



# **Gambling and Debt Project Appendix Part II**

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## **Data Analysis**

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## **Gambling and Debt Survey: Key Findings**

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### **Introduction**

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This chapter presents key findings from the quantitative element of the project which distributed, collated and analysed survey returns from respondents with gambling and/or debt problems (non-control group) and staff and students from a university in the North-West of England (control group). The analysis represents an exploration into the types of problem gambling behaviours displayed by those suffering from gambling and debt; patterns of gambling spend across different forms of participation; gambling and debt coping strategies; and information and advice-seeking pathways for those suffering from gambling and debt problems. In some cases the results from the non-control group are presented alongside the control group for comparison.

### **Survey Design**

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The topics for inclusion within the survey were generated from the review of the literature, discussions with frontline help and advice professionals and close collaboration with project team members. Literature included: Gambling Research Australia (2005); Blaszczynski et al (1997); Williams and Sansom (2007); Lesieur and Blume, 1987; Stinchfield, 2002; Sullivan, 1999; Dickerson and O'Connor, 2003; MacDonald et al, 2004).

The Manchester Metropolitan University research team formulated the first draft which was disseminated to the project team for input and amendments. The second draft was distributed to a number of named contacts involved in providing frontline help and advice to those suffering from debt or gambling problems. Their assistance and direction was developed into a third draft for final amendments by the project team. Finally, the survey was then piloted amongst academic staff at Manchester Metropolitan University and the University of Lancaster and gambling and debt advice counsellors for further input and advice. The fourth and final draft is attached in the appendix.

In addition to a paper-based version, an electronic survey was designed and hosted via an online publishing tool. Both a paper-based and electronic version were developed to widen access and participation.

### **Survey Data Collection**

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#### **Control group**

The survey opened to the control group on the 18<sup>th</sup> September 2008 and was closed on the 9<sup>th</sup> December 2009. The survey was distributed through all\_staff and all\_student mailing lists with an attached link to the online survey. All respondents were invited to apply.

246 completed electronic surveys were completed. The data was inputted into an SPSS database for statistical analysis

### Non-control group

The survey opened on the 26<sup>th</sup> October 2008 and was closed on the 7<sup>th</sup> May 2009. A number of communication channels were utilised to expedite data collection. The survey was posted via the Gamcare user discussion forum and the Money Advice Trust website. Additionally, a Manchester City Council drop-in debt advice service agreed to undertake face-to-face survey completion with clients. No financial inducements or incentives were used to encourage a higher response rate. Only those that had experienced gambling and/or debt problems were invited to apply. Those who reported no such problems through the survey responses were screened out.

173 completed electronic and paper-based surveys were returned. The data was inputted into an SPSS database for statistical analysis.

### Duplicates

Care was taken to ensure that duplicates were removed from the survey returns. This did not rely solely on IP address (given that more than one person with gambling/debt problems would be accessing the same computer) and so age, sex and employment status were also used as variables to identify duplicates.

### Caveats

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A number of limitations arose out of the application and development of the survey tool and the returned data. These included:

- The control group were composed of staff and students from a higher education. Institute in the North-West. Education attainment levels, employment status, income, even gambling patterns may be affected by the sample group chosen.
- The two main distribution channels were the Gamcare and National Debtline website accounting for 17.4% and 56.9% of survey returns respectively. The respondents from these sources represent (i) those attempting to seek help and advice for their problems or (ii) those already seeking help and advice through these channels
- Only 2% of survey returns were completed by those aged 65 and over. Latest population statistics suggest that the percentage of the population in the UK over the age 65 is 16%. Although the survey was only open to those over 16 (as opposed to all age cohorts) older people were still under-represented in the study. Under-representation of older people in the survey may be explained by two factors
  - Lower percentage of older people suffering gambling and or debt problems compared to other age cohorts
  - Difficulties in accessing the electronic survey given the technological proficiency of older people.

