

# **Participation in gambling and rates of problem gambling – England 2016**

**Statistical report**

**April 2018**

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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 England during 2016:

**56.2%**

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

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**41.7%**

**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***

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**0.7%**

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

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**1.2%**

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

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**3.6%**

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

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**6.6%**

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

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# 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.

## The Health Survey England

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. Survey questions were first included in the Health Survey England (HSE) in 2012 and subsequently in 2015 and 2016.

The HSE 2016 will feed into our Combined Health Survey 2016 report alongside data from the Scottish Health Survey 2016 and the Wales Omnibus Survey 2016. The Combined Health Survey Report 2016 is due for release in late summer 2018.

## Methodology

The HSE monitors trends in the nation's health and health related behaviours. Information is collected about adults aged 16 and over, and children aged 0 to 15, who live in private households in England. The data collection methodology consists of an interview, followed up by a visit from a nurse to take a number of samples and measurements. Gambling related questions are self-completion and are only asked to those aged 16+.

As with previous HSE surveys, the methodology for 2016 involved using a multi-stage, stratified, random probability sample designed to represent the population living in private households in England.

The sampling frame used was the small user Postcode Address File (PAF). The small proportion of households (less than 1%) living in addresses not on the PAF (those living in institutions such as care homes) were outside the scope of the project as were homeless populations. Due to the exclusion of these groups of people, it may be that rates of problem gambling in this report are under-estimated as we know that for some of these populations, rates of problem gambling tend to be higher. The sample consisted of 9,558 addresses selected at random from 531 postcode sectors. The achieved sample size for 2016 was 8,011 adults aged 16 and over.

## 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 report. A total score between zero and ten is possible.

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. Those with a PGSI score of eight or more are classed as problem gamblers. 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. Those with PGSI scores between three and seven are classed as 'moderate risk' gamblers and those with a score of one or two are classed as 'low risk' gamblers.

## **Reporting Procedure**

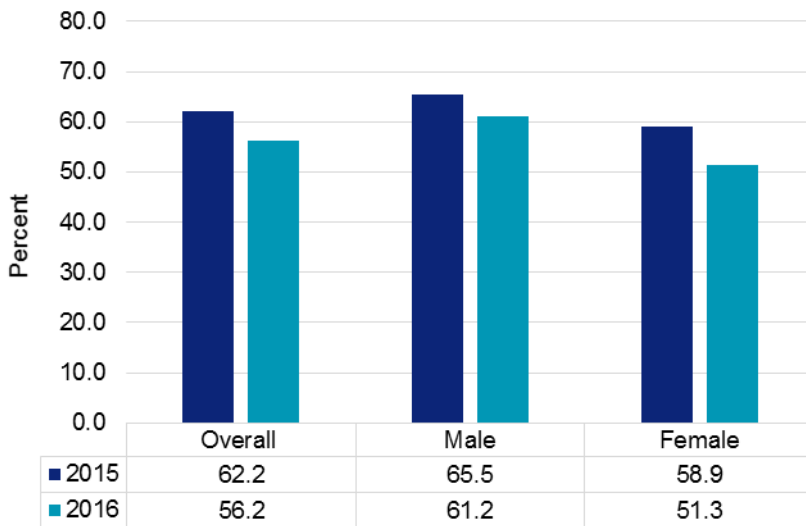
Figures included in the report relate to 2016 only, but where possible figures for 2015 have been included. Any comparisons made between the years are purely observational changes only. Significance testing has not been carried out due to the full datasets not yet being available.

# Statistics

## Participation

In 2016, 56.2% of adults aged 16+ had spent money on gambling in the past 12 months; a lower rate than that observed in 2015 (62.2%). 61.2% of men had spent money on gambling in the past 12 months compared to 51.3% of women.

