

# Participation in gambling and rates of problem gambling – Wales 2015 October 2016



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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 2015:

61.3%	Percentage of people who had played on at least one gambling activity in the past 12 months
44.2%	Percentage of people who had played on at least one gambling activity in the past 12 months, excluding those who had <i>only played the National Lottery draw</i>
3.8%	Proportion of respondents who were identified as low or moderate risk gamblers According to the PGSI
1.1%	Proportion of respondents who were identified as problem gamblers According to either the PGSI or the DSM-IV

#### **Preface**

#### The Gambling Commission

The Gambling Commission ("the Commission") was set up under the Gambling Act 2005 ("the Act") to regulate commercial gambling in Great Britain. The Act came fully into force on 1 September 2007. The Commission regulates commercial gambling in Great Britain, including arcades (excluding unlicensed Family Entertainment Centres), betting, bingo, casinos, gaming machine manufacturers and suppliers, gambling software providers, lottery operators and external lottery managers (excluding small society lotteries), Great Britain based remote gambling and overseas gambling companies (in line with the <u>Gambling (Licensing and Advertising) Act 2014</u>), and the National Lottery<sup>1</sup>.

The Commission does not regulate spread betting - this is the responsibility of the Financial Conduct Authority.

#### 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 2010 the decision was taken to include questions about gambling participation and the experience of gambling problems in various national health surveys instead of commissioning a fourth BGPS study. Whilst 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. The same questions were also included in the Health Survey for England 2015 and the Scottish Health Survey 2015.

This report accompanies headline data released on 20 September 2016. The data file can be accessed via the Gambling Commission's website.

#### Methodology

The following findings are based on a set of questions commissioned by the Gambling Commission conducted by Beaufort Research throughout 2015 utilising their Wales Omnibus. Interviews are conducted face-to-face in the homes of respondents, following the same procedures as those employed in the health surveys. To ensure consistency the same survey questions were asked, 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 gambling participation in the past 12 months. Problem gambling status has been defined using both the Problem Gambling Severity Index (PGSI) and the DSM-IV).

Data collection took place in March, June, September and December 2015 with approximately 1,000 interviews completed per quarter. These interviews provide an overall sample of 4,048.

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.

<sup>&</sup>lt;sup>1</sup> The National Lottery Commission and Gambling Commission merged on 1 October 2013.

#### 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.

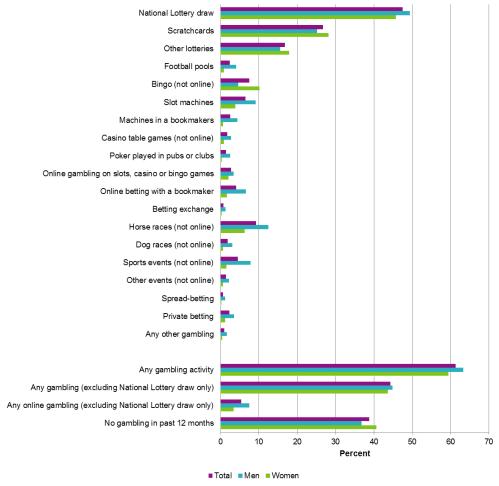
#### **Statistics**

#### **Participation**

This section reports data on participation in gambling in Wales in 2015.

Overall participation in gambling in Wales is 61%, with 63% of men and 59% of women reporting gambling participation in the past 12 months.

Figure 1: Gambling participation by sex (%)<sup>2</sup>



The most popular activities were the National Lottery draws (47%), scratchcards (27%), and other lotteries, including charity lotteries (17%). Most activities were more popular amongst men than women, aside from scratchcards (28% of women compared to 25% of men), other lotteries (18% of women compared to 16% of men) and bingo (10% of women compared to 5% of men). When respondents who have only played the National Lottery draws are excluded, the overall gambling participation rate falls to 44%, which equates to 45% of men and 44% of women

The online gambling rate (those who had only played the National Lottery draws are excluded) is 5.4%, with this being higher in men (8%) than in women (3%). This is lower than was reported by the Commission in their quarterly participation data, where participation in online gambling in Great Britain was 16%. However, it is important to note that this data was collected under a different methodology, during a telephone survey during which respondents from across Great Britain were asked about their *past four week* participation. Nevertheless, further data on internet accessibility suggests that whilst network coverage in Wales (85%) is only marginally lower than Scotland (86%) and England (88%), the quality of coverage may be a contributing factor. Rural areas in Wales, for example, have a slower average upload speed (1.6 Mbit/s) than the average UK speed (3.7 Mbit/s).

