

Participation in gambling and rates of problem gambling – Wales 2016

Statistical report

November 2017

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Headline findings

The headline findings in this report indicate key statistics on participation in gambling and the prevalence of problem gambling in Wales during 2016:

54.7%

Percentage of people who have spent money on at least one gambling activity in the past 12 months

40.4%

Percentage of people who have spent money on at least one gambling activity in the past 12 months, excluding those who had *only played the National Lottery draws*

0.8%

Proportion of respondents who were identified as problem gamblers
According to either the PGSI or the DSM-IV

1.5%

Proportion of gamblers who were identified as problem gamblers
According to either the PGSI or the DSM-IV

3.3%

Proportion of respondents who were identified as low or moderate risk gamblers
According to the PGSI

1 Preface

The Gambling Commission

The Gambling Commission was set up under the Gambling Act 2005 to regulate commercial gambling in Great Britain in partnership with licensing authorities. We also regulate the National Lottery under the National Lottery etc. Act 1993.

Further details can be found on our [website](#)

The Welsh Problem Gambling Survey

Until 2010, gambling behaviour was monitored through the British Gambling Prevalence Survey (BGPS), with studies conducted in 1999, 2007 and 2010. In 2012 survey questions were included in the Health Survey for England 2012 and the Scottish Health Survey 2012, the Commission was unable to secure survey space in the Welsh Health Survey 2012. In 2014, following the publication of combined findings from the aforementioned Health Surveys, the Commission decided to procure a standalone survey of gambling behaviour in Wales to commence in 2015. This was repeated in 2016 and the same questions were also included in the Health Survey for England 2016 and the Scottish Health Survey 2016.

Methodology

The following findings are based on a set of questions commissioned by the Gambling Commission conducted by Beaufort Research quarterly throughout 2016 utilising their Wales Omnibus. To maximise consistency the same survey questions were asked as in the Health Surveys, with respondents providing data via a self-completion section of the questionnaire utilising CAPI (Computer Aided Personal Interviewing) technology. Participation questions ask respondents about their spend on gambling activities in the past 12 months. Problem gambling status has been defined using both the Problem Gambling Severity Index (PGSI) and the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV).

Data collection took place in March, June, September and November 2016 with approximately 1,000 interviews completed per quarter. These interviews provide an overall sample of 4,035.

The Omnibus sample is designed to be representative of the adult population resident in Wales aged 16 and over. The unit of sampling is Lower Layer Super Output Area (LSOA) and 69 interviewing points throughout the Wales are selected with probability proportional to resident population, after stratification by Local Authority and Social Grade.

A fresh sample of interviewing locations and individuals are selected for each survey and no more than one person per household is interviewed. Within each sampling point, interlocking demographic quota controls of age and social class within sex are employed for the selection of respondents.

Quotas are set to reflect the individual demographic profile of each selected point. The data is weighted by age group within gender within local authority grouping to give each cell its correct incidence within the Wales total derived from the results of the 2011 Census.

Problem gambling screening instruments

DSM-IV

The DSM-IV screening instrument is based on criteria from the fourth edition of the Diagnostic and Statistical Manual of the American Psychiatric Association (DSM-IV). This contains ten diagnostic criteria ranging from 'chasing losses' to 'committing a crime to fund gambling'. The DSM-IV criteria

constitute a tool created for diagnosis by clinicians of pathological gambling, and were not intended for use as a screening instrument among the general population. Therefore, there is no recommended questionnaire version of the DSM-IV. An adapted version of the DSM-IV to use in a survey setting was developed for the BGPS series and was subject to a rigorous development and testing process, including cognitive testing and piloting. Each DSM-IV item is assessed on a four-point scale, ranging from 'never' to 'very often'. Responses to each item can either be dichotomised to show whether a person meets the criteria or not, or allocated a score and a total score produced (the PGSI uses this latter method, see below). The BGPS series used the dichotomous scoring method and it is this method that is presented in this chapter. A total score between zero and ten is possible. The scoring of each of the DSM-IV items is described in Appendix A.

Among clinicians, a diagnosis of pathological gambling is made if a person meets five out of the ten criteria. Many surveys, when adapting the DSM-IV criteria into a screening instrument for use within a general population survey, have included a further category of 'problem gambler' for those who meet at least three of the DSM-IV criteria. This approach was adopted for the BGPS series and is replicated here.

PGSI

The PGSI was developed by Ferris and Wynne over a three-year period. It was specifically developed for use among the general population rather than within a clinical context. It was developed, tested and validated within a general population survey of over 3,000 Canadian residents. The instrument itself has been subject to critical evaluation and was revised in 2003.

The PGSI consists of nine items ranging from 'chasing losses' to 'gambling causing health problems' to 'feeling guilty about gambling'. Each item is assessed on a four-point scale: never, sometimes, most of the time, almost always. Responses to each item are given the following scores: never = zero; sometimes = one; most of the time = two; almost always = three. When scores to each item are summed, a total score ranging from zero to 27 is possible. A PGSI score of eight or more represents a problem gambler. This is the threshold recommended by the developers of the PGSI and the threshold used in this report. The PGSI was also developed to give further information on sub-threshold problem gamblers. PGSI scores between three and seven are indicative of 'moderate risk' gambling and a score of one or two is indicative of 'low risk' gambling.

Reporting procedure

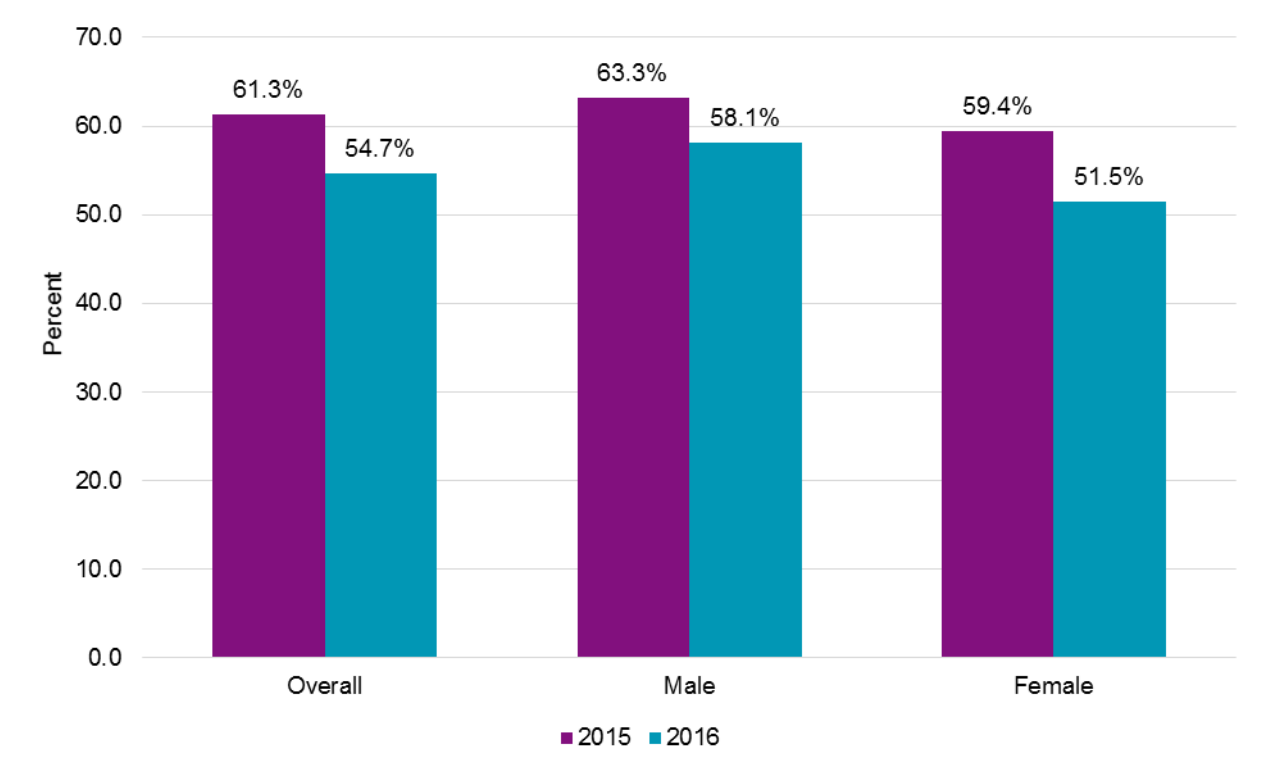
The report contains data from 2016 and in places from 2015. Any comparisons made between the years are purely observational changes only. Significance testing has not been carried out due to the selection of sampling points not being truly random.

