

Financial Risk Checks in Gambling Polling

Key findings
December 2023

Ellie Morris
Tanisha Colegate
Rebecca Flynn
Steve Ginnis

GambleAware



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Financial Risk Checks in Gambling Polling Report: Key Findings

Introduction

The Department for Culture Media and Sport (DCMS) and Gambling Commission are currently consulting on a range of proposals within the recently released White Paper¹. One area that was consulted on in October 2023² was the requirement for gambling companies to conduct financial checks at certain accumulations of losses. This is to identify customers who are more likely to be at risk of harm, particularly financial harm and specifically to tackle three key risks: binge gambling, significant unaffordable losses over time and financially vulnerable customers.

To date, there is a lack of research in this area to help understand public perceptions towards these measures, largely due to difficulties trying to communicate the complexities of checks to a lay audience. As a result, GambleAware commissioned Ipsos to undertake survey research to help refine their consultation response to the Gambling Commission, and attempt to provide all stakeholders with a more accurate view of public perceptions in this area.

The questions explored public opinions on the two tiers of checks proposed, the below definitions (provided within the Gambling Commission consultation) can be found below. For the survey, respondents were shown a simplified description of these (see appendix for exact questionnaire wording).

- **Financial vulnerability checks:** The first type of check is a standard approach to a light touch check to identify customers who may be particularly financially vulnerable (a financial vulnerability check). These are unintrusive checks, using publicly available data at moderate levels of spend. Some larger operators already conduct such checks for all customers at registration, and others do so at some point in the customer journey. The Government, as set out in their White Paper, and the Gambling Commission, as set out in their consultation, propose these are conducted at £125 net loss within a rolling 30-day period or £500 within a rolling 365-day period, which we estimate will reach approximately 20% of customer accounts. The proposed checks aim to identify vulnerability such as where a customer is subject to bankruptcy orders or has a history of unpaid debts. At these moderate levels of spend (in the highest 20% of customer accounts), the Gambling Commission consider light touch checks for financial vulnerabilities is necessary, suitable and proportionate.
- **Financial risk assessments:** The second type of check is an enhanced financial risk assessment at unusually high loss levels where the risks are greater. These assessments are proposed to be informed primarily by credit reference data. The Government, as set out in their White Paper, and the Gambling Commission, as set out in their consultation, propose them to apply where there are losses

¹ High Stakes: Gambling Reform for the Digital Age

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1153228/1286-HH-E02769112-Gambling_White_Paper_Book_Accessible1.pdf

² Summer 2023 consultation on proposed changes to Licence Conditions and Codes of Practice (LCCP), Remote Gambling and Software Technical Standards (RTS), and arrangements for Regulatory Panels

greater than £1,000 within a rolling 24 hours or £2,000 within 90 days. The Gambling Commission also propose that the triggers for enhanced assessments should be lower for those aged 18 to 24.

Technical note

Sample

Ipsos surveyed 4,170 adults aged 18 – 75 across Great Britain through the Ipsos iSay online panel. The fieldwork dates were 29th September – 4th October 2023. Data is weighted to the known adult population of Great Britain, by age, gender, social grade and work status.³

Results are reported among 5 key groups within this report, as outlined below (sample sizes are shown overall and the breakdown of the split sample):

| Audience | % of total sample (weighted) | Total number of respondents | Shown Light touch proposal | Shown Enhanced proposal |
|--|------------------------------|-----------------------------|----------------------------|-------------------------|
| General public | 100% | 4,170 | 2,075 | 2,095 |
| Those who have gambled in last 12 months | 62% | 2,502 | 1,244 | 1,258 |
| Those who haven't gambled in the last 12 months | 37% | 1,668 | 831 | 837 |
| Affected others | 10% | 412 | 173 | 239 |
| PGSI 8+ | 10% | 378 | 181 | 197 |

Questionnaire setup

A total of four cognitive interviews were also conducted to pilot questions ahead of the main survey. The participants were recruited from a recontact sample from a separate Ipsos survey conducted on behalf of GambleAware in April 2023. Findings from the cognitive testing were used to inform the questionnaire design such as improving question wording, including tweaks to the comprehensive check questions and the word association list to ensure it was balanced. Participants of the cognitive tests were engaged, expressed genuine interest in the subject, commented on being glad to be involved with the process and felt some reassurance in the measures discussed. GambleAware also engaged with members of their

³ Please note that the survey has been conducted using an online panel sample. Online panels are well established research tools but do not use random probability sampling. Online panels such as Ipsos iSay use a range of recruitment techniques to promote interest in joining the panel, and offer financial incentives to participate in surveys alongside quality checks to validate the ID of individuals. Quotas are set during fieldwork and weighting is applied to ensure the data is reflective of the wider adult population. However, the self-selection method by its nature tends to over represent people who gamble. The prevalence of PGSI8+ as captured in this survey is therefore higher in comparison to offline and random sample surveys, and some other online panel surveys. Differences between online panels are likely due to different recruitment, incentive and weighting approaches.

Lived Experience Council prior to finalising the questionnaire, to ensure their experiences were reflected within the design.

Questionnaire design

All respondents answered questions relating to key demographics (e.g., gambled in last 12 months, affected other, PGSI) but were randomly split into two groups for the rest of the survey. Half of the sample was shown questions relating to the 'financial vulnerability checks' and the other half questions relating to the 'financial risk assessments'. This was to prevent respondent fatigue and allow researchers to effectively compare perceptions towards the different checks side by side.

Respondents were then asked a series of questions about values for thresholds, this was split out as:

1. Light touch financial vulnerability checks (50% of sample)
 - a. £125 online loss over a 30-day period
 - b. £500 online loss over a 12-month period
2. Enhanced financial risk assessments (50% of sample)
 - a. £1,000 online over a 24-hour period
 - b. £2,000 online over a 90-day period

Benefits and drawbacks of approach

The survey was designed to reduce bias where possible. This included splitting the sample 50/50, with each group seeing only one of the proposed financial check options and their associated threshold values. This allowed for the checks to be seen in isolation, and so reducing the impact of one influencing the other in terms of responses.

The respondents were first shown information on their allocated check option (initially without any values/amount associated with it), and asked questions on this before going into questions on values and thresholds. This helped to minimise overloading respondent with too much information at the start, and helped in making sure the balance of information given at any one time was comprehensive but not excessive. Respondents were also asked comprehensive questions on the concepts to ensure they had read the information provided thoroughly, needing to answer them correctly before continuing the survey.

Before providing respondents with values for the thresholds, they were asked unprompted what they felt was the most appropriate amount for each timeframe. This allowed us to get respondents opinions before being influenced and prompted by any set scales or values.

For questions concerning the values for the thresholds, when showing a series of scales for the threshold questions, the scales were chosen with the current proposed amount as the middle point on the scale to reduce bias.

For the questions regarding potential actions as result of the financial checks, they were asked in the context of broadly if people fail the checks and did were not asked depending on the different ways in which people have failed these checks. The question was asked in this way to reduce respondent fatigue

and not overwhelm them with too many scenarios at the end of the survey. However, the results should be interpreted with this in mind, acknowledging that respondents might have had different answers if more specific scenarios as to what people failed on were given (e.g. flagged up existing of mortgage arrears and history of poor credit management).

However, it is important to keep in mind there are limitations to this approach. While a quantitative approach allowed us to capture the public's opinions of these proposed checks at a greater scale compared with qualitative methods, it is challenging to get across all the detail through an online survey without overwhelming respondents, especially when some of the details were not included within the consultation or could change (see appendix for details that were included). Details not covered included the net loss aspect (e.g., the suggestions to take into account recent winnings), what to expect during the checks (e.g., time taken, if people can gamble whilst they take place), time period that checks last (e.g., 6 months or 12 months), proportion of customers impacted (e.g., 21% for light touch checks) and potential outcomes (e.g., not being able to gamble anymore). This quantitative approach allows us to get an idea on the overall views of the general public towards these proposed checks, especially among key groups of interest (e.g., those experiencing problems with their gambling, and those negatively affected by someone else's gambling). However, to get into the nuance and detail further deliberative qualitative research could prove a useful addition to the evidence base.

It is also important to note and keep in mind when reviewing the data that these are self-reported measures, with often high proportions of 'don't know' in places, and so there is a need to interpret the results with caution.

Key findings and conclusions

| Key insights | Conclusions |
|--|---|
| Overall, the perceptions of the public towards the general premise of financial checks is positive. | On balance, there would be appetite and broad public support for the introduction of financial checks, despite some concerns for privacy and being put off gambling. |
| There is not much difference in support towards the soft and enhanced checks; however, there is slightly more of a concern around privacy for the enhanced checks. | If enhanced financial checks are introduced, there is a need to give clear information on data use, and reasoning for why the data was needed, to help alleviate privacy concerns. |
| There are subtle differences among specific groups, with those experiencing 'problem gambling' (PGSI 8+) having a stronger and more mixed response. Though the majority are positive towards the checks overall, they also show a greater level of concern. They are also slightly more likely to show scepticism on the effectiveness of the light touch option in particular compared to the enhanced. | Whilst there is support overall among those individuals most likely to be impacted by the changes, there is value in close engagement with this audience to ensure that any communications around financial checks are well understood and well received. |
| Those who are experiencing 'problem gambling' (PGSI 8+) are more likely, compared to all who have gambled in the last 12 months, to say they would be put off gambling and show slightly more concern about privacy for both the light touch and enhanced options. | This suggests that a consequence of either option would likely see a reduction in the amount of gambling, particularly among those who are experiencing 'problem gambling'. |
| The public find it difficult to pass judgement on thresholds for financial checks when asked spontaneously what amounts are reasonable without prompting with examples; in contrast they find it easier to comment on specific threshold proposals which include prompted values. | Individual thresholds are not something the public feel intuitively clear about; it would therefore be very important to explain the rationale and implications behind any proposed threshold amount. For the purpose of this report, spontaneous values should be viewed with caution as a high proportion of 'don't knows' means a low base, with more robust data for questions where exact amounts are shown. |
| The proposed threshold amounts for soft checks are more in line with public perceptions than the proposed thresholds for enhanced checks. | The suggested thresholds for the enhanced checks appear more disconnected from what the general public feel is suitable, being seen as too much, and so would require extra/clear justification and reasoning as to why thresholds aren't lower. |
| Very few think they will be affected by the checks, with the highest being one in ten (11%) of those who have gambled in the last 12 months claiming they've lost £125 in 30 days (which would lead to the light touch check). Proportions remain low even among those experiencing problems (e.g., PGSI 8+). | It will be important to triangulate these findings with industry data to understand i) whether the right individuals will be targeted; and ii) whether people accurately recall their gambling losses and thus whether a high proportion would be surprised to be flagged in the checks. |
| Around a third of those gambling in the last 12 months claim they don't gamble online, so there is a large population unaffected by these checks. | In future iterations, it could be useful to consider the inclusion of land based gambling as well as online. |
| The majority expect gambling companies to take some action if individuals do not pass checks; (including contacting an individual or stopping some services); however, there is least support for a permanent ban. | No single action of support stands out in the public's mind and so a "layered" approach (i.e., where multiple interventions are used) is likely to be the most supported and effective. |

Public perceptions to proposals in principle

Respondents were first shown an initial description of either the 'Light touch financial vulnerability check' or the 'Enhanced financial risk assessment' concepts, with no exact threshold amounts, and asked a series of questions to capture their opinions towards them overall.⁴ This allowed us to understand respondents' views towards the idea of the financial checks without focusing on cost/amounts at this stage. This was particularly important as the concept behind the checks differed across the two options, as well as the values, and so allowed us to compare if opinions differed across the two check options before being introduced to threshold values.