**Figure 1: Overall gambling participation by gender (2015-2016)**



*n=6,856 (2016 unweighted base)*

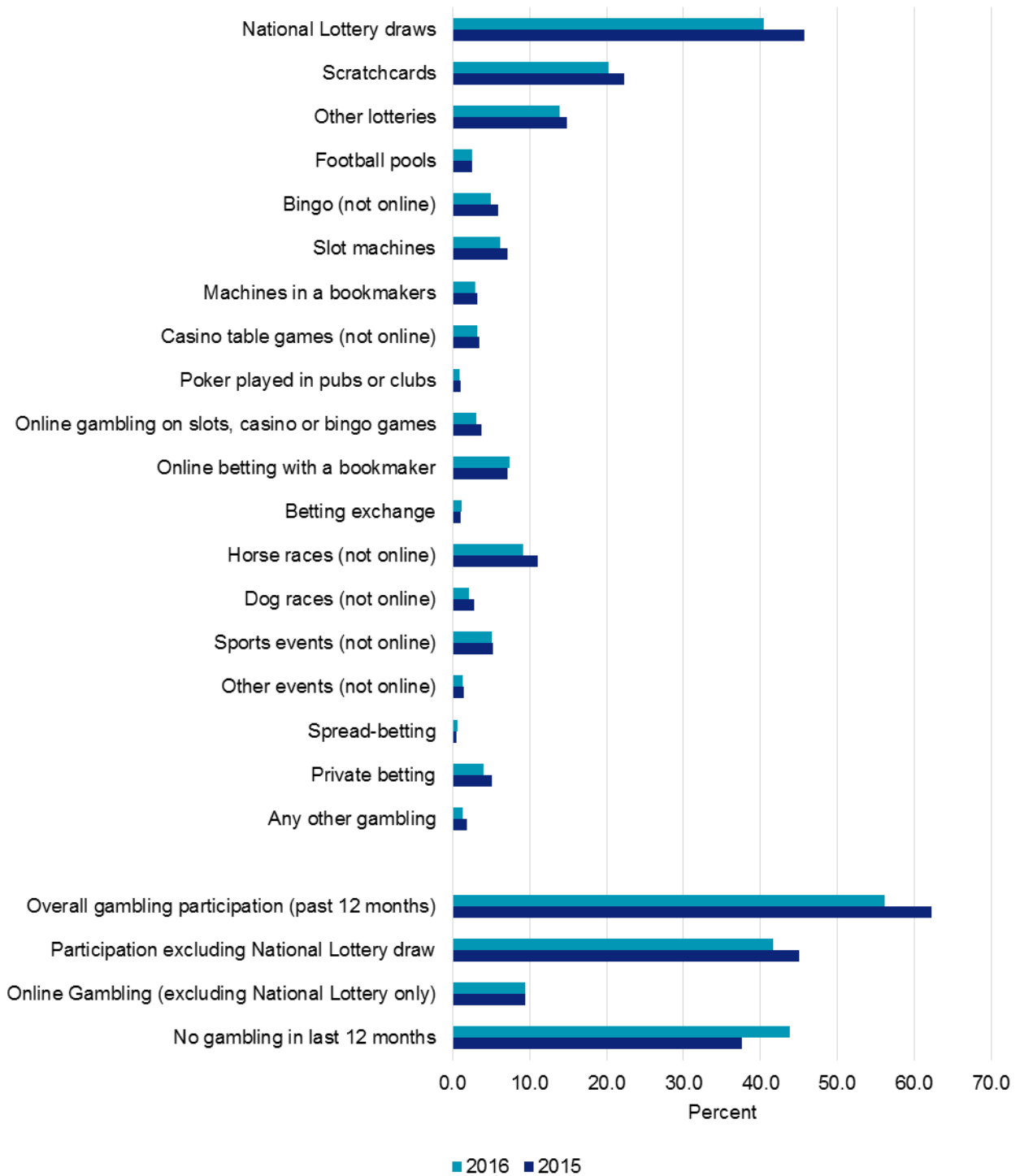
When respondents who have only played the National Lottery draws are excluded, the overall gambling participation rate in 2016 was 41.7%; lower than the rate observed in 2015 (45.1%).

Overall 9.4% of adults aged 16+ had spent money on online gambling or betting in the past 12 months (excluding National Lottery draws<sup>1</sup>), the same proportion as that reported in 2015.