Statistics

Participation

In 2016, 54.7% of adults aged 16+ had spent money on gambling in the past 12 months. 58.1% of men had spent money on gambling in the past 12 months compared to 51.5% of women. This compares to an overall participation rate of 61.3% in 2015; 63.3% for men and 59.4% for women.

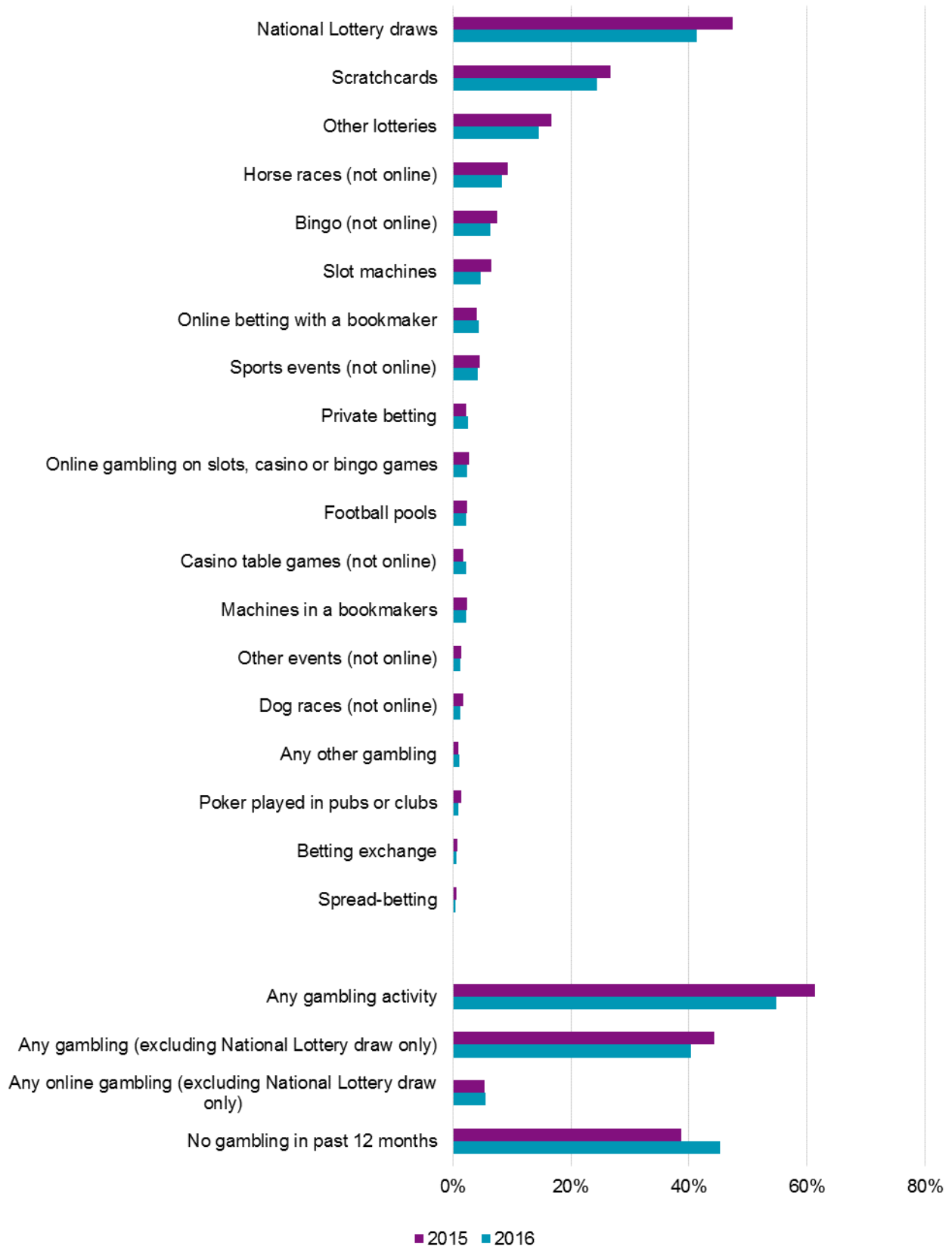
Figure 1: Overall gambling participation by sex (2015 & 2016)



When respondents who have only played the National Lottery draws are excluded, the overall gambling participation rate in 2016 was 40.4%, the observed difference with 2015 shows that gambling participation, excluding those who have only played National Lottery draws, has declined from 44.2%.

Based on observed data, the National Lottery draws were by far the most popular form of gambling in Wales in 2016 with participation at 41.4%. The next most popular gambling products were scratchcards (24.5%) and other lotteries (14.5%). A similar pattern was also observed in 2015.