1.1 Initial response from the general public to the proposed financial checks is positive

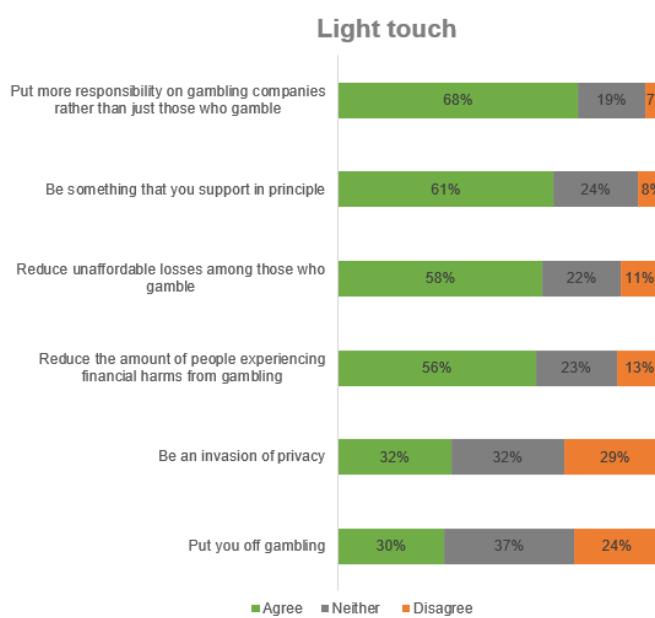
Responses to both the 'Light touch financial vulnerability checks' and the 'Enhanced financial risk assessments' were positive. Around 3 in 5 of adults agreed that they would support these financial checks in principle (light touch version 61% agreed they would support in principle compared to 8% disagreed, enhanced version 57% agreed compared to 12% disagreed).

Overall, the majority of adults agreed, across both the light touch and enhanced option, that the proposed checks would reduce unaffordable losses among those who gamble (58% agree light touch, 55% enhanced), and reduce the amount of people experiencing financial harms from gambling (56% agreed light touch, 54% enhanced). They also agreed that they would put more responsibility on gambling companies (68% agreed light touch, 64% enhanced).

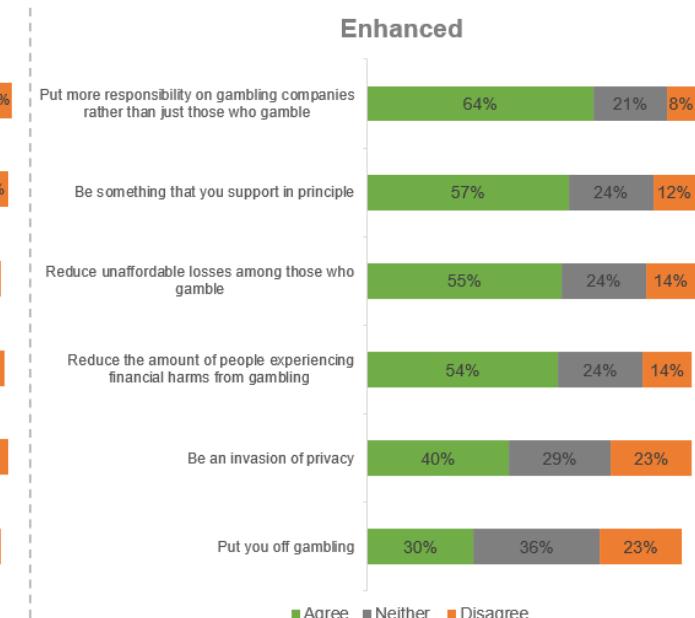
There were lower levels of agreement with the premise that the checks would put someone off gambling or be an invasion of privacy. However out of the two options shown, those who saw the enhanced checks option were more likely to agree with it being an invasion of privacy (40% agreed vs. 23% disagreed), compared to the light touch option (32% agreed vs. 29% disagreed). Apart from privacy concerns, there were minimal differences between perceptions of the light touch checks and the enhanced checks, indicating that public opinion towards the light touch and enhanced checks was consistent despite the differences in information collected.

⁴ Refer to questionnaire in Annex for more detail

CHECKS1. To what extent do you agree, or disagree, that financial checks such as these would...



CHECKS2. To what extent do you agree, or disagree, that financial checks such as these would...



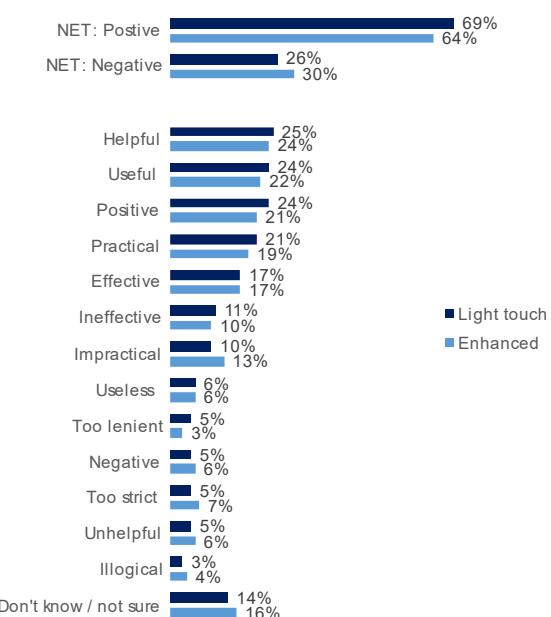
CHECKS1: All adults aged 18-75 in Great Britain, Base=2,075

CHECKS2: All adults aged 18-75 in Great Britain, Base=2,095

*Don't know/ not sure is not included in these charts

For both options, the majority of adults aged 18-75 (69% for light touch and 64% for enhanced) selected positive words to describe the proposed checks. Conversely, just under three in ten (26% for light touch and 30% for enhanced) selected negative word association. The top three words associated with both proposed options being 'helpful' (25% and 24%), 'useful' (24% and 22%) and 'positive' (24% and 21%). There was little difference between the two proposals, suggesting perceptions of the proposed financial checks are consistent across both enhanced and light touch checks.

WORD1/WORD2. On balance, which, if any, of the following words best describes what you think or how you feel about these financial checks, overall?



Word1: All adults aged 18-75 in Great Britain, Base= 2,075

Word2: All adults aged 18-75 in Great Britain, Base= 2,095

1.2 There is some scepticism regarding the potential effectiveness of the checks

When asked about the potential benefits of these new proposals in open ended questions, many people recognised that it could help to make people think twice about their gambling, could help reduce or prevent large losses, and help protect those who gamble and their families from financial hardship.

“I think this could help make people who gamble more aware of what they are doing and how much they have lost, and could prompt those people to look for help to stop them losing too much more.”

“It could definitely help those who gamble too much to stop and think.”

“Help prevent financial hardship and addiction, plus the awful consequences of these for family and mental health.”

However, some were sceptical about the effectiveness of these schemes in reality, feeling that people will find a way around these checks. With some noting that people might turn to less regulated or illegal means, be more likely to use other people's details/accounts, or turn to offline methods where these checks would not be applicable.

“If people want to gamble they will always find ways to.”

“People will gamble offline more or turn to illegal gambling online to try and make money.”

There was also some concern about it being an invasion of privacy, with some worrying about the use of financial data and data protection.

“The significant risk to personal data leaks, the perceived invasion of privacy.”

1.3 Perceptions towards the checks were broadly similar among the core audiences, with the most mixed response among those PGSI 8+

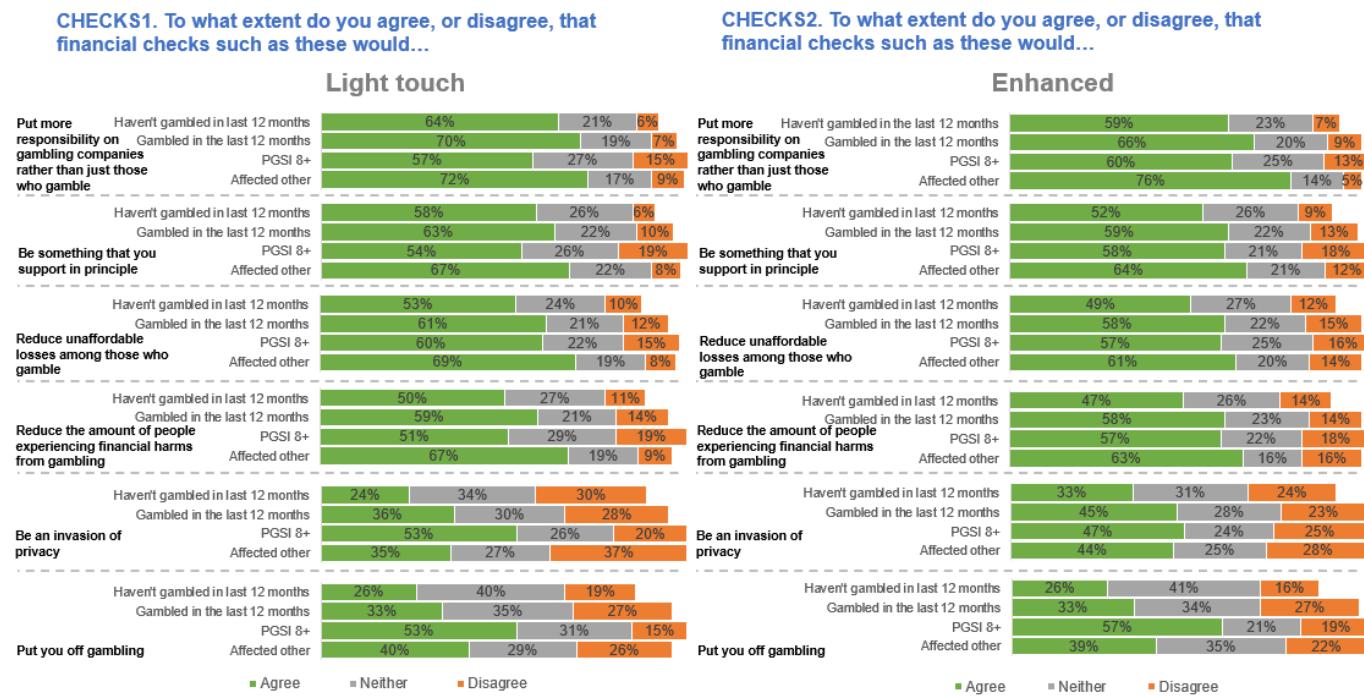
Levels of support for these financial checks in principle were relatively consistent across those who have gambled in the last 12 months, haven't gambled in the last 12 months, those experiencing 'problem gambling' (PGSI 8+), and those who have been negatively affected by someone else's gambling (affected other). The most consistent differences were higher levels of don't knows among those who had not gambled in the last 12 months, and a higher level of disagreement towards the checks among PGSI 8+.