- It was complex to assess average weekly spend for each participant across the various gambling products. In order to ascertain the most accurate figure for spend through gambling activities relevant literature was sought on question wording to yield the most accurate response to “how much do you spend gambling”. Blaszczynski et al (1997) suggested that 2/3 interpreted it to be the difference to be initial amount at start of gambling session and amount left at end. Suggests that this is a true estimate of actual amount of money the gambler has gambled but that adequate instructions need to be given on how to arrive at this decision. Other relevant literature which helped us included Dickerson (1996) and Wood (2007). Blaszczynski et al (1997) argued that the most relevant estimate of gambling expenditure is net expenditure as it reflects the amount of money the gambler has gambled and also represents the true cost of the gambling to the individual. This was extended into the *2007 British Gambling Prevalence Study* which asked the question that of all those gambling activities that they had gambled on in the last week the question was “Overall, in the last seven days did you win or lose money?”.
- Given the total number of participants expenditure figure returns from the survey are subject to sensitivity and fluctuation. Although outliers were removed when ascertaining gambling spend.

## Demographics

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### Age, Gender and Ethnicity

For the non-control group 14.3% of respondents were aged 16-24, 61.2% of respondents were aged between 25-44, 21.6% aged 45-64 and 2% over 65. Aside from the percentage of the population over 65 this is roughly indicative of the latest population figures for England and Wales as a percentage of all age groups (ONS, 2001). The online survey tool being the principal route for completion of the survey this may account for the under-representation of the over 65s. For the control group, the age distribution was more evenly distributed across all age groups (except for a similarly low percentage of over 65s participating).

There was an almost equal split amongst the non-control group between males and females who completed the survey. 51% were male, 46.9% were female and 2% preferred not to say. For the control group the majority of the respondents were female (59.5%)

Regarding ethnicity, the survey returns from the non-control group were comparable with ethnicity statistics for England and Wales. Over 88% of the survey sample reported being White British (compared to 87.5% 1991 Census). Percentages of Black Caribbean (2.0%), Black African (1.6%) and Black, Other (0.4%) were marginally higher than the results of the last Census – 1.1%, 0.9% and 0.2% respectively (ONS, 2001). Percentages of Chinese (0.8%) completing the survey were also marginally higher than the 2001 Census of 0.4%, although slightly lower percentages of Indian (1.2%), Pakistani (0.8%) and Bangladeshi (0%) than those for the Census – 2%, 1.4% and 0.5% respectively. Those survey respondents of mixed background reflected 2.4% of the survey sample compared to 1.4% reported in the Census. For the control group there was a more equal distribution across all ethnicities with 81.6% being white British and the rest of the sample composed of various ethnic groups.

## Relationship status, employment, housing and educational status

For the non-control group 47.1% of the survey sample classified themselves as married, 22.1% as living with a spouse or partner, 35.4% as single, 8.8% divorced and 0.8% widowed with 1.7% prefer not to say. This was similar across all categories for the control sample. This is representative of family and life statistics for England and Wales where the figure of married people stands at 49%, 31% single and 8.4% divorced although the 8.2% of widowed adults in England and Wales is significantly higher than that reported in the sample (ONS, mid-estimates, 2002).

Latest labour market statistics (ONS, 2009) suggests an employment rate of 63.8% for England and Wales which compares exactly to 63.8% for the non-control survey sample. The unemployment rate for England and Wales of 6.7% compares to 12.5% in non-control sample. The over-representation of the unemployed maybe reflected in the nature of the survey and those that are unemployed are more likely to be presenting with gambling and/or debt problems. Unemployment was only 1.3% for the control sample; this was expected given that the survey was only distributed to staff and students.