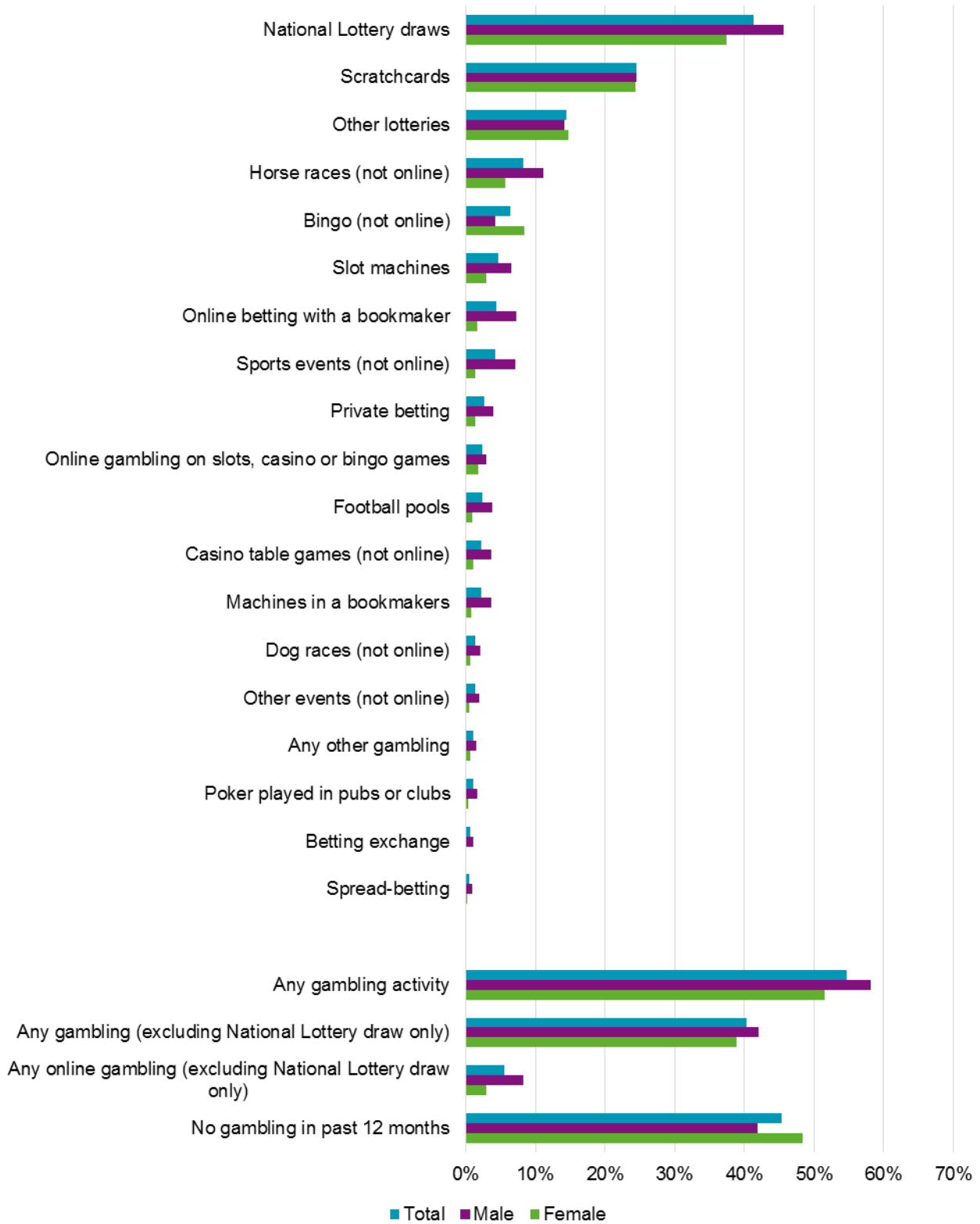
Figure 2: Gambling participation by product (2015 & 2016)¹



¹ Respondents give multiple responses where they participate in more than one activity

The majority of gambling activities were more popular amongst men than women, however, bingo (not online) and other lotteries were the exceptions and were more popular amongst women. Scratchcards were also popular amongst women; with a similar participation level as men.

Figure 3: Gambling participation by sex (2016)²



² Respondents give multiple responses where they participate in more than one activity

In 2016 those aged 25-34 were most likely to have spent money on any form of gambling in the past 12 months (59.9%) with those aged 75 and over and those aged 16-24 least likely to have done so (43.7% and 49.5% respectively).

When those who have only participated in the National Lottery draws are excluded, gambling participation remains highest among 25-34 year olds (52.0%), followed by 16-24 year olds (46.4%). Those in the middle age groups had the highest participation rates for the National Lottery draws. Scratchcards were observed to be most popular amongst the younger age groups (16-44 year olds).

Table 1: Gambling participation by age (2016)

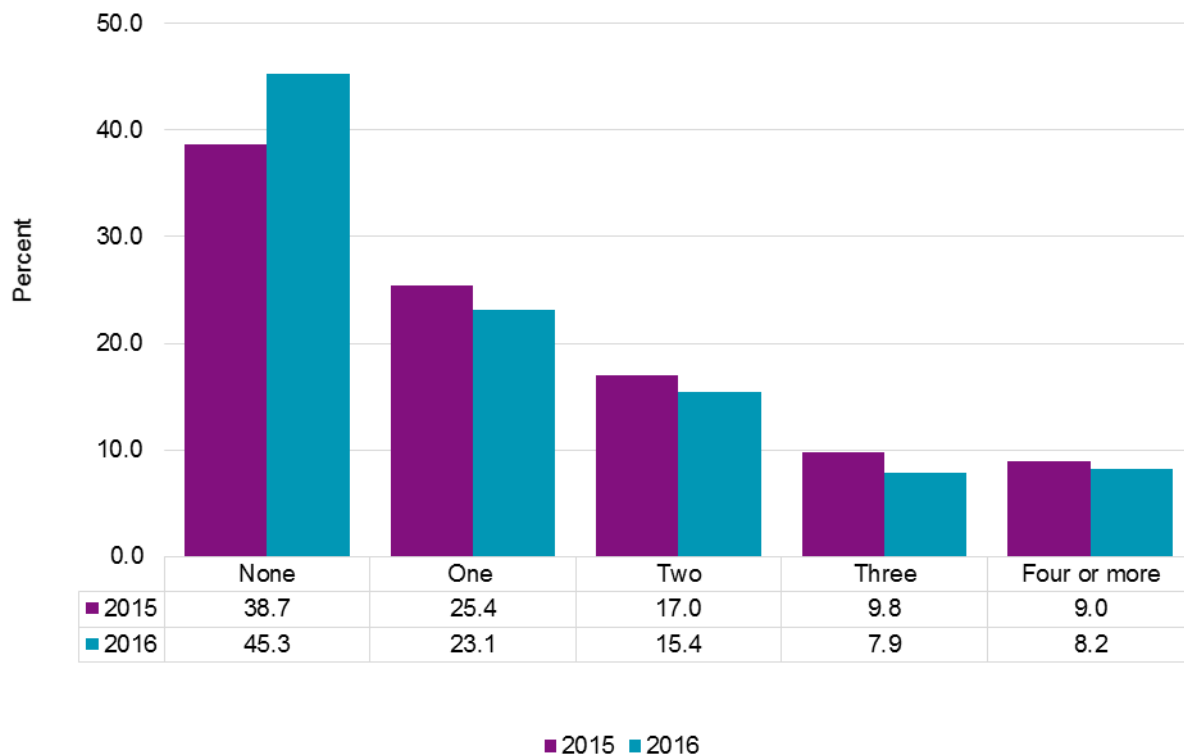
All respondents	16-24	25-34	35-44	45-54	55-64	65-74	75+	Total
Gambling activity								
Lotteries and related products								
National Lottery draws	23.4%	41.9%	47.1%	45.2%	46.9%	45.1%	35.9%	41.4%
Scratchcards	35.8%	39.9%	32.5%	22.2%	15.6%	11.6%	8.3%	24.5%