There was some variation in level of support between key audience groups. Those who do not gamble are significantly more likely to support light touch checks (58% agreed for light touch vs 52% for enhanced). In contrast, those experiencing 'problem gambling' are more likely to support enhanced checks, though not significantly so (58% agreed for enhanced vs 54% agreed for light touch).

For both the light touch and enhanced versions a third (33%) of those who claimed they have gambled in the last 12 months agreed that the financial checks would put them off gambling, in line with the general public (30%).

However, there were indications of more mixed responses among those who have gambled in the last 12 months, particularly among those who are experiencing 'problem gambling' (PGSI 8+).

Those who are experiencing 'problem gambling' (PGSI 8+), were more likely to agree that the checks would put them off gambling (53% for the light touch option and 57% for the enhanced checks option); they were also more likely to agree that this is an invasion of privacy (53% for the light touch option and 47% for the enhanced checks option).



CHECKS1: All adults aged 18-75 in Great Britain, Base=2,075

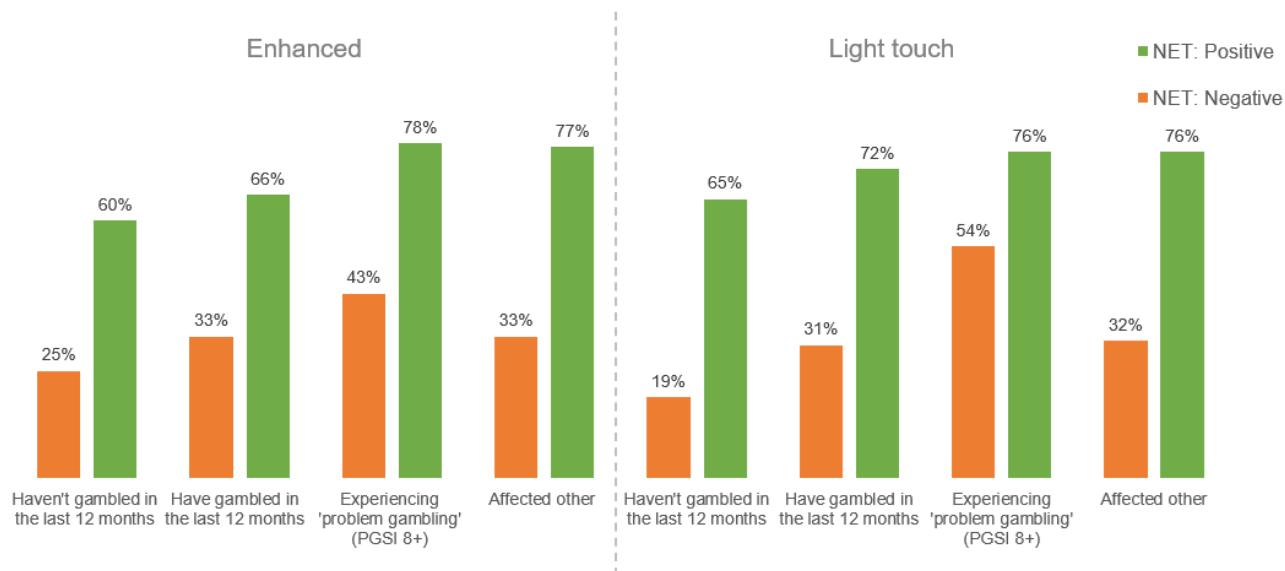
CHECKS2: All adults aged 18-75 in Great Britain, Base=2,095

*Don't know/ not sure is not included in these charts

A similar pattern was also evident on the word association task, with those who have gambled within the last 12 months, or have been affected by someone else's gambling, being more likely to select both negative and positive words compared to those who haven't gambled in the last year. Though they were more likely than those who have not gambled to have negative associations with the proposals, their reaction still remained overwhelmingly positive, with 72% positive and 31% negative word associations for the light touch version, and 66% positive and 33% negative for the enhanced among those who have gambled in the last 12 months.

This was even more prominent with those who are experiencing 'problem gambling', for both the light touch and enhanced versions, being more likely to have selected a positive word (76% for light touch and 78% for enhanced), as well as a negative one (54% for light touch and 43% for enhanced). It is worth noting that they were more likely than the general public to associate both versions with being 'helpful' and 'effective'. Those experiencing 'problem gambling' were more likely to associate the light touch version with being 'ineffective', 'negative', 'useless' and 'unhelpful' compared to the enhanced version. This suggests that those who are experiencing 'problem gambling' are slightly more sceptical on the effectiveness of the light touch version compared to the enhanced.

WORD1/WORD2. On balance, which, if any, of the following words best describes what you think or how you feel about these financial checks, overall?



Word1: Haven't gambled in the last 12 months, Base= 831, Have gambled in the last 12 months, Base=1244, 'Experiencing 'problem gambling' (PGSI8+), Base=181
 Word2: Haven't gambled in the last 12 months, Base= 837, Have gambled in the last 12 months, Base=1258, 'Experiencing 'problem gambling' (PGSI8+), Base=197

Threshold Amounts

1.4 The public are largely unsure what an appropriate loss threshold amount is for financial checks

Before being shown exact amounts, respondents were asked in an open-end style question to state the amount of money they felt was appropriate for someone to lose within set timeframes before prompting these financial checks. The timeframes for the light touch checks were 30-days or 12 months, whilst the enhanced checks were either a 24-hour or 90-day period.

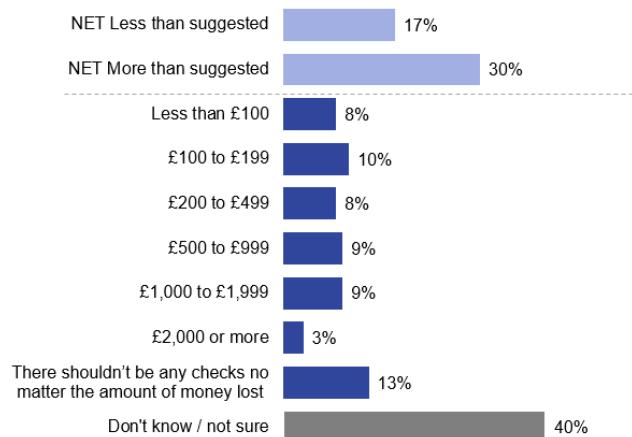
Generally, two in five adults (38% to 43%) were unsure what level the threshold should be at to trigger the checks when asked without a prompt, regardless of the timeframe asked about, with a minority (13% to 14%) feeling that there shouldn't be any checks no matter the amount of money lost.

Those experiencing 'problem gambling' (PGSI 8+) were more likely to feel that there shouldn't be checks regardless of the money lost, with nearly a third across both the light touch (35%) and enhanced (30%).

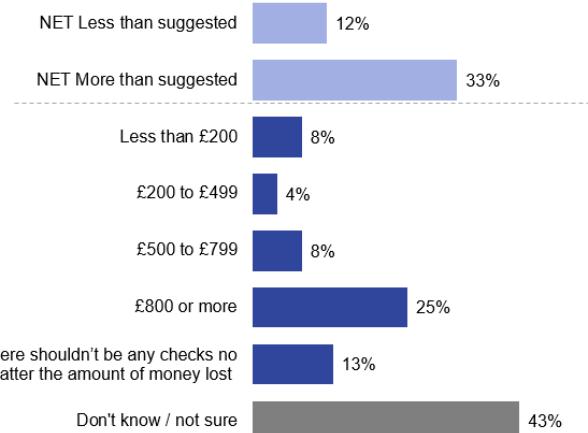
Light Touch:

Those asked about the light touch thresholds for financial risk checks were more likely to give figures which were higher than the amounts proposed in the consultation, with around a third (30% for 30-days and 33% for 12 months) doing so. The average (median) figure leading to enhanced checks was a £250 loss within 30 days, rising to £1,000 over a period of 12 months.

LOSSOPEN1A. In your opinion, how much money, if any, should someone lose gambling online within a 30-day period before a gambling company is required to conduct these financial checks?



LOSSOPEN2A. In your opinion, how much money, if any, should someone lose gambling online within a 12-month period before a gambling company is required to conduct these financial checks?



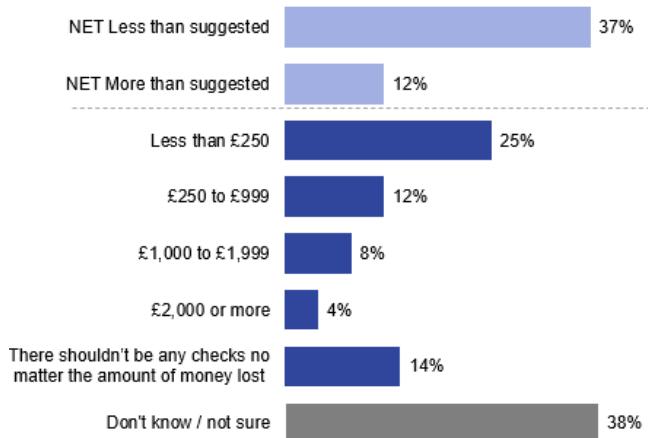
QLOSSOPEN1A. All adults aged 18-75 in Great Britain, Base=2,075

QLOSSOPEN2A. All adults aged 18-75 in Great Britain, Base=2,075

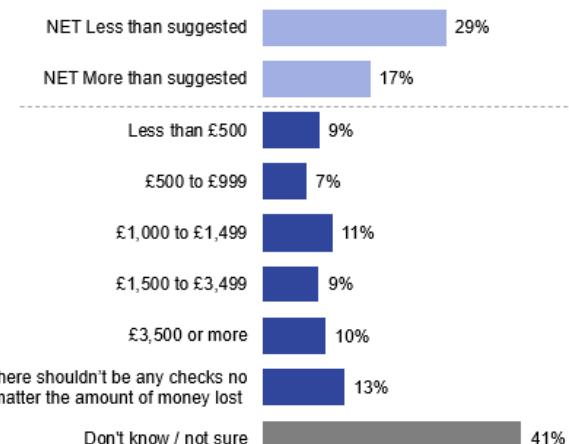
Enhanced:

In contrast, a higher proportion of those asked about the enhanced thresholds gave figures less than the amounts proposed in the consultation. The most commonly indicated figures provided were less than the current proposals for both the 24-hour period (37% gave a figure less than £1,000) and 90-day period (29% less than £2,000). The average (median) figure leading to enhanced checks was £200 loss within 24 hours and £1,000 over 90 days.