The National Lottery draws were by far the most popular form of gambling in England in 2016 with participation at 40.5%. The next most popular gambling products were scratchcards (20.3%) and other lotteries (13.9%). A similar pattern was also observed in 2015 with participation in National Lottery draws at 45.7%, followed by scratchcards (22.2%) and other lotteries (14.8%).

<sup>1</sup> The survey did not ask respondents about online National Lottery play.

**Figure 2: Past 12 month gambling participation by product<sup>2</sup> (2015-2016)**

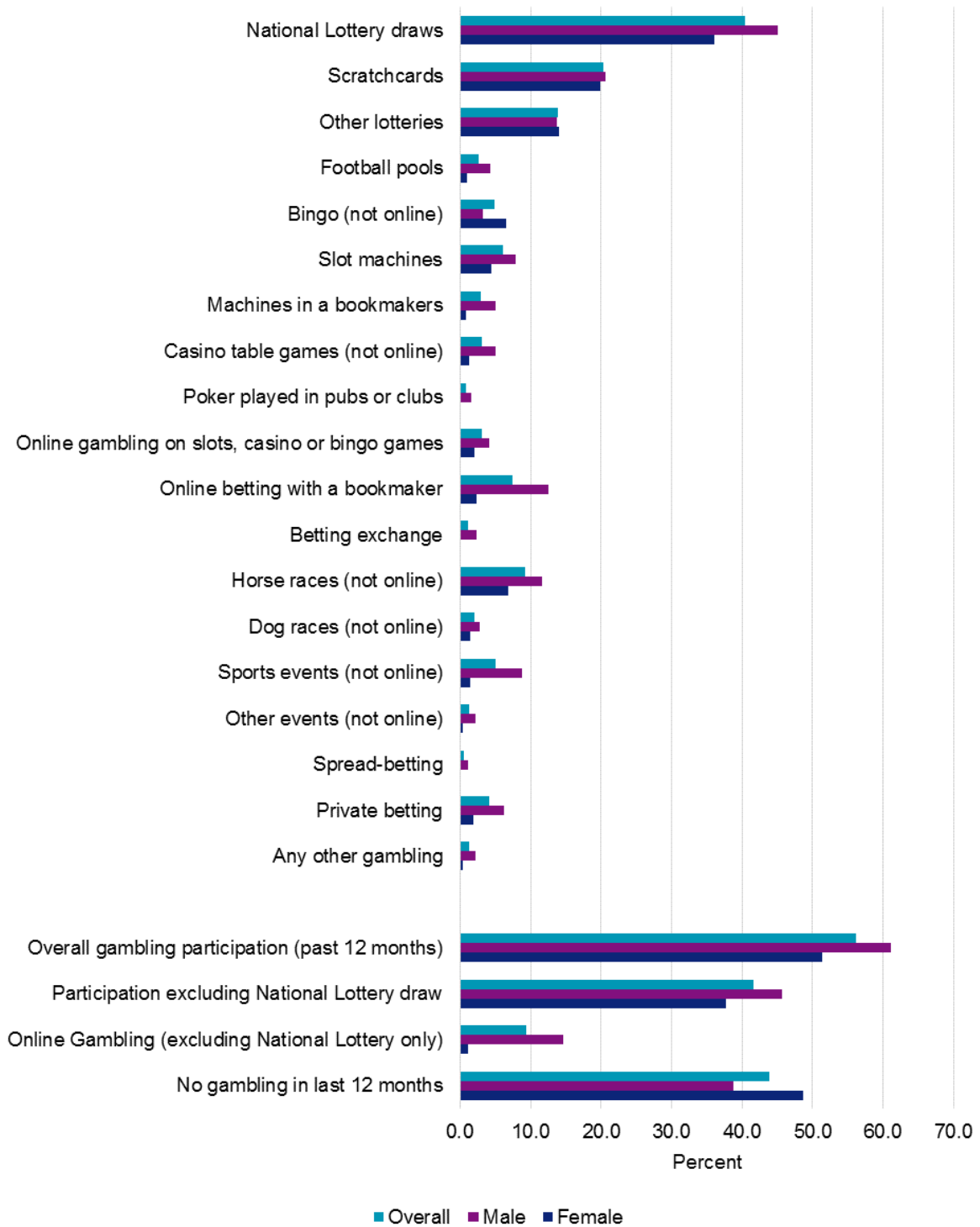


*n=6,856 (2016 unweighted base)*

Figure 3 shows that 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 to men.