Other lotteries	9.7%	12.6%	14.6%	16.6%	18.9%	17.0%	10.4%	14.5%
Machines/games								
Football pools	4.7%	4.8%	0.9%	1.2%	1.4%	2.1%	0.9%	2.3%
Bingo (not online)	6.7%	8.2%	5.6%	6.2%	4.4%	7.4%	5.7%	6.4%
Slot machines	8.7%	7.6%	6.6%	4.0%	2.6%	2.0%	0.7%	4.7%
Machines in a bookmakers	5.3%	4.2%	2.2%	1.8%	0.0%	0.8%	0.5%	2.2%
Casino table games (not online)	4.9%	3.9%	1.9%	2.2%	1.2%	0.8%	0.2%	2.2%
Poker played in pubs or clubs	2.0%	1.6%	1.2%	1.0%	0.6%	0.3%	-	1.0%
Online gambling on slots, casino or bingo games	3.0%	3.4%	4.9%	2.6%	0.8%	0.7%	-	2.4%
Betting activities								
Online betting with a bookmaker	6.7%	7.7%	5.3%	4.8%	2.0%	1.8%	0.9%	4.4%
Betting exchange	0.6%	1.2%	0.7%	0.5%	0.4%	0.3%	0.2%	0.6%
Horse races (not online)	8.1%	10.1%	9.2%	11.4%	7.4%	5.9%	4.0%	8.3%
Dog races (not online)	2.8%	0.9%	1.5%	1.8%	1.2%	0.7%	0.5%	1.3%
Sports events (not online)	6.3%	7.9%	5.4%	4.4%	2.2%	1.6%	-	4.2%
Other events (not online)	1.8%	1.9%	1.4%	1.8%	1.0%	0.5%	-	1.3%
Spread-betting	1.0%	0.9%	0.2%	0.5%	0.2%	0.2%	-	0.5%
Private betting	5.1%	4.0%	4.1%	1.9%	1.6%	1.0%	0.5%	2.6%
Other gambling activity								
Any other gambling	2.2%	1.2%	1.4%	1.1%	1.2%	0.7%	0.2%	1.1%
Summary								
<i>Any gambling activity</i>	49.5%	59.9%	57.5%	55.8%	57.2%	54.7%	43.7%	54.7%
<i>Any gambling (excluding National Lottery draws only)</i>	46.4%	52.0%	46.1%	40.9%	35.9%	32.7%	22.5%	40.4%
<i>Any online gambling (excluding National Lottery draws only)</i>	7.5%	9.1%	8.7%	6.0%	2.4%	2.0%	0.9%	5.5%
<i>No gambling in past 12 months</i>	50.5%	40.1%	42.5%	43.9%	42.8%	45.3%	56.3%	45.3%