LOSSOPEN3A. In your opinion, how much money, if any, should someone lose gambling online within a 24-hour period before a gambling company is required to conduct these financial checks?



LOSSOPEN4A. In your opinion, how much money, if any, should someone lose gambling online within a 90-day period before a gambling company is required to conduct these financial checks?



QLOSSOPEN3A. All adults aged 18-75 in Great Britain, Base=2,095

QLOSSOPEN4A. All adults aged 18-75 in Great Britain, Base=2,095

1.5 When prompted on differing amounts, the vast majority did not pick the proposed amounts

Following an open-end question to capture respondents unprompted opinions on appropriate loss thresholds for each timeframe/check, respondents were then shown a scale for each of the timeframes

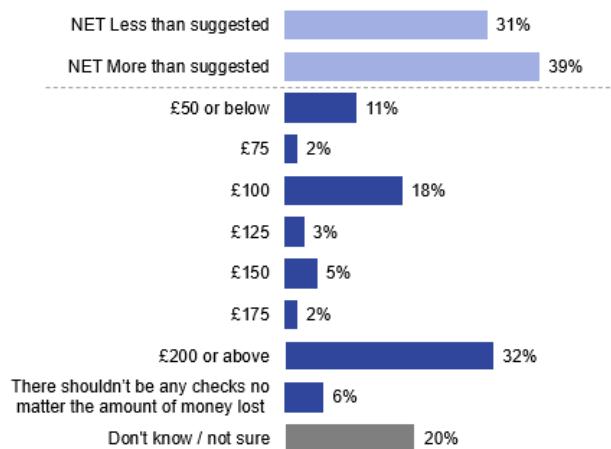
and asked to select which they felt was the most appropriate financial amount lost to trigger financial checks.

The respondents who were shown the light touch options were most likely to pick the highest option on the scale (£200 or above for a 30-day period, £800 or above for a 12-month period), while the respondents who were shown the enhanced check options were most likely to pick the lowest option on the scale (£250 or below for a 24-hour period, £500 or less for a 90-day period).

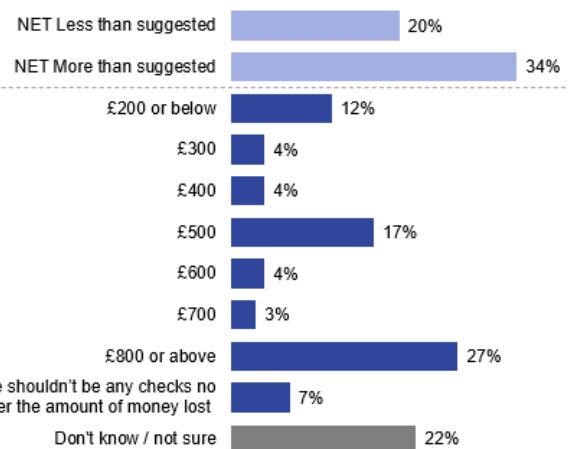
Light Touch:

For both time periods respondents were more likely to select values higher than the proposed amounts for the light touch options within the consultation. For the 30-day period timeframe 31% selected amounts less than the proposed amount of £125 and 39% more than, while only 3% selected £125. For the 12-month period a higher proportion of 17% selected the actual amount of £500, but there was still a substantially higher proportion who selected a value more than (34%) £500, and for less than (20%). Generally, respondents were more likely to select values which were either a multiple of 50 or 100 (£50, £100, £150, £200 etc.) over values which represent quarters of 100 (£75, £125, £175 etc), as illustrated by responses to the 30-day period timeframe where only 7% selected £75, £125 or £175.

AMOUNT1B. Looking at the options below, how much money, if any, should someone lose gambling online within a 30-day period before a gambling company is required to conduct these financial checks?



LOSSAMOUNT2B. Looking at the options below, how much money, if any, should someone lose gambling online within a 12-month period before a gambling company is required to conduct these financial checks?



QAMOUNT1B. All adults aged 18-75 in Great Britain, Base=2,075

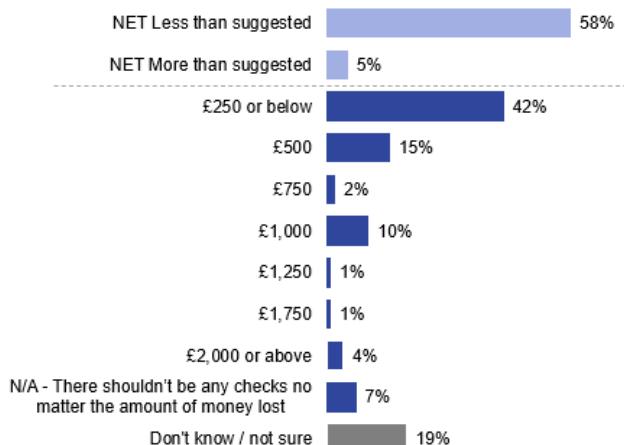
LOSSAMOUNT3B. All adults aged 18-75 in Great Britain, Base=2,075

Enhanced:

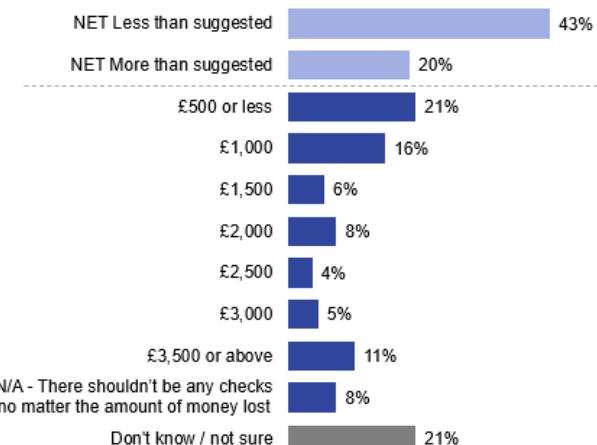
Those shown the threshold options for the enhanced financial risk checks tended to select values lower than the proposed amounts. This finding was consistent across key audiences, with all being more likely to select an amount less than the proposed amount across both enhanced timeframes. For a 24-hour period nearly three in five (58%) selected amounts lower than the proposed threshold value of £1,000, with 10% selecting the actual amount of £1,000 and only 5% suggesting more than this.

Similarly, two in five (43%) of adults selected amounts lower than the proposed amount of £2,000 in a 90-day period and less than one in ten adults (8%) selected the proposed amount of £2,000. One in five (20%) selected an amount higher than the proposed amount for the 90-day period, a higher proportion compared to the 24-hour period but still relatively low.

AMOUNT3B. Which of the following, if any, do you feel would be the most appropriate amount to lose in a 24-hour period, with a single gambling company, where these checks should take place when gambling online?



LOSSAMOUNT4B. In your opinion, how much money, if any, should someone lose gambling online within a 90-day period before a gambling company is required to conduct these financial checks?



QAMOUNT3B. All adults aged 18-75 in Great Britain, Base=2,095

QLOSSAMOUNT4B. All adults aged 18-75 in Great Britain, Base=2,095

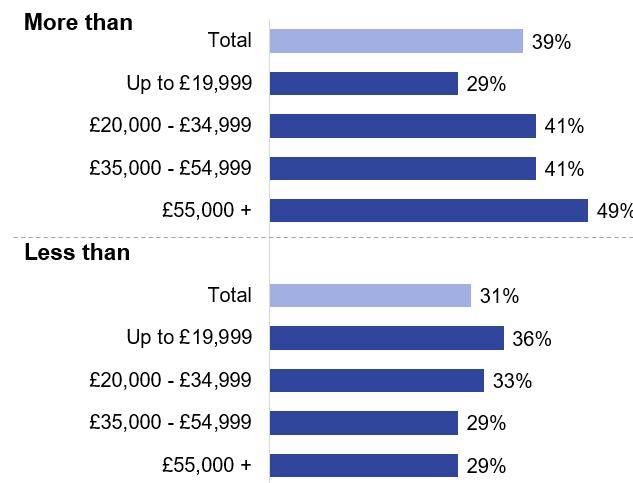
1.6 Perceptions of appropriate loss threshold amounts for financial risk checks is highly dependent on household income

Looking at the last question discussed in the section above by different key demographics and sub-groups, it was found that income was a key variable in driving what people felt was an appropriate threshold for these checks.

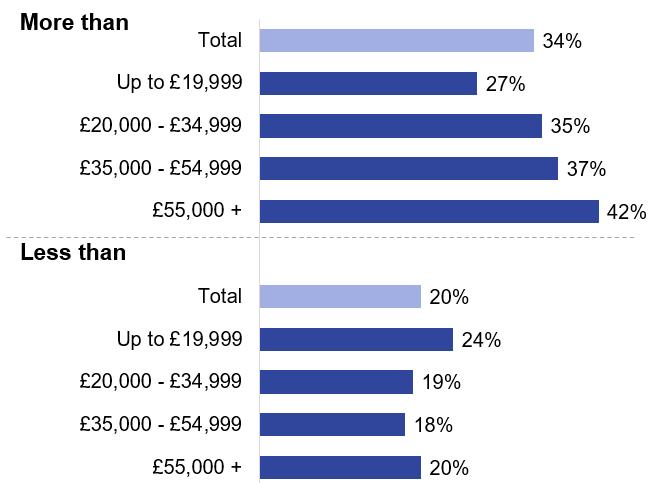
Light Touch:

Those who have higher household incomes were more likely to have suggested more than the proposed trigger values. This is particularly the case for the light touch option where half (49%) of those who earn £55,000+ selected higher options than the suggested amount of £125 in a 30-day period, while two in five (42%) selected higher options than £500 for a 12-month period. This compares to 29% and 27% respectively for those who earn up to £19,999.