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

**Figure 3: Past 12 month gambling participation by product and gender (2016)<sup>3</sup>**



*n=6,856 (2016 unweighted base)*

In 2016 those aged 35-44 and 55-64 were most likely to have spent money on any form of gambling in the past 12 months (61.1%) with those aged 16-24 and those aged 75 and over least likely to have done so (44.5% and 47.0% respectively).

When those who have only participated in the National Lottery draws are excluded, gambling participation is highest among 25-34 year olds (50.2%), followed by 35-44 year olds (46.3%). Those in the middle age groups had the highest participation rates for the National Lottery draws and those in the upper age bands had the highest participation rates for other lotteries. Scratchcards were observed to be most popular amongst the younger age groups (16-44 year olds).

<sup>3</sup> Respondents give multiple responses where they participate in more than one activity



**Table 1: Gambling participation by age (2016)**

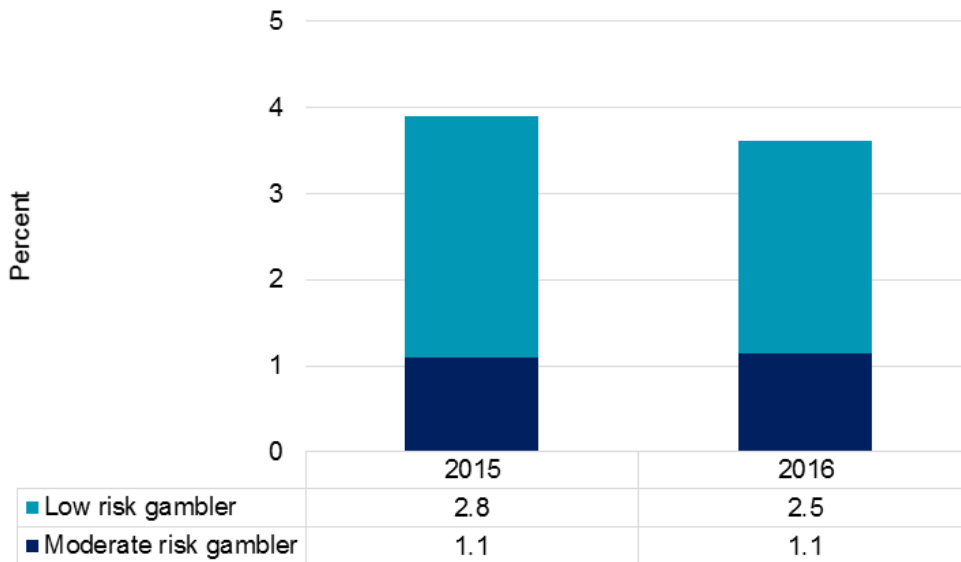
Gambling Activity	16-24	25-34	35-44	45-54	55-64	65-74	75+	Total
<b>Lotteries and related products</b>								
National Lottery draws	21.8%	40.3%	46.4%	47.8%	47.2%	41.8%	31.5%	40.5%
Scratchcards	25.1%	32.6%	25.7%	18.7%	14.3%	8.8%	7.8%	20.3%
Other lotteries	5.5%	10.4%	13.7%	15.2%	18.5%	17.5%	19.0%	13.9%
<b>Machines/games</b>								
Football pools	6.4%	5.0%	1.7%	0.5%	1.0%	1.2%	2.3%	2.6%