In 2016, most respondents participated in just one gambling activity (23.1%), this compares to 25.4% that was reported in 2015. The proportion of gamblers participating in four or more activities decreased from 9.0% in 2015 to 8.2% in 2016.

Almost half of respondents (45.3%) had not participated in any gambling activities during the last 12 months.

Figure 4 also highlights the movement away from each gambling category between 2015 and 2016 and an increase in respondents participating in no gambling activities in 2016.

Figure 4: Number of activities (2015 & 2016)



At-risk gambling

In 2016, 3.3% of all respondents were identified as low or moderate risk gamblers, compared to 3.8% in 2015. This equates to 5.4% of all gamblers in 2016 and 6.2% of all gamblers in 2015.

Figure 5: Prevalence of at-risk gambling – all respondents (2015 & 2016)

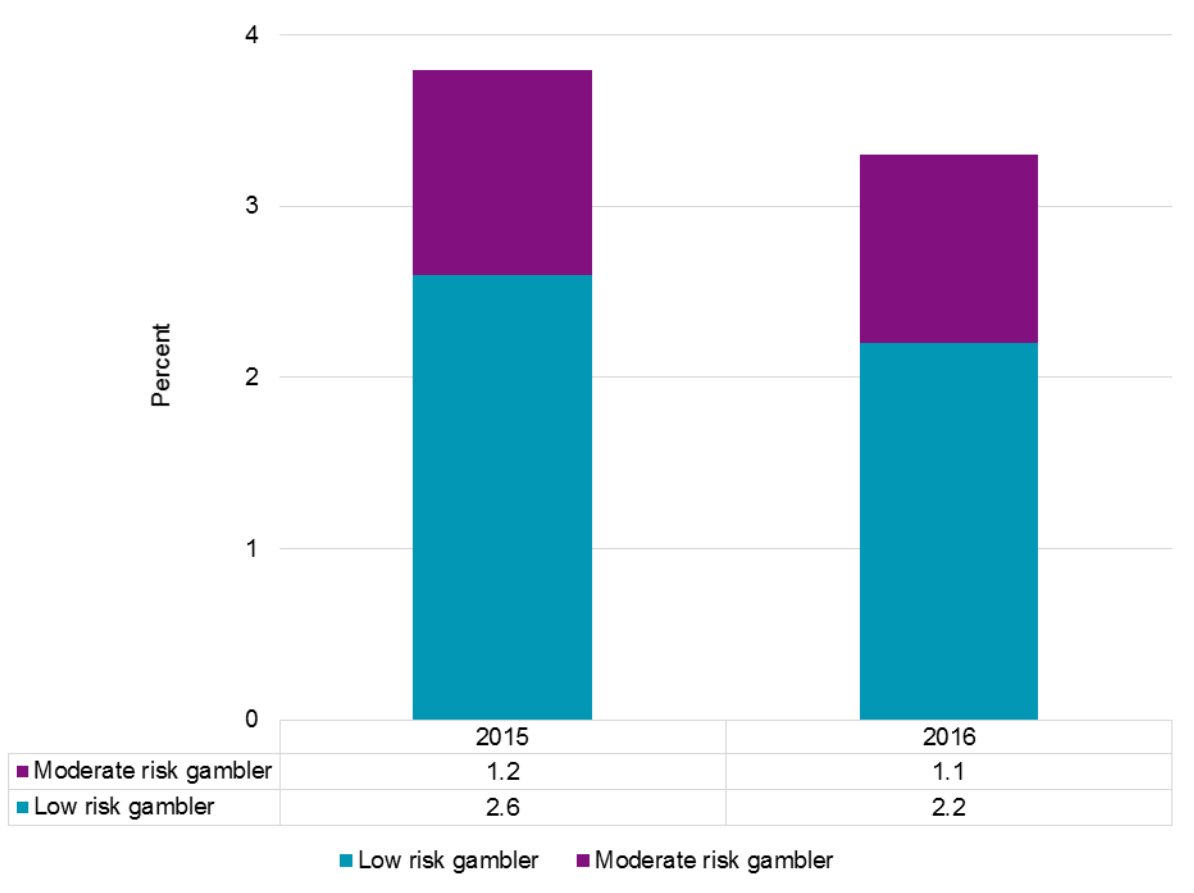
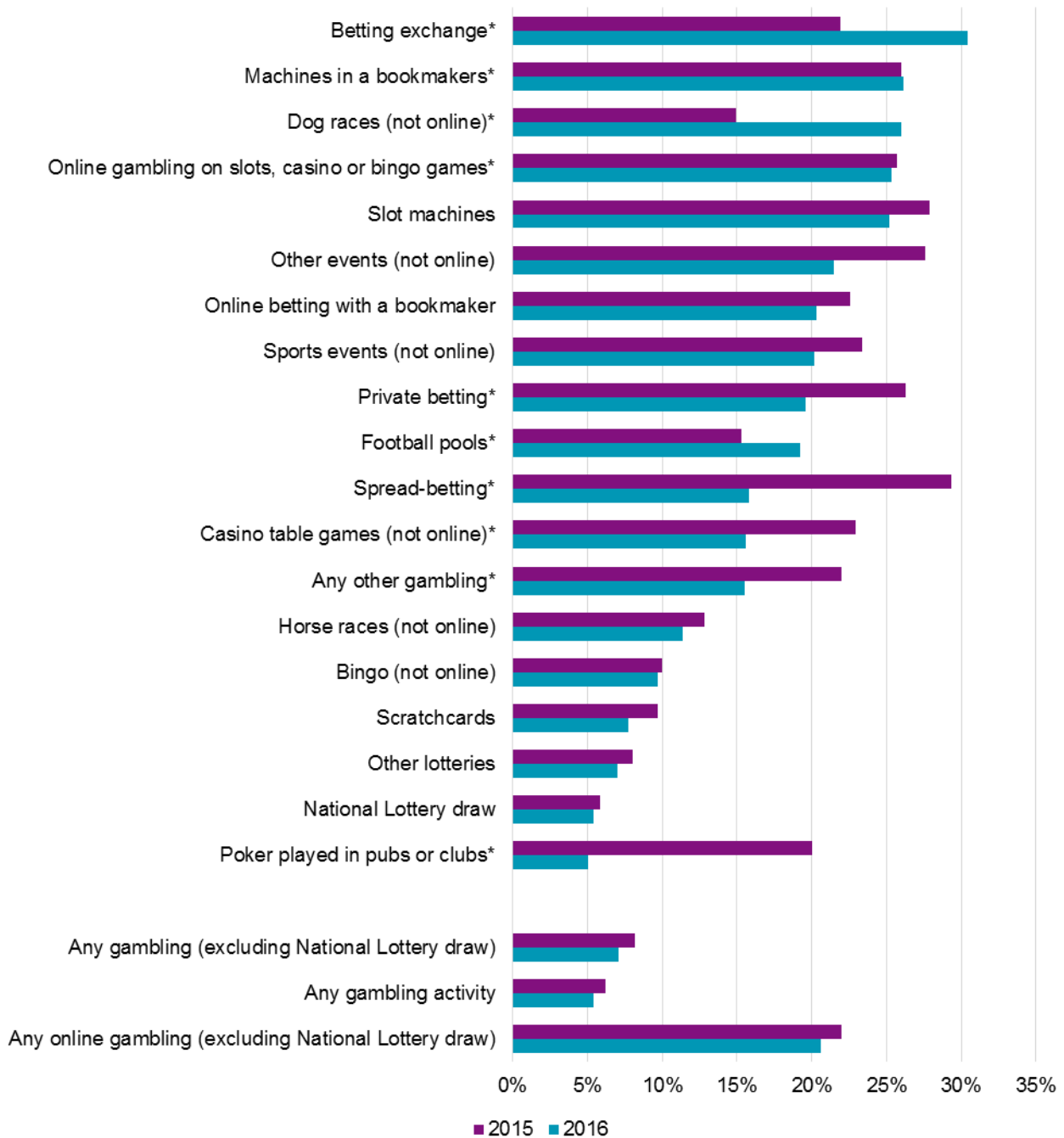


Figure 6 shows that of those that had gambled on individual activities during the last 12 months, betting exchange (30.4%), machines in bookmakers (26.1%) and dog races (not online) (26.0%) had the highest prevalence of at-risk gamblers in 2016.

There has been an increase in prevalence of at-risk gambling in betting exchange and dog races (not online), and a sizable decrease in spread betting and poker played in pubs and clubs, however, it should be noted that small sample sizes may be behind some of the apparent large changes year on year.

Figure 6: Prevalence of at-risk gambling by activity (2015 & 2016)³



³ Caution should be taken. Those activities marked with * had small base sizes <100

A breakdown of each gambling activity and the prevalence of low and moderate risk gamblers is shown below. Although betting exchange and machines in bookmakers had higher rates of at-risk gamblers overall, dog racing was the activity which had the highest proportion of moderate risk gamblers.

Figure 7: Prevalence of low and moderate risk by activity according to PGSI (2016)