AMOUNT1B. Looking at the options below, how much money, if any, should someone lose gambling online within a 30-day period before a gambling company is required to conduct these financial checks?



LOSSAMOUNT2B. Looking at the options below, how much money, if any, should someone lose gambling online within a 12-month period before a gambling company is required to conduct these financial checks?



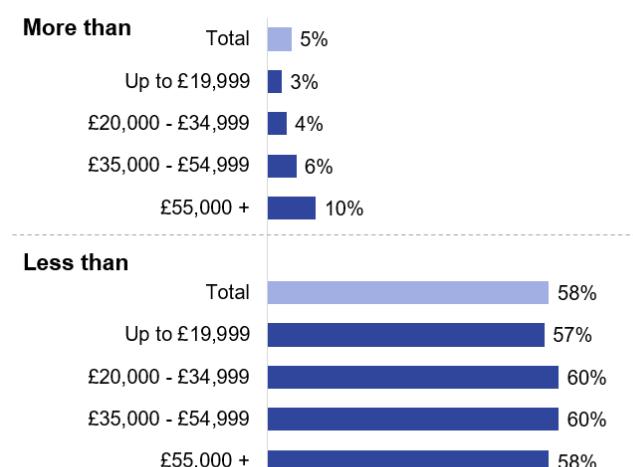
QAMOUNT1B/QLOSSAMOUNT2B.

All adults aged 18-75 in Great Britain, Base=2,075. All adults earning up to £19,999, Base=446, all adults earning £20,000-£34,999, Base=533, all adults earning £35,000-£49,999, Base=529, all adults earning £55,000+, Base=443.

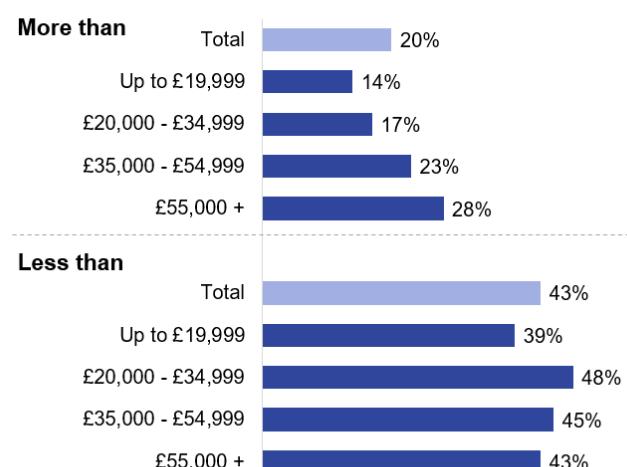
Enhanced:

This pattern was also evident for the enhanced check. Particularly for the 90-day period where 28% of those who earn £55,000+ suggested more than the proposed £2,000, while only 14% of those who earn up to £19,999 suggested more. Although, for the enhanced options the majority suggested less than the proposed amounts across all income bands.

AMOUNT3B. Which of the following, if any, do you feel would be the most appropriate amount to lose in a 24-hour period, with a single gambling company, where these checks should take place when gambling online?



LOSSAMOUNT4B. In your opinion, how much money, if any, should someone lose gambling online within a 90-day period before a gambling company is required to conduct these financial checks?



QAMOUNT3B/QLOSSAMOUNT4B.

All adults aged 18-75 in Great Britain, Base=2,095. All adults earning up to £19,999, Base=436, all adults earning £20,000-£34,999, Base=542, all adults earning £35,000-£49,999, Base=514, all adults earning £55,000+, Base=454.

1.7 The proposed values for the light touch option were more likely to be perceived as an appropriate amount

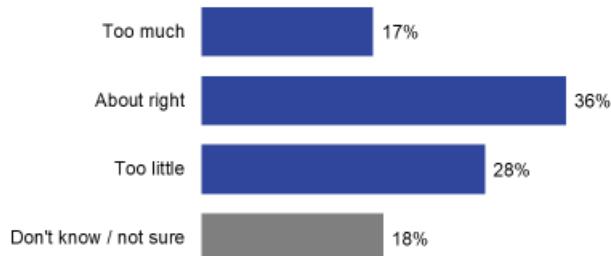
Respondents were then shown the actual proposed amounts for the respective time periods for the first time in the survey and directly asked their opinion of these amounts within these timescales. For questions where exact amounts were shown there was less 'don't know' responses, making the data more robust.

Light Touch:

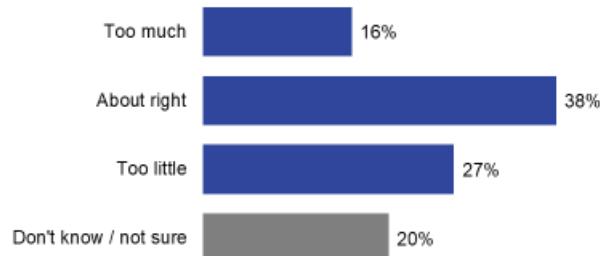
Around two in five adults (36%) said that losing £125 over a 30-day period was a reasonable amount to trigger financial checks. A similar proportion of adults (38%) said the same about losing £500 over 12 months. People were more likely to say that the proposed amounts for the light touch options are too little rather than too much (28% 'too little' vs 17% 'too much' for £125 over 30 days; 27% 'too little' vs 16% 'too much' for £500 over 12 months).

Those who are experiencing 'problem gambling' (PGSI 8+) were even more likely to think that the proposed amounts for the light touch options were reasonable amounts, with 46% saying £125 over 30-days was about right, and 49% for £500 over 12-months.

AMOUNT1C. One of the proposals being considered is for these financial checks to be conducted when someone loses £125 online over a 30-day period with a gambling company. Do you think this amount is too little, too much, or about right?



LOSSAMOUNT2C. One of the proposals being considered is for these financial checks to be conducted when someone loses £500 online over a 12-month period with a gambling company. Do you think this amount is too little, too much, or about right?



QAMOUNT1C. All adults aged 18-75 in Great Britain, Base=2,075
GLOSSAMOUNT4B. All adults aged 18-75 in Great Britain, Base=2,075

Enhanced:

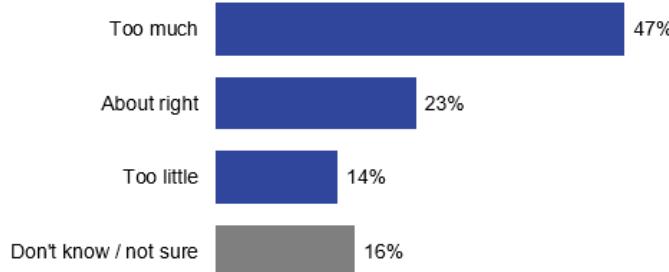
A large proportion of the general population felt the higher threshold options were too much financially. People were more likely to say that the proposed amounts for the light touch options were too much than too little (47% 'too much' vs 14% 'too little' for £1,000 over 24 hours; 40% 'too much' vs 20% 'too little' for £2,000 over 90 days).

A smaller proportion compared to the light touch options felt the proposed amount for the enhanced options were appropriate, with around a quarter of adults (23%) saying that that losing £1,000 within 24 hours was a reasonable trigger and nearly three in ten (29%) stating that £2,000 was an appropriate loss threshold amount within this timescale.

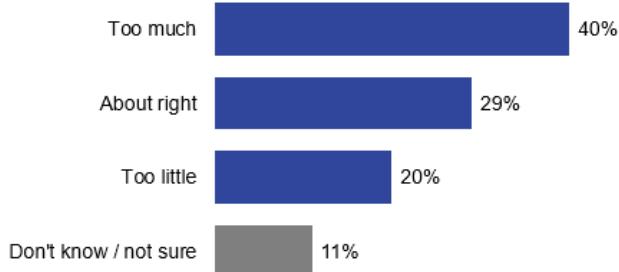
Those experiencing 'problem gambling' (PGSI 8+) were more likely than the general population to think these thresholds were reasonable (31% for £1,000 in 24 hours and 39% for £2,000 in 90 days).

However, they but most commonly thought they are too high (47% for £1,000 in 24 hours and 41% for £2,000 in 90 days).

AMOUNT3C. One of the proposals being considered is for these financial checks to be conducted when someone loses £1,000 online over a 24-hour period with a gambling company. Do you think this amount is too little, too much, or about right?



LOSSAMOUNT4C. One of the proposals being considered is for these financial checks to be conducted when someone loses £2,000 online over a 90-day period with a gambling company. Do you think this amount is too little, too much, or about right?



QAMOUNT3C. All adults aged 18-75 in Great Britain, Base=2,095

QLOSSAMOUNT4C. All adults aged 18-75 in Great Britain, Base=2,095

Impact and outcomes

Few of those who have gambled in the last 12 months claim to have lost the proposed threshold amounts in the timescales. To help understand the potential number of those that gamble who might be impacted by these financial checks, respondents were asked if they have personally lost the proposed amounts in the time periods within the last 12 months. It's important to note here that the question was only asked to those who claimed they had gambled within the last 12 months, and of those around a third said they don't gamble online (consistent across those who saw light touch and enhanced versions). The results indicated that the majority of those who gamble won't be flagged with the suggested changes.

Light Touch:

The financial risk threshold which the highest proportion of those who have gambled in the past 12 months met was £125 in 30 days, with one in ten (11%) saying they have personally lost that amount in the timescale. The proportions decreased across the other proposed options; 8% for £500 or more in 12 months, 5% for £1,000 or more in 24 hours, 4% had lost £2,000 or more in 90 days.

Those who are experiencing 'problem gambling' (PSGI 8+) were more likely to have met these thresholds within the last 12 months; with over a third (37%) claiming they had personally lost £125 or more within a 30-day period and 31% for £500 or more within a 12-month period.

LOSSEXPERIENCE1D. Thinking about the last 12 months, have you personally lost £125 or more within a 30-day period with a single online gambling company?

Yes, I have personally lost £125 or more in a 30-day period  11%

No, I have not personally lost £125 or more in a 30-day period  50%

N/A – I do not gamble online  32%

Don't know / not sure  5%

I would prefer not to share this information / Prefer not to say  2%

LOSSEXPERIENCE2D. Thinking about the last 12 months, have you personally lost £500 or more within a 12-month period with a single online gambling company?