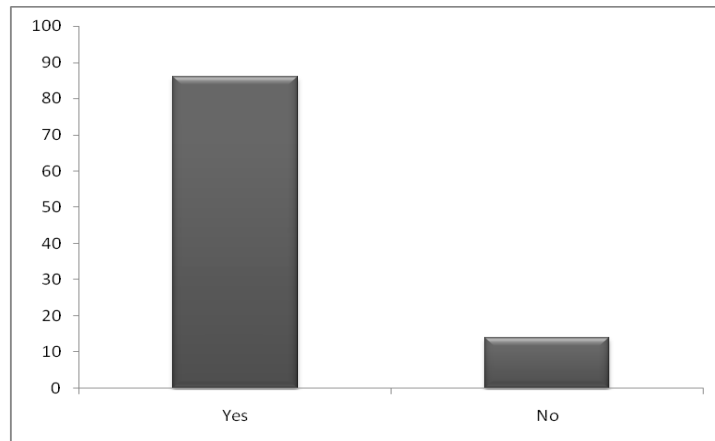
There was some disparity between the control group, the non-control group and national statistics for home ownership. Statistics for owner occupancy in England and Wales suggest a 68% rate compared with only 39.6% for the non-control group. The survey sample also reported higher rates of those renting property (42.1%) compared with national statistic figures for England (31%). This could be due to survey inviting only people to complete who currently or have previously suffered financial problems; those with financial problems may be less likely to owner occupy than those who are financially secure. For the control group, home occupancy levels were broadly similar to national statistics.

12.5% of the non-control group reported having attained no qualifications whilst 36.3% were educated to degree level. This compares to national statistics of 29% and 19.8% respectively for England and Wales. This suggests that the survey was completed by those with a higher than average level of educational attainment.

## Gambling, finances and household bills

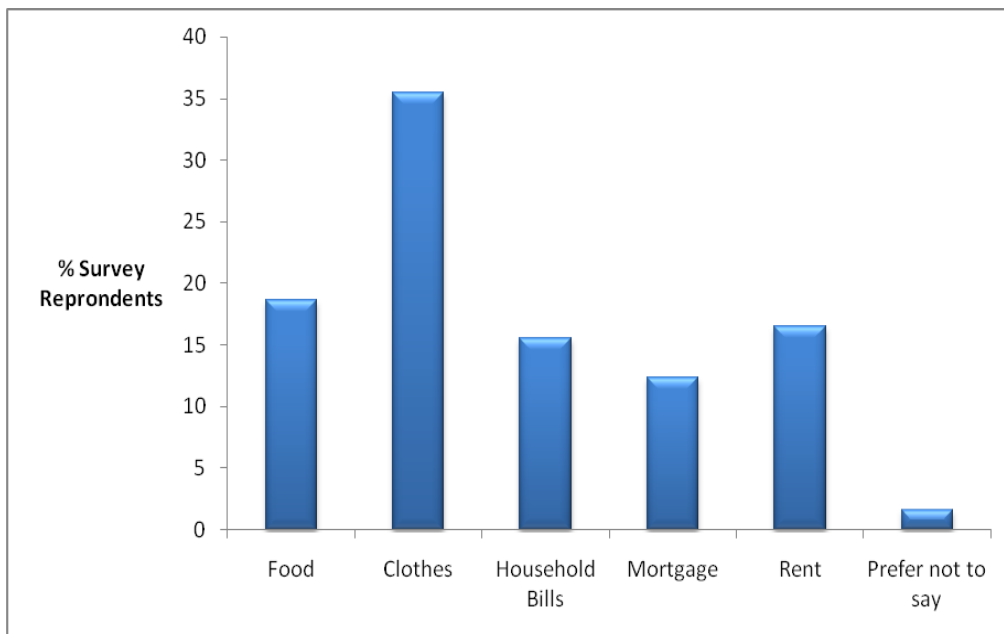
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Both those with gambling and/or debt problems were invited to participate in the survey for the non-control group. 83% of survey respondents for the non-control group reported currently experiencing financial difficulties at the current time. Of these 86.1% reported associated gambling problems *currently* or *in the past*. There was thus a large number of respondents suffering both financial and gambling problems represented in the control group.



**Figure 1: Reported gambling problems *currently or in the past* as a percentage of those currently experiencing financial problems.**

79.5% of those that have got into financial difficulties as a result of gambling reported that they have cut back on key household items or payments of household bills to pay off gambling debts. Of those household items, respondents reported that clothes (35.5%) was the most common item for cutting back on expenditure, followed by food (18.6%), rent (16.5%) and household bills (15.5%). This demonstrates the significant negative impact that gambling can have on curtailing important aspects of daily living including access to food and clothes. Importantly, the inability to pay household bills and mortgage repayments can have a detrimental impact at both the individual and the household level.