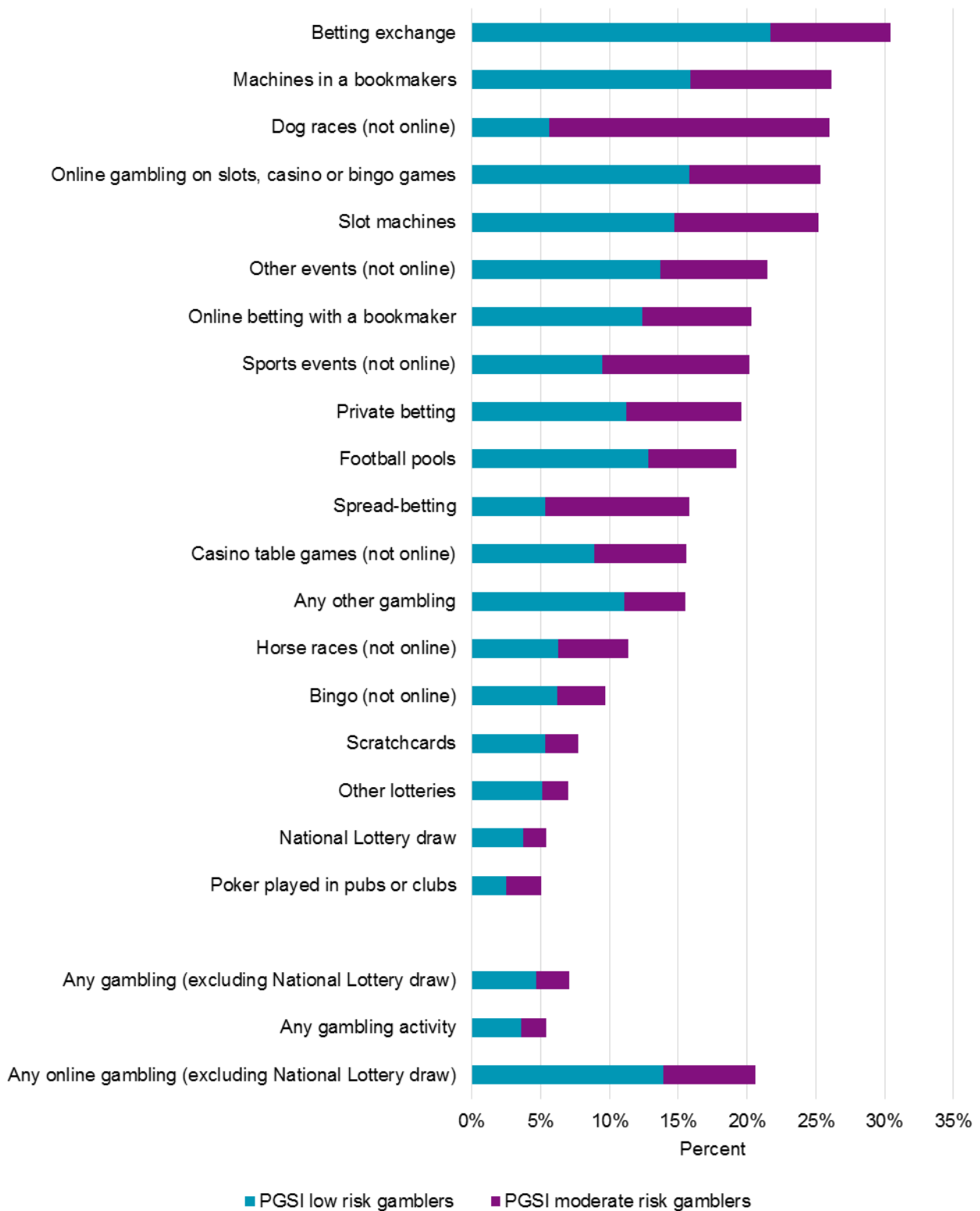


Table 2: Prevalence of at-risk gambling (according to PGSI) by age and sex (2016)⁴

All respondents	16-24	25-34	35-44	45-54	55-64	65-74	75+	Total
Non-gambler	44.1%	33.1%	34.6%	36.6%	35.7%	38.0%	48.5%	38.0%
Non-problem gambler	48.3%	61.1%	60.5%	59.4%	61.6%	60.7%	50.7%	58.0%
Low risk gambler	4.4%	3.8%	1.9%	1.7%	1.8%	0.9%	0.6%	2.2%
Moderate risk gambler	2.0%	1.3%	1.5%	1.4%	0.7%	0.2%	0.3%	1.1%
Problem gambler	1.1%	0.7%	1.4%	0.9%	0.2%	0.2%	-	0.7%
Men								
Non-gambler	43.0%	30.4%	31.7%	33.3%	35.0%	29.7%	45.0%	34.8%
Non-problem gambler	46.9%	60.4%	61.9%	59.5%	60.4%	68.0%	53.1%	59.0%
Low risk gambler	5.0%	5.7%	2.3%	2.3%	3.0%	1.5%	1.3%	3.1%
Moderate risk gambler	3.1%	2.5%	2.3%	2.9%	1.0%	0.4%	0.6%	2.0%
Problem gambler	1.9%	1.1%	1.9%	1.9%	0.5%	0.4%	-	1.2%
Women								
Non-gambler	45.6%	35.4%	37.5%	39.4%	36.2%	45.9%	51.0%	40.9%
Non-problem gambler	50.3%	61.8%	59.4%	59.4%	62.6%	53.3%	48.5%	57.2%
Low risk gambler	3.6%	2.2%	1.6%	0.9%	0.8%	0.7%	0.0%	1.4%
Moderate risk gambler	0.5%	0.3%	0.8%	0.3%	0.4%	-	0.5%	0.4%
Problem gambler	-	0.3%	0.8%	-	-	-	-	0.2%

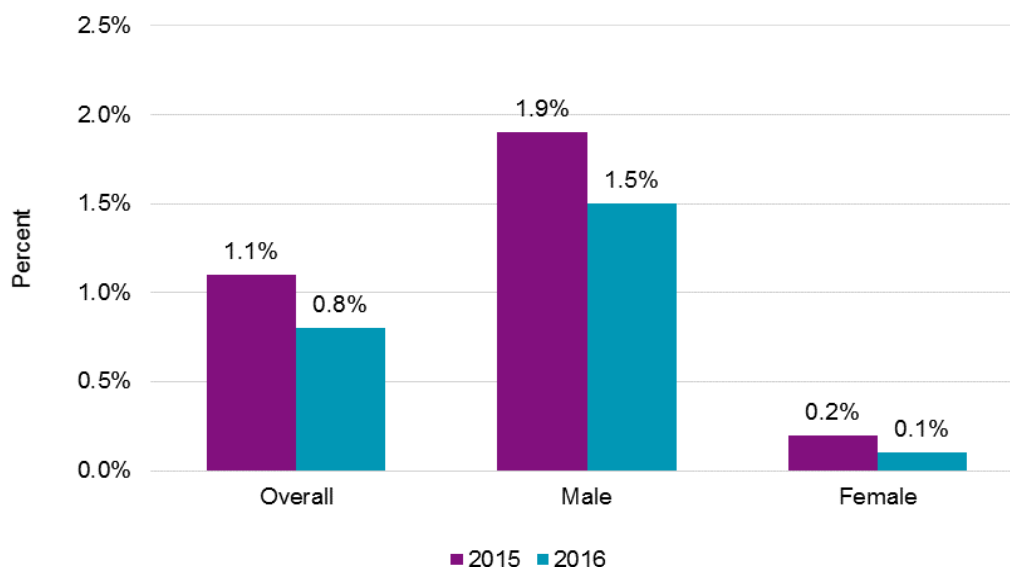
Observed rates showed that those aged 16-24 and 25-34, were most likely to be identified as low or moderate risk according to the PGSI screen (6.4% and 5.1% respectively). This is particularly so amongst men aged 25-34 and 16-24, where the overall rate of at-risk gambling was 8.2% and 8.1% respectively). Amongst women rates of at-risk gambling were highest amongst those aged 16-24 at 4.1%.

⁴ Reporting conventions:
 '-' No observations (zero values)

Problem gambling

In 2016, 0.8% of those surveyed were classified as problem gamblers according to either the PGSI or the DSM-IV screening instruments, this compares to 1.1% reported in 2015. In 2016, 1.5% of men were classified as problem gamblers, compared to 0.1% of women. This equates to 1.5% of all gamblers in 2016 and 1.7% of all gamblers in 2015.

Figure 8: Prevalence of problem gambling– all respondents (2015 & 2016)



Across all age and gender groups, rates of problem gambling were observed to be highest amongst males 16-24 years (3.7%). Amongst women, the age group with the highest prevalence of problem gambling was 35-44 year olds (0.7%).