<sup>&</sup>lt;sup>2</sup> Respondents give multiple responses where they participate in more than one activity

Table 1: Gambling participation by age (%)3

Table 1: Gambling participa		; ( /0) 					
Gambling activity	16-24	25-34	35-44	45-54	55-64	65-74	75+
Lotteries and related	•	•	<u>'</u>	<u>'</u>	<u>'</u>	<u>'</u>	
products							
National Lottery draw	30.7	45.3	50.3	52.2	54.0	54.7	42.3
Scratchcards	37.5	40.5	33.4	22.4	23.1	14.2	11.3
Other lotteries	10.2	15.5	17.6	18.8	20.8	18.9	14.8
Machines/games							
Football pools	3.8	4.4	1.4	1.5	1.3	1.5	3.2
Bingo (not online)	9.0	7.5	7.8	6.3	7.6	7.0	7.1
Slot machines	14.2	11.1	9.2	4.4	1.9	1.3	1.3
Machines in a bookmakers	6.2	5.0	2.0	1.8	1.1	0.3	0.6
Casino table games (not online)	3.6	2.8	2.0	1.5	1.1	0.3	0.6
Poker played in pubs or clubs	3.0	2.9	1.7	1.1	0.2	0.0	0.2
Online gambling on slots, casino or bingo games	5.0	6.1	2.7	1.7	1.9	0.7	0.2
Betting activities		•	1				
Online betting with a bookmaker	8.6	8.6	4.2	2.9	1.7	0.8	0.4
Betting exchange	1.0	1.5	0.9	0.8	0.8	0.5	0.2
Horse races (not online)	10.0	9.9	11.9	10.1	9.1	7.7	5.1
Dog races (not online)	1.4	2.9	2.6	2.9	1.3	0.7	0.4
Sports events (not online)	8.2	7.2	5.1	5.5	2.5	1.5	0.4
Other events (not online)	2.0	2.6	2.9	1.1	0.4	0.2	0.2
Spread-betting	1.6	1.2	0.9	0.8	-	-	
Private betting	6.2	4.2	2.4	1.2	8.0	0.5	0.4
Other gambling activity							
Any other gambling	2.0	1.5	0.6	1.1	0.2	1.0	0.6
Any gambling activity	52.5	61.0	65.7	62.7	66.5	65.8	51.7
Any gambling (excluding National Lottery draw only)	48.5	52.6	50.7	41.1	44.3	37.8	30.8
Any online gambling (excluding National Lottery draw only)	10.4	11.2	5.7	3.5	3.6	1.5	0.6

Overall, participation in any form of gambling activity was more common among those aged 55-64 (67%) and least common among 16-24 years old. However, when those who have only participated in the National Lottery draws are excluded gambling is highest among 25-34 year olds (53%). In some activities participation by those aged 16-24 was higher than in other age groups, such as slot machines (14%), bingo (9%), betting online (9%) and betting on sports events not online (8%).

<sup>&</sup>lt;sup>3</sup> Reporting conventions:

<sup>&#</sup>x27;-' No observations (zero values)

#### At-risk gambling

This section reports data on the prevalence of at-risk gambling in Wales in 2015.

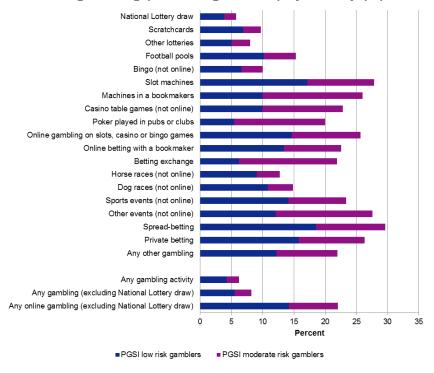
4% of all respondents were identified as low or moderate risk gamblers. When looking specifically at those who had gambled in the past 12 months the rate is 6%.