Yes, I have personally lost £500 or more in a 12-month  8%

No, I have not personally lost £500 or more in a 12-month  50%

N/A – I do not gamble online  33%

Don't know / not sure  7%

I would prefer not to share this information / Prefer not to say  2%

LOSSEXPERIENCE1D: All adults aged 18-75 in Great Britain who have gambled in the last 12 months, Base=1,244

LOSSEXPERIENCE2D: All adults aged 18-75 in Great Britain who have gambled in the last 12 months, Base= 1,295

Enhanced:

The proportions who had met the proposed financial risk check thresholds for the enhanced options were lower than the light touch ones, with only 5% of those who have gambled in the last 12 months claiming to have lost £1,000 in a 24 hour period within the last year, and 4% for £2,000 in 90 days.

Those who are experiencing 'problem gambling' (PSGI 8+) were more likely to have met these thresholds within the last 12 months; with 27% claiming they had lost £1,000 or more within a 24-hour period, and 21% for £2,000 or more in a 90-day period. The decrease in proportions for the longer time period indicate that longer time frames might be more difficult for the public to remember / recall accurately.

LOSSEXPERIENCE3D. Thinking about the last 12 months, have you personally lost £1,000 or more within a 24-hour period with a single online gambling company?

Yes, I have personally lost £1,000 or more in a 24-hour period  5%

No, I have not personally lost £1,000 or more in a 24-hour period  54%

N/A – I do not gamble online  35%

Don't know / not sure  3%

I would prefer not to share this information / Prefer not to say  3%

LOSSEXPERIENCE4D. Thinking about the last 12 months, have you personally lost £2,000 or more in a 90-day period with a single online gambling company?

Yes, I have personally lost £2,000 or more in a 90-day period  4%

No, I have not personally lost £2,000 or more in a 90-day period  53%

N/A – I do not gamble online  36%

Don't know / not sure  4%

I would prefer not to share this information / Prefer not to say  2%

LOSSEXPERIENCE3D: All adults aged 18-75 in Great Britain who have gambled in the last 12 months, Base=1,273

LOSSEXPERIENCE4D: All adults aged 18-75 in Great Britain who have gambled in the last 12 months, Base=1,258

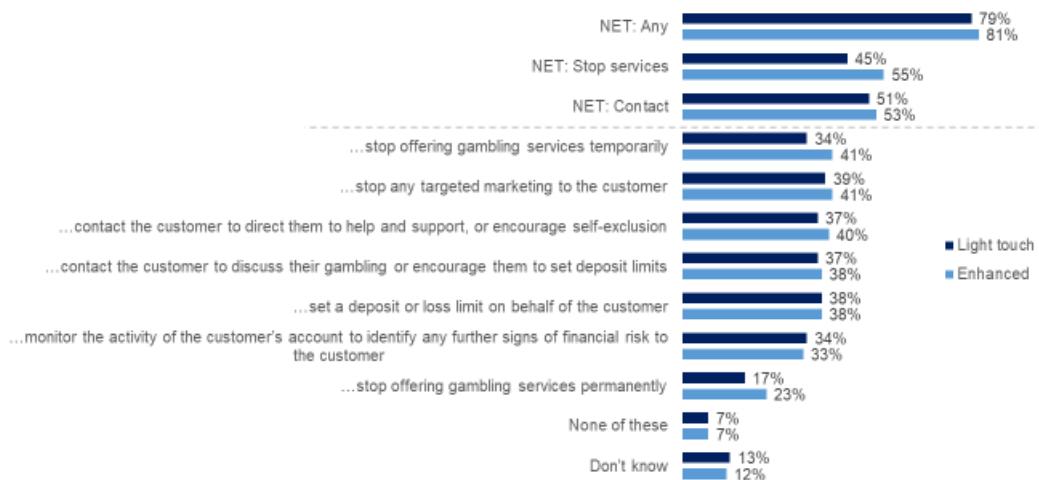
1.8 Most welcome a mix of contact and action to reduce risk of further financial loss if someone fails the checks

The public expect gambling operators to take some action once someone has failed either a light touch or enhanced financial check. When shown a series of potential actions, no one action was identified as the most appropriate. There is broad support for operators to contact individuals and offer more support, and to stop or amend some services.

Support was lowest, across both versions of the financial check options, for stopping offering gambling services permanently if someone was to fail a financial check, with around two in ten adults feeling this was an appropriate action (17% for light touch and 23% for enhanced). Though there was higher support for gambling operators temporarily or permanently stopping a customer gambling when failing an enhanced check compared to a light touch one, stopping it permanently remained the least supported action across the options given.

OUTCOME1. Which, if any, of the following actions would be appropriate for a gambling company to take if a customer lost either £125 in a 30-day period or £500 in a 12 month period and did not pass the "light touch financial vulnerability checks"?

OUTCOME2. Which, if any, of the following actions would be appropriate for a gambling company to take if a customer lost either ££1,000 in a 24 hour period or £2,000 in a 90-day period and did not pass the "enhanced financial risk checks"?



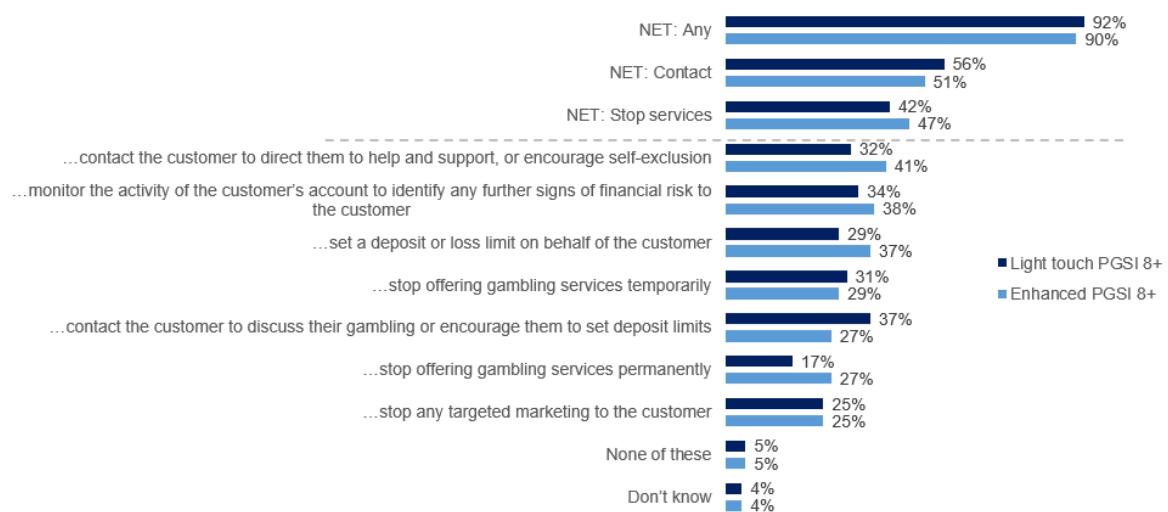
OUTCOME1: All adults aged 18-75 in Great Britain, Base= 2,075

OUTCOME2: All adults aged 18-75 in Great Britain, Base= 2,095

Those who are experiencing 'problem gambling' (PGSI 8+) were less likely to feel that temporarily stopping gambling services (light touch 31% vs 34% for overall, enhanced 29% vs 41% for overall) and stopping targeted marketing (light touch 25% vs 39% for overall, enhanced 25% vs 41% for overall) were appropriate actions if someone fails the proposed financial checks. While those who have been negatively affected by someone else's gambling were more likely to have selected all actions across both the light touch and enhanced options.

OUTCOME1. Which, if any, of the following actions would be appropriate for a gambling company to take if a customer lost either £125 in a 30-day period or £500 in a 12 month period and did not pass the "light touch financial vulnerability checks"?

OUTCOME2. Which, if any, of the following actions would be appropriate for a gambling company to take if a customer lost either ££1,000 in a 24 hour period or £2,000 in a 90-day period and did not pass the "enhanced financial risk checks"?



OUTCOME1: All adults aged 18-75 in Great Britain, Base= 2,075

OUTCOME2: All adults aged 18-75 in Great Britain, Base= 2,095

Annex

Financial Risk Checks Questionnaire

NB. Questionnaire scripting instructions in green

MAIN QUESTIONNAIRE START

NEW SCREEN

We would now like to talk to you about something else.

ASK ALL AGED 18-75

GAMTYPE. Which, if any, of these have you spent any money on in the past 12 months? Please note, this could be either online (e.g. on a website or app) or in-person (e.g. a shop, bookmakers, casino, bingo hall)

Please select all that apply.

MULTICODE. GROUP 1-3, 4-6 (ANCHOR 6 AT END), 7-10 (ANCHOR 8 AFTER 7), 11-14 AND RANDOMISE WITHIN

1. Lottery tickets (e.g. National lottery, Thunderball, EuroMillions, charity lottery)
2. Scratch cards
3. Bingo
4. Instant win games (e.g. fruit machines, slot machines, online games) **[ANCHOR TO ALWAYS APPEAR AFTER CODE 2]**
5. Casino card games (e.g. poker, blackjack)
6. Other casino games (e.g. craps, roulette)
7. Betting on sports (e.g. football, cricket, rugby, tennis)
8. Betting on e-sports/competitive video gaming (e.g. Fortnite, FIFA, Dota, Counter Strike)
9. Betting on horse or dog racing
10. Betting on virtual racing/sports (e.g. virtual horse or dog racing, virtual sports)
11. Any other type of gambling/betting activity (please specify) **[SPECIFY, ANCHOR]**
12. None of the above **[SINGLE CODE, ANCHOR]**
13. Don't know **[SINGLE CODE, ANCHOR]**
14. Prefer not to say **[SINGLE CODE, ANCHOR]**

NEW SCREEN

In the next few questions, we will talk about “gambling”, by gambling we are talking about all of the activities mentioned in the previous question (e.g., lottery, scratch cards, bingo, instant win games like slot machines, casino games and betting). Please keep this in mind when answering the questions that follow.

NEW SCREEN

The UK government are currently consulting with the public on making a range of changes within the gambling sector, one of which includes a requirement that financial checks are carried out when someone has built up a certain amount of losses with an online gambling company. This places more responsibility on gambling companies to ensure that people are not experiencing unaffordable losses. We would like to get your opinion on some of the changes suggested, no matter whether you gamble or not.

SCRIPTING: SPLIT SAMPLE (V1 and V2), LEAST FILL

SECTION 1

ASK ALL ON VERSION 1

One of the changes suggested involves gambling companies carrying out “light touch financial vulnerability checks” among those losing a certain amount of money in a certain amount of time (either a 30-day period or 365-day period) when gambling online. This is to prevent those who gamble online from losing large sums of money they can't afford and places more responsibility on gambling companies.