**Figure 2: Household items and bills *cut back on* as a result of gambling expenditure**

## Problem gambling, financial difficulty and gambling activity

### Off-line forms of participation

The respondents who reported *financial problems as a result of gambling activity* were filtered from the non-control group. Forms of off-line gambling participation were compared with the control group to establish if gambling activities significantly differed for those suffering from financial and gambling problems.

Respondent counts revealed that the most common gambling activity amongst the control group was lottery followed by scratchcards. For those suffering financial difficulties as a result of gambling problems respondent counts revealed that forms of participation were more likely to be the casino, fruit machines, bookmakers and fixed odds betting terminals.

This suggests that those currently living with financial problems as direct result of gambling are more likely to be engaged in forms of gambling such as the casino, fruit machines and fixed odds betting terminals than those without a gambling problem (who gravitate more towards the lottery and scratch cards).

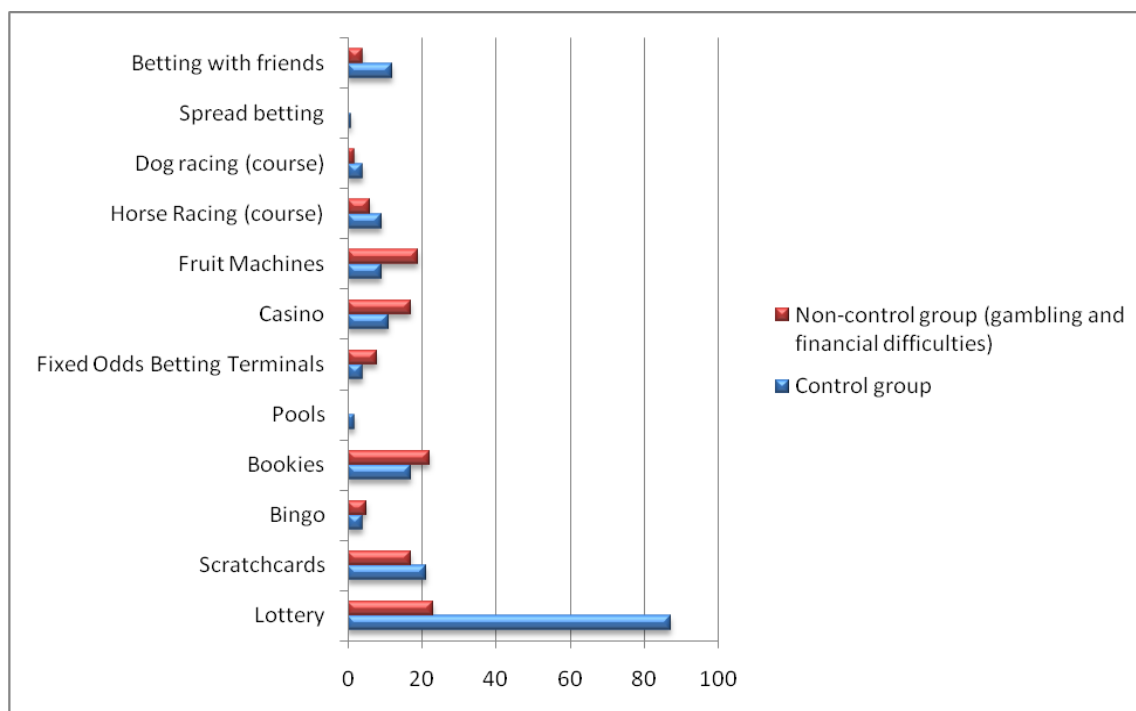


Figure 3: Frequency of forms of gambling participation across the whole sample and those ones with gambling and financial problems

Those survey respondents who felt they were currently experiencing financial problems as a result of gambling were cross-tabulated with forms of offline gambling participation and spend. The results of average weekly spend across all forms of participation revealed that

the casino (£375.33), fruit machines (£159.33) and bookmakers (£156.06) were responsible for the highest weekly spend amongst those with gambling and financial problems. Interestingly, betting with friends featured prominently, contributing to significant amounts of weekly spend across all participants. This form of offline participation suggests that there is a significant social element to gambling, where friends maybe betting in increasing large amounts within social networks and social groups.