Bingo (not online)	4.7%	5.8%	4.5%	3.3%	4.7%	5.4%	7.1%	4.9%
Slot machines	9.8%	10.2%	8.4%	4.4%	3.7%	2.0%	2.1%	6.2%
Machines in a bookmakers	6.1%	7.0%	2.5%	1.6%	0.9%	0.3%	0.6%	2.9%
Casino table games (not online)	6.7%	6.4%	2.8%	2.1%	0.8%	1.0%	1.3%	3.2%
Poker played in pubs or clubs	2.3%	0.9%	1.0%	0.4%	0.2%	0.5%	0.5%	0.8%
Online gambling on slots, casino or bingo games	6.3%	5.7%	2.9%	2.3%	1.8%	0.4%	0.9%	3.1%
<b>Betting activities</b>								
Online betting with a bookmaker	12.2%	12.9%	8.7%	6.4%	4.6%	2.1%	1.2%	7.4%
Betting exchange	3.4%	1.2%	1.4%	0.9%	0.5%	0.5%	0.3%	1.2%
Horse races (not online)	6.7%	10.1%	10.9%	10.5%	10.3%	8.0%	5.9%	9.2%
Dog races (not online)	3.2%	2.3%	3.9%	1.8%	1.2%	0.9%	0.8%	2.1%
Sports events (not online)	9.0%	8.0%	5.6%	4.6%	3.6%	1.5%	1.0%	5.1%
Other events (not online)	2.5%	1.4%	1.3%	1.4%	0.8%	0.7%	0.4%	1.3%
Spread-betting	1.4%	0.5%	0.9%	0.6%	0.1%	0.2%	0.2%	0.6%
Private betting	9.0%	6.7%	3.0%	2.9%	2.5%	2.0%	1.2%	4.1%
<b>Other gambling activity</b>								
Any other gambling	2.6%	0.9%	1.4%	1.0%	1.4%	0.8%	0.8%	1.3%
<b>Summary</b>								
<i>Any gambling activity</i>	44.5%	58.7%	61.1%	59.6%	61.1%	55.3%	47.0%	56.2%
<i>Any gambling (excluding National Lottery draws only)</i>	41.1%	50.2%	46.3%	40.2%	40.9%	33.3%	33.5%	41.7%
<i>Any online gambling (excluding National Lottery only)</i>	14.5%	15.9%	11.1%	8.2%	6.3%	2.1%	1.7%	9.4%
<i>No gambling in last 12 months</i>	55.5%	41.3%	38.9%	40.4%	38.9%	44.7%	53.0%	43.8%