Please note:

- These checks would use publicly available information (e.g., court orders, bankruptcy records) about an individual alongside any other relevant public data (e.g., postcode, average salary)
- Customers will not need to share information and there will be no impact on an individual's credit score/rating
- Certain gambling companies already conduct similar checks when individuals sign up

Gambling companies would consider this information, alongside any other information they have about the customer to assess whether their gambling would potentially put the customer in a difficult financial situation.

ASK ALL ON VERSION 1

COMP1. I am going to read out a number of statements based on the previous information. For each one, I would like you to tell me whether you think it is true or false based on your understanding?

Please select one answer for each statement. For a reminder of the proposals, click [here](#).

SINGLE CODE PER STATEMENT

ROWS – STATEMENTS - RANDOMISE

1. The checks place responsibility on gambling companies to ensure that people are not experiencing unaffordable losses (**TRUE**)
2. Certain gambling companies already conduct similar checks when individuals sign up (**TRUE**)
3. The checks only apply to online gambling (**TRUE**)
4. The information collected will impact an individual's credit score (**FALSE**)
5. Every customer flagged will need to give gambling companies proof of funds (e.g., bank statements) (**FALSE**)

SCALE

1. True
2. False

SCRIPTING: ONLY ALLOW RESPONDENTS TO CONTINUE ONCE COMP2_1, 2, 3=1 AND COMP2_4,5=2 SELECTED.

ERROR MESSAGE: THE FOLLOWING RESPONSES <INSERT STATEMENT> ARE INCORRECT. PLEASE REVIEW YOUR ANSWERS.

ASK ALL ON VERSION 1

CHECKS1. To what extent do you agree, or disagree, that financial checks such as these would...

Please select one answer for each statement. For a reminder of the proposals, click [here](#).

SINGLE CODE PER STATEMENT

ROWS – STATEMENTS - RANDOMISE

1. Reduce unaffordable losses among those who gamble
2. Reduce the amount of people experiencing financial harms from gambling
3. Put more responsibility on gambling companies rather than just those who gamble
4. Be something that you support in principle
5. Put you off gambling
6. Be an invasion of privacy

SCALE – FORWARD AND REVERSE 1-5

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know / not sure **ANCHOR**

ASK ALL ON VERSION 1

WORD1. On balance, which, if any, of the following words best describes what you think or how you feel about these financial checks, overall? *For a reminder of the proposals, click [here](#).*

Please select up to three words.

MULTICODE UP TO 3, CODES (1,2), (3,4), (5,6), (7,8), (9,10), (11,12), (13,14) CANNOT BE COMBINED, RANDOMISE

1. Sensible
2. Illogical
3. Useful
4. Useless
5. Positive
6. Negative
7. Too strict

8. Too lenient
9. Helpful
10. Unhelpful
11. Effective
12. Ineffective
13. Practical
14. Impractical
15. Don't know / not sure **[SINGLE CODE, ANCHOR]**

ASK ALL ON VERSION 1A

BEN1. In your opinion, what, if any, are the potential benefits of these financial checks for those who gamble online?

Please write any thoughts into the box below. For a reminder of the proposals, click [here](#).

OPEN TEXT

99. Don't know / not sure

ASK ALL ON VERSION 1B

DRAW1. In your opinion, what, if any, are the potential drawbacks of these financial checks for those who gamble online?

Please write any thoughts into the box below. For a reminder of the proposals, click [here](#).

OPEN TEXT

99. Don't know / not sure

ASK ALL ON VERSION 1C

LOSSOPEN1A. The current proposal is for a gambling company to carry out these "light touch financial vulnerability checks" after a certain amount of money has been lost (i.e., money deposited minus money won) within a **30-day period**.

In your opinion, how much money, if any, should someone lose gambling online within a **30-day period** before a gambling company is required to conduct these financial checks?

Please add a number. For a reminder of the proposals, click [here](#).

OPEN NUMERICAL 1-99999

98. There shouldn't be any checks no matter the amount of money lost

99. Don't know / not sure

ASK ALL ON VERSION 1D

AMOUNT1B. Looking at the options below, how much money, if any, should someone lose gambling online within a **30-day period** before a gambling company is required to conduct these financial checks? Please select the option that best describes your view on this.

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE

1. £50 or below
2. £75
3. £100
4. £125
5. £150
6. £175
7. £200 or above
8. Don't know / not sure
9. There shouldn't be any checks no matter the amount of money lost

ASK ALL ON VERSION 1E

AMOUNT1C. One of the proposals being considered is for these financial checks to be conducted when someone loses **£125 online over a 30-day period** with a gambling company. Do you think this amount is too little, too much, or about right?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE, FORWARD AND REVERSE

1. Far too much
2. A bit too much
3. About right
4. A bit too little
5. Far too little
6. Don't know / not sure **[ANCHOR]**

ASK THOSE WHO HAVE GAMBLED IN LAST 12 MONTHS ON VERSION 1

FILTER: GAMTYPE=1-11 ON V1

LOSSEXPERIENCE1D. Thinking about the last 12 months, have you personally lost **£125 or more within a 30-day period** with a single online gambling company?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE

3. Yes, I have personally lost **£125 or more in a 30-day period**
4. No, I have not personally lost **£125 or more in a 30-day period**
5. N/A – I do not gamble online
4. Don't know / not sure
5. I would prefer not to share this information / Prefer not to say **[ANCHOR]**

ASK ALL ON VERSION 1

LOSSOPEN2A. The current proposal is for a gambling company to carry out these “light touch financial vulnerability checks” after a certain amount of money has been lost (i.e., money deposited minus money won) within a **12-month period**.

In your opinion, how much money, if any, should someone lose gambling online within a **12-month period** before a gambling company is required to conduct these financial checks?

Please add a number. For a reminder of the proposals, click [here](#).

OPEN NUMERICAL 1-99999

98. There shouldn't be any checks no matter the amount of money lost
99. Don't know / not sure

ASK ALL ON VERSION 1

LOSSAMOUNT2B. Looking at the options below, how much money, if any, should someone lose gambling online within a **12-month period** before a gambling company is required to conduct these financial checks? Please select the option that best describes your view on this.

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE, FORWARD AND REVERSE

1. £200 or below
2. £300
3. £400
4. £500
5. £600
6. £700
7. £800 or above
8. Don't know / not sure
9. There shouldn't be any checks no matter the amount of money lost

ASK ALL ON VERSION 1

LOSSAMOUNT2C. One of the proposals being considered is for these financial checks to be conducted when someone loses **£500 online over a 12-month period** with a gambling company. Do you think this amount is too little, too much, or about right?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE, FORWARD AND REVERSE

1. Far too much
2. A bit too much
3. About right
4. A bit too little

5. Far too little
6. Don't know / not sure **[ANCHOR]**

ASK THOSE WHO HAVE GAMBLED IN LAST 12 MONTHS ON VERSION 1

FILTER: GAMTYPE=1-11 ON V1

LOSSEXPERIENCE2D. Thinking about the last 12 months, have you personally lost **£500 or more within a 12-month period** with a single online gambling company?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE

1. Yes, I have personally lost **£500 or more in a 12-month period** through online gambling
2. No, I have not personally lost **£500 or more in a 12-month period** through online gambling
3. N/A – I do not gamble online
4. Don't know / not sure
5. I would prefer not to share this information / Prefer not to say **[ANCHOR]**

ASK ALL ON VERSION 1

OUTCOME1. Which, if any, of the following actions would be appropriate for a gambling company to take if a customer lost either £125 in a 30-day period or £500 in a 12 month period and did not pass the "enhanced financial risk checks"?

Select all that apply. For a reminder of the proposals, click [here](#).

MULTICODE 1-7, RANDOMISE 1-7

A gambling company should....

1. ...monitor the activity of the customer's account to identify any further signs of financial risk to the customer
2. ...contact the customer to discuss their gambling or encourage them to set deposit limits
3. ...contact the customer to direct them to help and support, or encourage self-exclusion
4. ...set a deposit or loss limit on behalf of the customer
5. ...stop any targeted marketing to the customer
6. ...stop offering gambling services temporarily
7. ...stop offering gambling services permanently
8. None of these
9. Don't know

SECTION 2

ASK ALL ON VERSION 2

NEW SCREEN

One of the changes suggested, involves gambling companies carrying out "enhanced financial risk checks" among those losing a certain amount of money in a certain amount of time (either a 24 hour or 90-day period) when gambling online. This is to prevent those who gamble online from losing large sums of money they can't afford and places more responsibility on gambling companies.

Please note:

- A mixture of publicly available information would be looked at using a credit reference agency or open banking data (e.g., credit performance data, income and expenditure data, account turnover data)
- On rare occasions, where this cannot be found through publicly available information those who are flagged would need to share proof of funds (e.g., bank statements) with gambling companies
- These checks will not give gambling companies access to customers' full bank account data, and any information operators receive must only ever be used for assessing risks of harm

Gambling companies would consider this information, alongside any other information they have about the customer to assess whether their gambling would potentially put the customer in a difficult financial situation.

ASK ALL ON VERSION 2

COMP2. I am going to read out a number of statements based on the previous information. For each one, I would like you to tell me whether you think it is true or false based on your understanding?

Please select one answer for each statement. For a reminder of the proposals, click [here](#).

SINGLE CODE PER STATEMENT

ROWS – STATEMENTS - RANDOMISE

1. The checks place responsibility on gambling companies to ensure that people are not experiencing unaffordable losses (**TRUE**)
2. Where open banking data isn't available, every customer flagged will need to share proof of funds (e.g., bank statements) with gambling companies (**TRUE**)
3. The checks only apply to online gambling (**TRUE**)
4. These checks will give gambling companies access to customers' full bank account data (**FALSE**)
5. Gambling companies will consider this information to assess whether the customer's gambling would potentially put the gambling company in a difficult financial situation (**FALSE**)

SCALE

1. True
2. False

SCRIPTING: ONLY ALLOW RESPONDENTS TO CONTINUE ONCE COMP2_1, 2, 3=1 AND COMP2_4,5=2 SELECTED.

ERROR MESSAGE: THE FOLLOWING RESPONSES <INSERT STATEMENT> ARE INCORRECT. PLEASE REVIEW YOUR ANSWERS.

ASK ALL ON VERSION 2

CHECKS2. To what extent do you agree, or disagree, that financial checks such as these would...

Please select one answer for each statement. For a reminder of the proposals, click [here](#).

SINGLE CODE PER STATEMENT

ROWS – STATEMENTS - RANDOMISE

1. Reduce unaffordable losses among those who gamble
2. Reduce the amount of people experiencing financial harms from gambling
3. Put more responsibility on gambling companies rather than just those who gamble
4. Be something that you support in principle
5. Put you off gambling
6. Be an invasion of privacy

SCALE – FORWARD AND REVERSE 1-5

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know / not sure

ASK ALL ON VERSION 2

WORD2. On balance, which, if any, of the following words best describes what you think or how you feel about these financial checks, overall? *For a reminder of the proposals, click [here](#).*

Please select up to three words.