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

PGSI status	16-24	25-34	35-44	45-54	55-64	65-74	75+
All respondents							
Non gambler	47.5	39.0	34.3	37.3	33.5	34.2	48.3
Non problem gambler	44.0	51.8	59.5	58.3	64.2	64.2	51.0
Low risk gambler	5.4	4.1	3.2	2.1	1.5	1.0	0.6
Moderate risk gambler	1.8	2.5	1.5	1.2	0.8	0.3	-
Problem gambler	1.0	2.3	1.5	0.9	-	-	-
Men							
Non gambler	42.6	37.7	36.4	34.0	34.5	30.4	43.4
Non problem gambler	45.2	48.1	56.7	60.0	62.3	67.9	55.5
Low risk gambler	7.2	4.7	2.5	2.4	2.5	1.4	0.9
Moderate risk gambler	2.7	4.5	1.6	1.8	1.0	-	-
Problem gambler	1.9	4.5	2.8	1.5	-	-	-
Women							
Non gambler	53.0	40.2	32.5	40.5	32.8	37.9	52.6
Non problem gambler	42.6	55.5	62.1	56.6	65.7	60.7	47.0
Low risk gambler	3.4	3.4	3.8	1.8	0.7	0.7	0.4
Moderate risk gambler	0.9	0.6	1.4	0.6	0.7	0.7	-
Problem gambler	-	0.3	0.3	0.3	-	-	-

The age group most at risk from problem gambling is those aged 16-24, with 7% of respondents identifying as at low or moderate risk of problem gambling. This is particularly so in men aged 16-24, where the overall atrisk gambling rate is 10%. In women the risk of problem gambling is higher in those aged 35-44 at 5%.

Figure 2: Prevalence of at-risk gambling (according to PGSI) by activity (%)5



<sup>&</sup>lt;sup>4</sup> Reporting conventions:

<sup>&#</sup>x27;-' No observations (zero values)

<sup>&</sup>lt;sup>5</sup> At-risk gambling is measured using the PGSI (Problem Gambling Severity Index). A copy of the screening questions can be found in Appendix C

The activities presenting the greatest risk of problem gambling appear to be spread-betting (29.3% of players at risk), slot machines (27.9% of players at risk), and betting on other events not online (27.6% of players at risk). However, due to small base sizes some of these figures should be interpreted with caution.

#### Problem gambling

This section reports data on the prevalence of problem gambling in Wales in 2015.

1.1% of those surveyed were identified as problem gambling by either the PGSI or the DSM IV. The problem gambling rate for men is 1.9%, and the rate for women is 0.2%. 1.7% of those respondents who had gambled on any activity in the past 12 months identified as a problem gambler according to either screen, whilst 2.4% of those who gamble but do not play the National Lottery only are identified as problem gamblers. 9.2% of online gamblers surveyed, (excluding those who play the National Lottery) were identified as problem gamblers.

Table 3: Prevalence of problem gambling (according to either the DSM-IV or PGSI screens) by age and sex (%)<sup>67</sup>

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	98.4	97.7	98.5	98.8	100.0	100.0	100.0	98.9
Problem gambler according to either DSM-IV or PGSI	1.6	2.3	1.5	1.2	-	-	-	1.1
Men Non-problem gambler according to either DSM-IV or PGSI	97.0	95.5	97.2	98.2	100.0	100.0	100.0	98.3
Problem gambler according to either DSM-IV or PGSI	3.0	4.5	2.8	1.8	-	-	-	1.9
Women Non-problem gambler according to either DSM-IV or PGSI	100.0	99.7	99.7	99.4	100.0	100.0	100.0	99.8
Problem gambler according to either DSM-IV or PGSI	-	0.3	0.3	0.6	-	-	-	0.2

Across all respondents the groups with the highest percentage of problem gambling rates are males aged 25-34 years (4.5%), followed by males aged 16-24 (3.0%) and males aged 35-44 (2.8%). In women, the age group with the highest prevalence of problem gambling is 45-54 year olds (0.6%).

Rates of problem gambling are highest amongst players of the following activities<sup>8</sup>; spread-betting (30%), betting on dog races not online (27%) and betting on other events not online (25%). When at-risk and problem gamblers are considered in conjunction the picture changes slightly, with the rates highest amongst players of spread-betting (60%), betting on other events not online (52%) and machines in a bookmakers (45%)<sup>9</sup>.