## At-risk gambling

Based upon observed data, rates of low or moderate risk gamblers in England are stable. In 2016, 3.6% of all 16+ respondents in England who identified as low or moderate risk gamblers and 6.6% of all gamblers were identified as low or moderate risk gamblers.

According to the PGSI screen, the number of low-risk gamblers in England in 2016 was approximately 1,100,000 and the number of moderate-risk gamblers was 510,000.

**Figure 4: Prevalence of at-risk gambling – all 16+ respondents (2015-2016)**



*n=6,675 (2016 unweighted base)*

In 2016, observed rates showed that those aged 16-24 and 25-34, were most likely to be identified as low or moderate risk gamblers according to the PGSI screen (7.5% and 6.2% respectively). This was particularly so amongst men aged 16-24 and 25-34, where the overall rate of at-risk gambling was 13.0% and 10.5% respectively. Amongst women, rates of at-risk gambling were highest amongst those aged 35-44 and 25-34 (2.2% and 2.1% respectively).

**Table 2: Prevalence of at-risk gambling (according to the PGSI) by age and sex (2016)<sup>4</sup>**

<b>PGSI Status</b>	<b>16-24</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>	<b>55-64</b>	<b>65-74</b>	<b>75+</b>	<b>Total</b>
<b>All respondents</b>								
Non-problem gambler/ non-gambler	91.9%	92.7%	96.3%	97.0%	97.3%	98.5%	99.4%	95.9%
Low risk gambler	6.0%	4.2%	1.5%	1.8%	1.5%	1.2%	0.4%	2.5%
Moderate risk gambler	1.5%	2.0%	2.1%	0.7%	0.7%	0.2%	0.3%	1.1%
Problem gambler	0.6%	1.1%	0.2%	0.5%	0.5%	0.1%	-	0.5%
<b>Males</b>								
Non-problem gambler/ non-gambler	86.1%	87.3%	94.7%	95.5%	96.1%	97.9%	99.0%	93.3%
Low risk gambler	10.5%	6.9%	1.8%	2.5%	1.7%	1.7%	0.7%	3.9%
Moderate risk gambler	2.5%	3.6%	3.2%	1.1%	1.3%	0.2%	0.3%	1.9%
Problem gambler	0.9%	2.2%	0.4%	0.9%	0.9%	0.2%	-	0.9%
<b>Females</b>								
Non-problem gambler/ non-gambler	98.1%	98.0%	97.9%	98.4%	98.6%	99.0%	99.6%	98.4%
Low risk gambler	1.2%	1.6%	1.2%	1.2%	1.2%	0.8%	0.1%	1.1%
Moderate risk gambler	0.5%	0.5%	1.0%	0.3%	0.1%	0.2%	0.2%	0.4%
Problem gambler	0.2%	-	-	0.2%	0.1%	-	-	0.1%

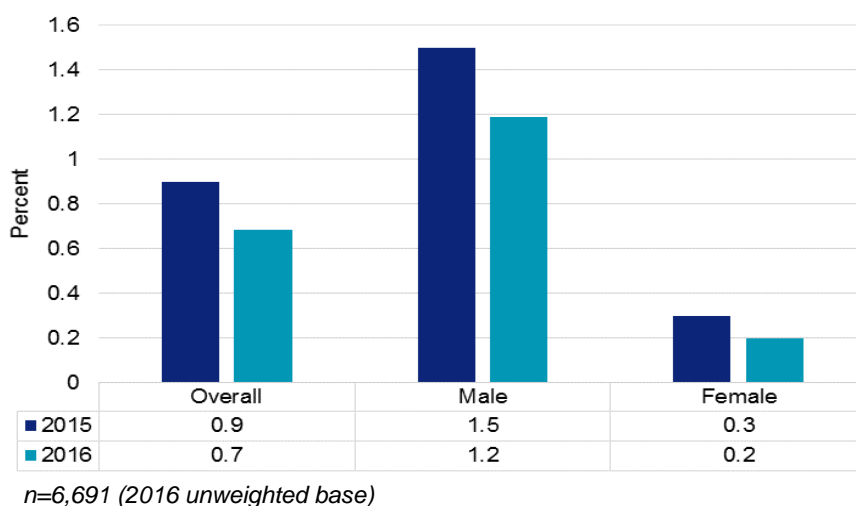
<sup>4</sup> Reporting conventions:  
 '-' No observations (zero values)

## Problem gambling

In 2016, 0.7% of respondents aged 16+ were classified as problem gamblers according to either the PGSI or the DSM-IV screening instruments. 1.2% of men were classified as problem gamblers, compared to 0.2% of women. In 2016, the proportion of gamblers who identified as problem gamblers was 1.2%, compared to an observed 1.9% in 2015.

According to either the PGSI or DSM-IV screen, the number of problem gamblers in England in 2016 was approximately 300,000.

**Figure 5: Prevalence of problem gambling – all 16+ respondents (2015-2016)**



In 2016, across all age and gender groups, rates of problem gambling were observed to be highest amongst males aged 25-34 (2.4%). Amongst women, the age group with the highest prevalence of problem gambling was 45-54 year olds (0.4%).

**Table 3: Prevalence of problem gambling (according to either the DSM-IV or PGSI screens) by age and gender (2016)<sup>5,6</sup>**