MULTICODE UP TO 3, CODES (1,2), (3,4), (5,6), (7,8), (9,10), (11,12), (13,14) CANNOT BE COMBINED, RANDOMISE

1. Sensible
2. Illogical
3. Useful
4. Useless
5. Positive
6. Negative
7. Too strict
8. Too lenient
9. Helpful
10. Unhelpful
11. Effective
12. Ineffective
13. Practical
14. Impractical
15. Don't know / not sure **[SINGLE CODE, ANCHOR]**

ASK ALL ON VERSION 2A

BEN2. In your opinion, what, if any, are the potential benefits of these financial checks for those who gamble online? *Please write any thoughts into the box below. For a reminder of the proposals, click [here](#).*

OPEN TEXT

99. Don't know / not sure

ASK ALL ON VERSION 2B

DRAW2. In your opinion, what, if any, are the potential drawbacks of these financial checks for those who gamble online? *Please write any thoughts into the box below. For a reminder of the proposals, click [here](#).*

OPEN TEXT

99. Don't know / not sure

ASK ALL ON VERSION 2

LOSSOPEN3A. The current proposal is for a gambling company to carry out these "enhanced financial risk checks" after a certain amount of money has been lost (i.e., money deposited minus money won) within a **24-hour period**.

In your opinion, how much money, if any, should someone lose gambling online within a **24-hour period** before a gambling company is required to conduct these financial checks?

Please add a number. For a reminder of the proposals, click [here](#).

OPEN NUMERICAL 99999

98. There shouldn't be any checks no matter the amount of money lost

99. Don't know / not sure

ASK ALL ON VERSION 2

AMOUNT3B. Which of the following, if any, do you feel would be the most appropriate amount to lose in a **24-hour period**, with a single gambling company, where these checks should take place when gambling online?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE, FORWARD AND REVERSE

1. £250 or less
2. £500
3. £750
4. £1000
5. £1250
6. £1750
7. £2000 or above
8. Don't know / not sure
9. N/A – There shouldn't be any checks no matter the amount of money lost

ASK ALL ON VERSION 2

AMOUNT3C. One of the proposals being considered is for these financial checks to be conducted when someone loses **£1,000 online over a 24-hour period** with a gambling company. Do you think this amount is too little, too much, or about right?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE, FORWARD AND REVERSE

1. Far too much
2. A bit too much
3. About right
4. A bit too little
5. Far too little
6. Don't know / not sure

ANCHOR

ASK THOSE WHO HAVE GAMBLED IN LAST 12 MONTHS ON VERSION 2

FILTER: GAMTYPE=1-11 ON V2

LOSSEXPERIENCE3D. Thinking about the last 12 months, have you personally lost **£1,000 or more within a 24-hour period** with a single online gambling company?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE

1. Yes, I have personally lost **£1,000 or more within a 24-hour period**
2. No, I have not personally lost **£1,000 or more within a 24-hour period**
3. N/A – I do not gamble online
4. Don't know / not sure
5. I would prefer not to share this information / Prefer not to say **[ANCHOR]**

ASK ALL ON VERSION 2

LOSSOPEN4A. The current proposal is for a gambling company to carry out these “enhanced financial risk checks” after a certain amount of money has been lost (i.e., money deposited minus money won) within a **90-day period**.

In your opinion, how much money, if any, should someone lose gambling online within a **90-day period** before a gambling company is required to conduct these financial checks?

Please add a number. For a reminder of the proposals, click [here](#).

OPEN NUMERICAL 99999

98. There shouldn't be any checks no matter the amount of money lost
99. Don't know / not sure

ASK ALL ON VERSION 2

LOSSAMOUNT4B. In your opinion, how much money, if any, should someone lose gambling online within a **90-day period** before a gambling company is required to conduct these financial checks?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE, FORWARD AND REVERSE

1. £500 or less
2. £1000
3. £1500
4. £2000
5. £2500
6. £3000
7. £3500 or more
8. Don't know / not sure
9. N/A – There shouldn't be any checks no matter the amount of money lost

ASK ALL ON VERSION 2

LOSSAMOUNT4C. One of the proposals being considered is for these financial checks to be conducted when someone loses **£2,000 online over a 90-day period** with a gambling company. Do you think this amount is too little, too much, or about right?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE, FORWARD AND REVERSE

1. Far too much
2. A bit too much
3. About right
4. A bit too little
5. Far too little
6. Prefer not to say **[ANCHOR]**

ASK THOSE WHO HAVE GAMBLED IN LAST 12 MONTHS ON VERSION 2

FILTER: GAMTYPE=1-11 ON V2

LOSSEXPERIENCE4D. Thinking about the last 12 months, have you personally lost **£2,000 or more in a 90-day period** with a single online gambling company?

Please select one answer. For a reminder of the proposals, click [here](#).

SINGLE CODE

1. Yes, I have personally lost **£2,000 or more in a 90-day period**
2. No, I have not personally lost **£2,000 or more in a 90-day period**
3. N/A – I do not gamble online
4. Don't know / not sure
5. I would prefer not to share this information / Prefer not to say **[ANCHOR]**

ASK ALL ON VERSION 2

OUTCOME2. Which, if any, of the following actions would be appropriate for a gambling company to take if a customer lost either £1,000 in a 24 hour period or £2,000 in a 90-day period and did not pass the "enhanced financial risk checks"?

Select all that apply. For a reminder of the proposals, click [here](#).

MULTICODE 1-7, RANDOMISE 1-7

A gambling company should....

1. ...monitor the activity of the customer's account to identify any further signs of financial risk to the customer
2. ...contact the customer to discuss their gambling or encourage them to set deposit limits
3. ...contact the customer to direct them to help and support, or encourage self-exclusion
4. ...set a deposit or loss limit on behalf of the customer
5. ...stop any targeted marketing to the customer
6. ...stop offering gambling services temporarily
7. ...stop offering gambling services permanently
8. None of these
9. Don't know

SECTION 3

ASK THOSE WHO HAVE GAMBLED IN LAST 12 MONTHS

FILTER: GAMTYPE=1-11 ON V1 AND V2

PGSI. Now thinking about your own gambling. Thinking about the last 12 months...

Please select one answer for each statement.

SINGLE CODE PER ROW. REVERSE SCALE 1-4

RANDOMISE 1-9. PROGRESSIVE GRID.

ROWS

1. Have you bet more than you could really afford to lose?
2. Have you needed to gamble with larger amounts of money to get the same feeling of excitement?
3. When you gambled, did you go back another day to try to win back the money you lost?
4. Have you borrowed money or sold anything to get money to gamble?
5. Have you felt that you might have a problem with gambling?
6. Has gambling caused you any mental health problems, including stress or anxiety?
7. Have people criticised your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
8. Has your gambling caused any financial problems for you or your household?
9. Have you felt guilty about the way you gamble or what happens when you gamble?

COLUMNS

1. Never
2. Sometimes
3. Most of the time
4. Almost always

RECODE PGSI:

Never = 0

Sometimes = 1

Most of the time = 2

Almost always = 3

High Risk = score 8-27 (cumulative score of ALL statements)

Moderate Risk = 3-7 (cumulative score of ALL statements)

Low Risk = 1-2 (cumulative score of ALL statements)

No Risk = 0 (cumulative score of ALL statements)

ASK ALL AGED 18-75

GAMPROBOTHER. Do you think anyone you know has or previously had a problem with their gambling? This could include family members, friends, work colleagues or other people you know.

Please select one answer only.

SINGLE CODE ONLY

1. Yes
2. No
3. Don't know
4. Prefer not to say

**ASK THOSE WHO KNOW SOMEONE WHO HAS PREVIOUSLY HAD A PROBLEM WITH THEIR GAMBLING
FILTER: GAMPROBOTHER=1**

AFFECTEDOTHER. And do you feel you have personally been negatively affected in any way by this person / these people's gambling behaviour? This could include financial, emotional or practical impacts.

Please select one answer only.

SINGLE CODE ONLY

1. Yes
2. No
3. Prefer not to say

END SCREEN. PLEASE DISPLAY THIS TEXT BELOW ON THE FINAL SCREEN.

This survey has been run by Ipsos on behalf of the gambling charity, GambleAware.

If you are looking for help, advice or support in relation to your or someone else's gambling, please search GambleAware for Advice, Tools and Support or contact the National Gambling Helpline on 0808 8020 133 for free confidential support 24/7. <https://www.gambleaware.org>

Our standards and accreditations

Ipsos' standards and accreditations provide our clients with the peace of mind that they can always depend on us to deliver reliable, sustainable findings. Our focus on quality and continuous improvement means we have embedded a "right first time" approach throughout our organisation.

ISO 20252



This is the international market research specific standard that supersedes BS 7911/MRQSA and incorporates IQCS (Interviewer Quality Control Scheme). It covers the five stages of a Market Research project. Ipsos was the first company in the world to gain this accreditation.

Market Research Society (MRS) Company Partnership



By being an MRS Company Partner, Ipsos endorses and supports the core MRS brand values of professionalism, research excellence and business effectiveness, and commits to comply with the MRS Code of Conduct throughout the organisation. We were the first company to sign up to the requirements and self-regulation of the MRS Code. More than 350 companies have followed our lead.

ISO 9001



This is the international general company standard with a focus on continual improvement through quality management systems. In 1994, we became one of the early adopters of the ISO 9001 business standard.

ISO 27001



This is the international standard for information security, designed to ensure the selection of adequate and proportionate security controls. Ipsos was the first research company in the UK to be awarded this in August 2008.

The UK General Data Protection Regulation (GDPR) and the UK Data Protection Act (DPA) 2018



Ipsos is required to comply with the UK GDPR and the UK DPA. It covers the processing of personal data and the protection of privacy.

HMG Cyber Essentials



This is a government-backed scheme and a key deliverable of the UK's National Cyber Security Programme. Ipsos was assessment-validated for Cyber Essentials certification in 2016. Cyber Essentials defines a set of controls which, when properly implemented, provide organisations with basic protection from the most prevalent forms of threat coming from the internet.

Fair Data



Ipsos is signed up as a "Fair Data" company, agreeing to adhere to 10 core principles. The principles support and complement other standards such as ISOs, and the requirements of Data Protection legislation.

For more information

3 Thomas More Square
London
E1W 1YW

t: +44 (0)20 3059 5000

www.ipsos.com/en-uk
<http://twitter.com/IpsosUK>

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