<sup>&</sup>lt;sup>6</sup> 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 to include two different instruments, as they capture a slightly different range of people and problems. A copy of the screening questions can be found in Appendix C.

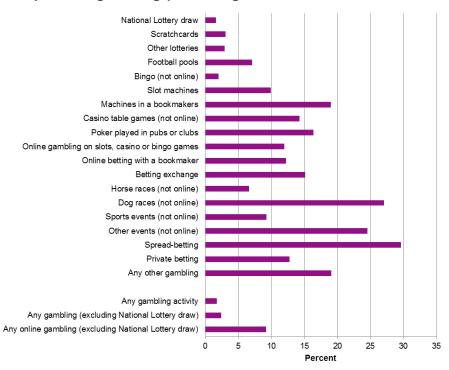
<sup>&</sup>lt;sup>7</sup> Reporting conventions:

<sup>&#</sup>x27;-' No observations (zero values)

<sup>&</sup>lt;sup>8</sup> The figures should be treated with caution due to small base sizes

<sup>&</sup>lt;sup>9</sup> Due to small base sizes these data should be treated with caution and considered alongside the participation rates reported earlier in this report.

Figure 3: Prevalence of problem gambling (according to either the PGSI or the DSM-IV) by activity (%)



■ Problem gambler according to either DSM-IV or PGSI

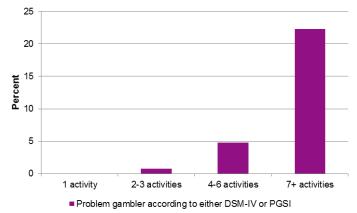
Table 4: Prevalence of at-risk gambling (according to the PGSI) and problem gambling (according to either the PGSI or the DSM-IV)<sup>10</sup> by activity (%) – ordered from highest risk to lowest risk

	Low or moderate risk gamblers (according to PGSI)	Problem gambler (according to either DSM-IV or PGSI)	All at-risk or problem gambler
Spread-betting	29.3	29.6	58.9
Other events (not online)	27.6	24.6	52.2
Machines in a bookmakers	26.0	19.0	45.0
Dog races (not online)	14.9	27.0	41.9
Any other gambling	22.0	19.0	41.0
Private betting	26.3	12.8	39.1
Slot machines	27.9	9.9	37.8
Online gambling on slots, casino or bingo games	25.7	11.9	37.6
Casino table games (not online)	22.9	14.3	37.2
Betting exchange	21.9	15.2	37.1
Poker played in pubs or clubs	20.0	16.4	36.4
Online betting with a bookmaker	22.6	12.2	34.8
Sports events (not online)	23.4	9.2	32.6
Football pools	15.3	7.1	22.4
Horse races (not online)	12.8	6.6	19.4
Scratchcards	9.7	3.0	12.8
Bingo (not online)	10.0	2.0	12.0
Other lotteries	8.0	3.0	10.9
National Lottery draw	5.8	1.6	7.4

<sup>10</sup> 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 to include two different instruments, as they capture a slightly different range of people and problems. A copy of the screening questions can be found in Appendix C.

Problem gambling is highest among those who participate in multiple activities. Of those who engage in 7 or more gambling products, 22% identified as problem gamblers. This is consistent with the Commission's previous prevalence surveys and wider gambling research.

Figure 4: Prevalence of problem gambling (according to either the PGSI or the DSM-IV) by number of activities (%)



Research often considers problem gambling in a context of co-morbidity, therefore it is relevant to consider wider health comparisons. For example, Wales has above average levels of smoking than the UK as a whole (19% compared to 18%), second to Scotland (20%). The most recent alcohol consumption survey, conducted in 2012, shows a higher proportion of the population in Wales to be drinking above guidelines (55%), heavy drinking (27%) and very heavy drinking (16%) than in England, but lower than in Scotland.