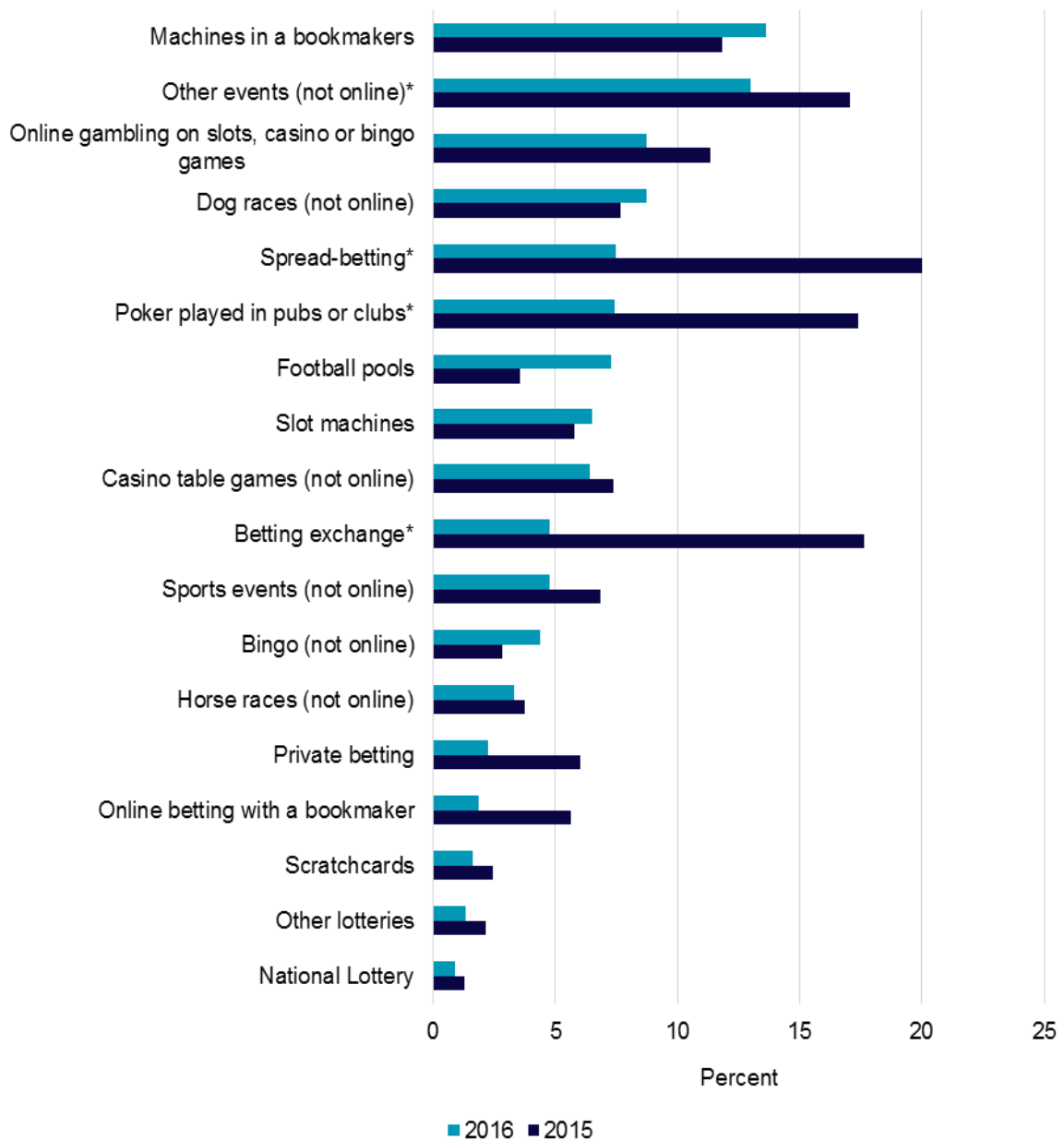
DSM-IV and PGSI scores	16-24	25-34	35-44	45-54	55-64	65-74	75+	Total
<b>All Respondents</b>								
Non-problem gambler according to either DSM-IV or PGSI	99.4%	98.8%	99.5%	99.2%	99.3%	99.5%	99.8%	99.3%
Problem gambler according to either DSM-IV or PGSI	0.6%	1.2%	0.5%	0.8%	0.7%	0.5%	0.2%	0.7%
<b>Men</b>								
Non-problem gambler according to either DSM-IV or PGSI	99.1%	97.6%	99.1%	98.9%	98.6%	99.0%	100.0%	98.8%
Problem gambler according to either DSM-IV or PGSI	0.9%	2.4%	0.9%	1.1%	1.4%	1.0%	-	1.2%
<b>Women</b>								
Non-problem gambler according to either DSM-IV or PGSI	99.8%	99.9%	99.8%	99.6%	99.9%	100.0%	99.7%	99.8%
Problem gambler according to either DSM-IV or PGSI	0.2%	0.1%	0.2%	0.4%	0.1%	-	0.3%	0.2%

<sup>5</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.