Table 3: Prevalence of problem gambling (according to either the DSM-IV or PGSI screens) by age and sex (2016)^{5,6}

DSM-IV and PGSI scores	16-24	25-34	35-44	45-54	55-64	65-74	75+	Total
All respondents								
Non-problem gambler according to either DSM-IV or PGSI	97.8%	99.1%	98.8%	99.2%	99.6%	99.8%	100.0%	99.2%
Problem gambler according to either DSM-IV or PGSI	2.2%	0.9%	1.2%	0.8%	0.4%	0.2%	-	0.8%
Men								
Non-problem gambler according to either DSM-IV or PGSI	96.3%	98.4%	98.3%	98.3%	99.1%	99.7%	100.0%	98.5%
Problem gambler according to either DSM-IV or PGSI	3.7%	1.6%	1.7%	1.7%	0.9%	0.3%	-	1.5%
Women								
Non-problem gambler according to either DSM-IV or PGSI	100.0%	99.7%	99.3%	100.0%	100.0%	100.0%	100.0%	99.9%
Problem gambler according to either DSM-IV or PGSI	-	0.3%	0.7%	-	-	-	-	0.1%

⁵ Problem gambling status has been defined according to **either** the DSM-IV or the PGSI. As there are many different ways to measure problem gambling in population based surveys, surveys measuring problem gambling in Britain have tended to include two different instruments, as they capture a slightly different range of people and problems.

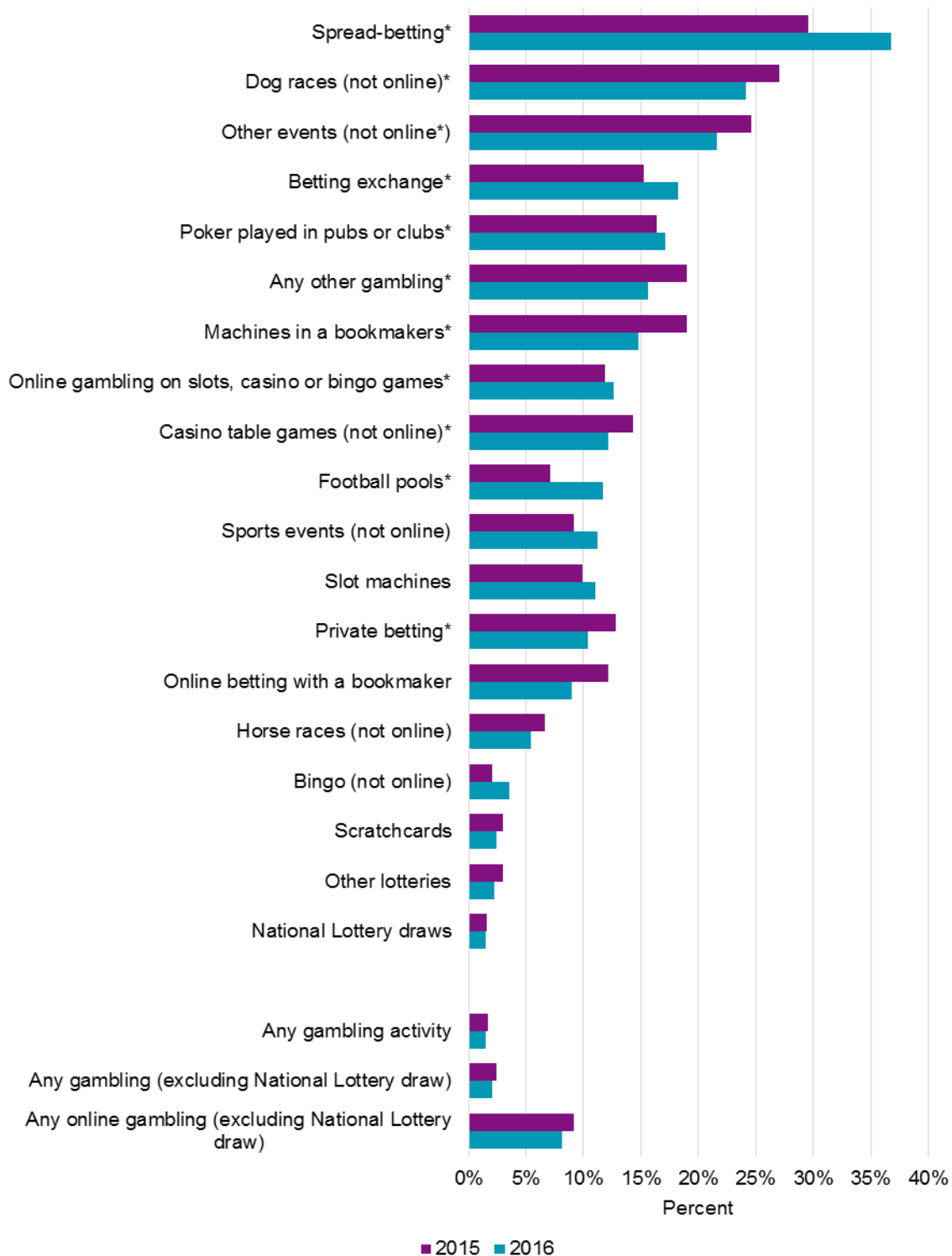
⁶ Reporting conventions:

‘-’ No observations (zero values)

Of those that have gambled on individual activities in the past 12 months, the products with the highest rates of problem gambling in 2016 were spread betting (36.8%), dog races not online (24.1%) and other events not online (21.6%).

The data shows that there has been an increase in problem gambling in spread betting, however, it should be noted that small sample sizes may be behind some of the changes year on year.

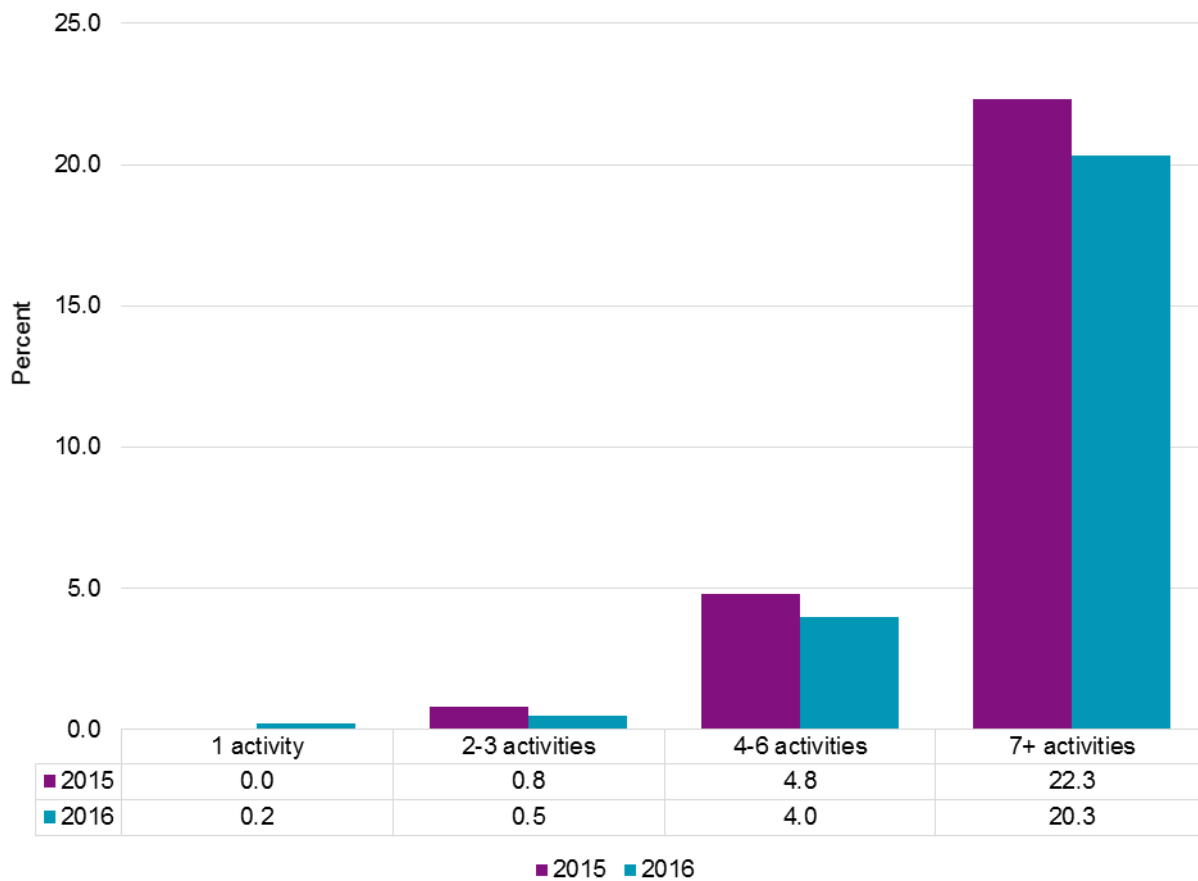
Figure 9: Problem gambling rates by activity amongst past year gamblers (2015 & 2016) ⁷