# Appendix A: Comparison of survey vehicles<sup>11</sup>

	BGPS 2010	HSE / SHeS 2012	Quarterly survey data on gambling participation	Participation and problem gambling Wales 2015
Contains isolated data for Wales	~			~
Contains Welsh data combined with Scottish and English	•		•	~
PGSI	~	~		~
DSM IV	~	~		~
Short-form PGSI			<b>✓</b>	
Past 12 month gambling participation by activity	•	•		~
Limitations:	Historic data     Problem     gambling     screens are not     refined to     country	No Welsh data     Historic data	Lower     participation     estimates as     respondents     asked by past 4     weeks     Cannot isolate     data for Wales	Awaits SHeS and HSE data and combined analysis

<sup>&</sup>lt;sup>11</sup> As this is the first time the Commission has published standalone data on participation and problem gambling in Wales, we have not been able to confidently provide trend or comparison data. The table below outlines the differences between the Commission's existing datasets and survey vehicles.

# Appendix B: Confidence levels and sample sizes

Beaufort interviewed the following random samples of adults (16+) by telephone. Interviews were conducted across the country and the results have been weighted to the profile of all adults.

Group	Sample size	Maximum margin of error at 95% confidence level
All respondents	4,048	
Male respondents	1,831	+/- 1.70%
Female respondents	2,217	+/- 1.40%
18-24 year olds	497	+/- 4.12%
25-34 year olds	675	+/- 3.44%
35-44 year olds	557	+/- 3.86%
45-54 year olds	541	+/- 3.92%
55-64 year olds	549	+/- 3.89%
65-74 year olds	689	+/- 3.40%
75+ year olds	533	+/- 3.96%

Activity	Sample size	Maximum margin of error at 95% confidence level
Lotteries and related products		
National Lottery draw	1,929	+/- 1.69%
Scratchcards	1,070	+/- 2.57%
Other lotteries	689	+/- 3.40%
Machines/games		•
Football pools	96	+/- 9.88%
Bingo (not online)	304	+/- 5.41%
Slot machines	238	+/- 6.16%
Machines in a bookmakers	91	+/- 10.16%
Casino table games (not online)	68	+/- 11.79%
Poker played in pubs or clubs	48	+/- 14.06%
Online gambling on slots, casino or bingo games	103	+/- 9.53%
Betting activities		
Online betting with a bookmaker	151	+/- 7.83%
Betting exchange	31	+/- 17.54%
Horse races (not online)	358	+/- 4.95%
Dog races (not online)	65	+/- 12.06%
Sports events (not online)	169	+/- 7.38%
Other events (not online)	53	+/- 13.37%
Spread-betting	24	+/- 19.95%
Private betting	89	+/- 10.27%
Other gambling activity		
Any other gambling	42	+/- 15.04%

### **Appendix C: 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	01	01
Scratchcards (but not online or newspaper or magazine scratchcards)	01	02
Tickets for any <u>other</u> lottery, including charity lotteries	01	02
The football pools	01	02
Bingo cards or tickets, including playing at a bingo hall (not online)	01	02
Fruit or slot machines	01	02
Virtual gaming machines <u>in a bookmakers</u> to bet on virtual roulette, poker, blackjack or other games	01	02
Table games (roulette, cards or dice) in a casino	01	02
Playing poker in a pub tournament/ league or at a club	01	02

Online gambling like playing poker, bingo, instant win/scratchcard games, slot machine style games or casino games for money	01	02
Online betting <u>with a bookmaker</u> on any event or sport	01	02
Betting exchange 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.	01	02
Betting on <b>horse</b> races <u>in a bookmaker's</u> , <u>by phone or</u> <u>at the track</u>	01	02
Betting on <b>dog</b> races <u>in a bookmaker's, by phone or at</u> <u>the track</u>	01	02
Betting on <b>sports events</b> in a bookmaker's, by phone or at the venue	01	02
Betting on <b>other events</b> <u>in a bookmaker's, by phone</u> <u>or at the venue</u>	01	02
Spread-betting 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.	01	02
Private betting, playing cards or games for money with friends, family or colleagues	01	02
Another form of gambling in the last 12 months	01	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

next time you will play, or thinking of ways to get money to gamble)?

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					
			3	18			
		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?	1	2	3	4		
			Tick ONE box f	or each question			
			3	118			
		Very often	Fairly often	Occasionally	Never		
Q22	How often have you found yourself thinking about gambling (that is reliving past gambling experiences, planning the	1	2	3	4		

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

#### In the past 12 months, how often...

#### Tick ONE box for each question

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



# Keeping gambling fair and safe for all

For further information or to register your interest in the Commission please visit our website at: www.gamblingcommission.gov.uk

Copies of this document are available in alternative formats on request.

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