<sup>6</sup> 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 machines in bookmakers (13.6%) and other events (not online) (13.0%).

**Figure 6: Problem gambling rates by activity (2015-2016)<sup>7</sup>**



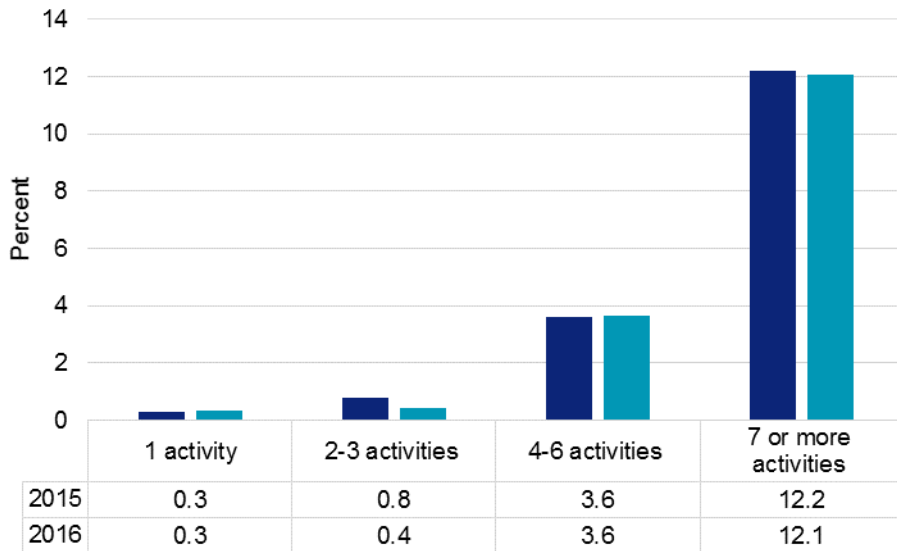
*n=3,717 (2016 unweighted base)*

It should be noted that those activities which had the highest problem gambling rates in 2015, but have since fallen sharply in 2016 (spread betting, poker played in pubs or clubs, betting exchange and other events) all had very small sample sizes (less than 100 responses) which has resulted in the figures fluctuating year on year.

<sup>7</sup> Caution should be taken. Those marked with \* had small samples <100

Data for both 2015 and 2016 show that problem gambling is highest amongst those who participated in multiple activities. In 2016, 12.1% of those that spent money on seven or more gambling products identified as problem gamblers, compared to a rate of 0.3% for those who spent money on just one activity.

**Figure 7: Prevalence of problem gambling by number of activities (2015-2016)**



*n=3,717 (2016 unweighted base)*

## 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 <b>horse</b> races <u>in a bookmaker's, by phone or at the track</u>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Betting on <b>dog</b> races <u>in a bookmaker's, by phone or at the track</u>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Betting on <b>sports events</b> <u>in a bookmaker's, by phone or at the venue</u>	<input type="checkbox"/> 01	<input type="checkbox"/> 02
Betting on <b>other events</b> <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 <b>ONE</b> box <sup>318</sup>			
		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"/> 1	<input style="width: 40px; height: 25px;" type="checkbox"/> 2	<input style="width: 40px; height: 25px;" type="checkbox"/> 3	<input style="width: 40px; height: 25px;" type="checkbox"/> 4

		Tick <b>ONE</b> box for each question <sup>318</sup>			
		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"/> 1	<input style="width: 40px; height: 25px;" type="checkbox"/> 2	<input style="width: 40px; height: 25px;" type="checkbox"/> 3	<input style="width: 40px; height: 25px;" type="checkbox"/> 4
		_____	_____	_____	_____



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

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**making gambling fairer and safer**

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