⁷ Caution should be taken. Those marked with * had small sample sizes <100

Data for both 2015 and 2016 show that problem gambling is highest amongst those who participated in multiple activities. In 2016, 20.3% of those who spent money on seven or more gambling products were classified as problem gamblers, compared to a rate of 0.2% for those who spent money on just one activity.

Figure 10: Prevalence of problem gambling by number of activities (2015 & 2016)



Appendix A: Survey questions

EVERYONE PLEASE ANSWER

Q19 Have you spent any money on any of the following activities **in the last 12 months?**
Please tick **ONE box** for each activity

	Tick ONE box	
	Yes	No
Tickets for the National Lottery Draw, including Thunderball and Euromillions and tickets bought online	<input type="checkbox"/> 01	<input type="checkbox"/> 01
Scratchcards (but not online or newspaper or magazine scratchcards)	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Tickets for any <u>other</u> lottery, including charity lotteries	<input type="checkbox"/> 01	<input type="checkbox"/> 02
The football pools	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Bingo cards or tickets, including playing at a bingo hall (not online)	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Fruit or slot machines	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Virtual gaming machines <u>in a bookmakers</u> to bet on virtual roulette, poker, blackjack or other games	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Table games (roulette, cards or dice) <u>in a casino</u>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Playing poker in a pub tournament/ league or at a club	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Online gambling like playing poker, bingo, instant win/scratchcard games, slot machine style games or casino games <u>for money</u>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Online betting <u>with a bookmaker</u> on any event or sport	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Betting exchange <i>This is where you lay or back bets against other people using a betting exchange. There is no bookmaker to determine the odds. This is sometimes called 'peer to peer' betting.</i>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Betting on horse races <u>in a bookmaker's, by phone or at the track</u>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Betting on dog races <u>in a bookmaker's, by phone or at the track</u>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Betting on sports events <u>in a bookmaker's, by phone or at the venue</u>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Betting on other events <u>in a bookmaker's, by phone or at the venue</u>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Spread-betting <i>In spread-betting you bet that the outcome of an event will be higher or lower than the bookmaker's prediction. The amount you win or lose depends on how right or wrong you are.</i>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Private betting, playing cards or games for money with friends, family or colleagues	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Another form of gambling in the last 12 months	<input type="checkbox"/> 01	<input type="checkbox"/> 02

**IF YOU TICKED 'YES' FOR ANY OF THE ACTIVITIES AT Q19, PLEASE GO TO Q20
OTHERWISE GO TO Q40.**

Q20 Thinking about all the activities covered in the previous question would you say you spend money on these activities:

- Two or more times a week
- Once a week
- Less than once a week, more than once a month
- Once a month
- Every 2-3 months
- Once or twice a year

For the next set of questions about gambling, please indicate the extent to which each one has applied to you in the last 12 months.

In the last 12 months...

		Tick ONE box <small>318</small>			
		Every time I lost	Most of the time	Some of the time (less than half the time I lost)	Never
Q21	When you gamble, how often do you go back another day to win back money you lost?	<input style="width: 40px; height: 25px;" type="checkbox"/> <small>1</small>	<input style="width: 40px; height: 25px;" type="checkbox"/> <small>2</small>	<input style="width: 40px; height: 25px;" type="checkbox"/> <small>3</small>	<input style="width: 40px; height: 25px;" type="checkbox"/> <small>4</small>

		Tick ONE box for each question <small>318</small>			
		Very often	Fairly often	Occasionally	Never
Q22	How often have you found yourself thinking about gambling (that is reliving past gambling experiences, planning the next time you will play, or thinking of ways to get money to gamble)?	<input style="width: 40px; height: 25px;" type="checkbox"/> <small>1</small>	<input style="width: 40px; height: 25px;" type="checkbox"/> <small>2</small>	<input style="width: 40px; height: 25px;" type="checkbox"/> <small>3</small>	<input style="width: 40px; height: 25px;" type="checkbox"/> <small>4</small>
		_____	_____	_____	_____

Q23	Have you needed to gamble with more and more money to get the excitement you are looking for?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q24	Have you felt restless or irritable when trying to cut down gambling?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q25	Have you gambled to escape from problems or when you are feeling depressed, anxious or bad about yourself?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q26	Have you lied to family, or others, to hide the extent of your gambling?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q27	Have you made unsuccessful attempts to control, cut back or stop gambling?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q28	Have you committed a crime in order to finance gambling or to pay gambling debts?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q29	Have you risked or lost an important relationship, job, educational or work opportunity because of gambling?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q30	Have you asked others to provide money to help with a desperate financial situation caused by gambling?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4

In the past 12 months, how often...

Tick **ONE** box for each question

318

		Almost always	Most of the time	Sometimes	Never
Q31	...have you bet more than you could really afford to lose?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q32	...have you needed to gamble with larger amounts of money to get the same excitement?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q33	...have you gone back to try to win back the money you'd lost?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q34	...have you borrowed money or sold anything to get money to gamble?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q35	...have you felt that you might have a problem with gambling?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q36	...have you felt that gambling has caused you any health problems, including stress or anxiety?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q37	...have people criticised your betting, or told you that you have a gambling problem, whether or not you thought it is true?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q38	...have you felt your gambling has caused financial problems for you or your household?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
Q39	...have you felt guilty about the way you gamble or what happens when you gamble?	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4

November 2017

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