work /10</p> <p>Degree to which the project demonstrates good value for money /10</p>

Additional Appendices

You may submit additional information to support your application. These additional appendices are limited to a maximum of ten (10) pages.

• DELIVERABLE REQUIREMENTS AND DATES

The suggested timeline is proposed based on the anticipated scope of work and start date for the project. These dates may be adjusted at the commencement of the project in consultation with the project Steering Committee and the plan proposed by the successful applicants. It is recognised that uncertainties over the duration and activity constraints of the pandemic may require modification to the timetable outlined.

August 9, 2021 (approximately four months after project start date): Completed in-depth evaluation plan, timelines, and development of data collection instruments (as required).

August 2021–September 2021: Approval of and modifications to evaluation plan based on input from Steering Committee and other key stakeholders.

February 2022: Interim report to be submitted to the Steering and Advisory Committees in. A report template will be provided, with specific reporting details to be determined in conjunction with the Steering Committee at the time of project commencement.

October 2021–September 2022: Collect evaluation data.

June 2022: Progress update to Steering Committee (depending on project activities).

November 30, 2022: First complete draft of final report and presentation to Steering Committee.

December 30, 2022: Final draft of report.

Other deliverables or additional check-in points to be determined at the project kick-off meeting.

- **APPLICATION SUBMISSION**

Please send an email with a brief cover letter in the body of the email. Send the application package as one continuous PDF document.

Use the following format to organise your application:

1. Title page
2. Abstract
3. Project application
4. Budget and timelines
5. Required appendices (References, Risk Register, CVs)
6. Additional appendices (if applicable)

Submit all documents via email to Jess Voll (jess@greo.ca) by **5:00 pm (GMT) on March 1, 2021**.

- **QUESTIONS**

Please send questions and comments to:

Jess Voll, Credentialed Evaluator

GREO

E-mail: jess@greo.ca