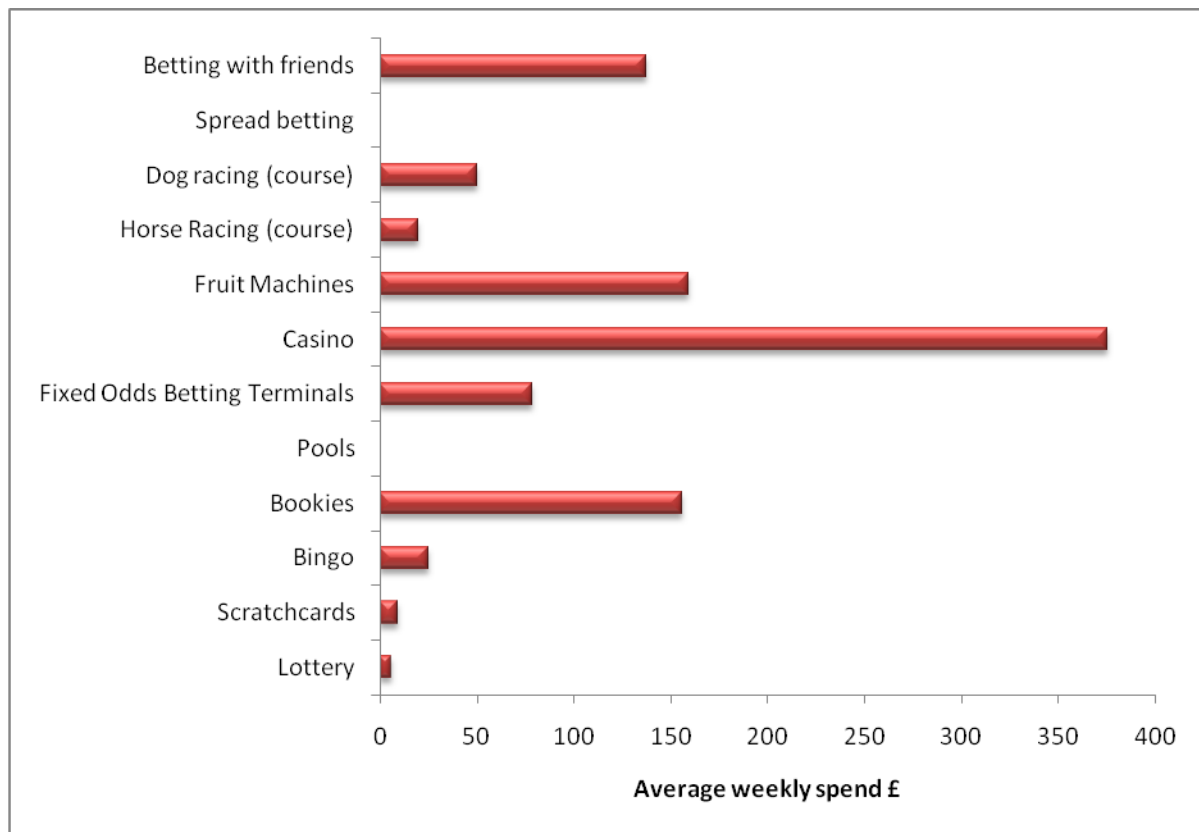


Figure 4: Average weekly spend across off-line participation



## On-line forms of participation

53.7% of the non-control survey sample do not take part in gambling activities via the internet or interactive television. Of those that do gamble via these means, forms of on-line participation were analysed by respondent count. This revealed that on-line casinos (n=35) and on-line bookmakers (n=32) were the most popular forms of on-line gambling, followed by on-line lottery (n=31).

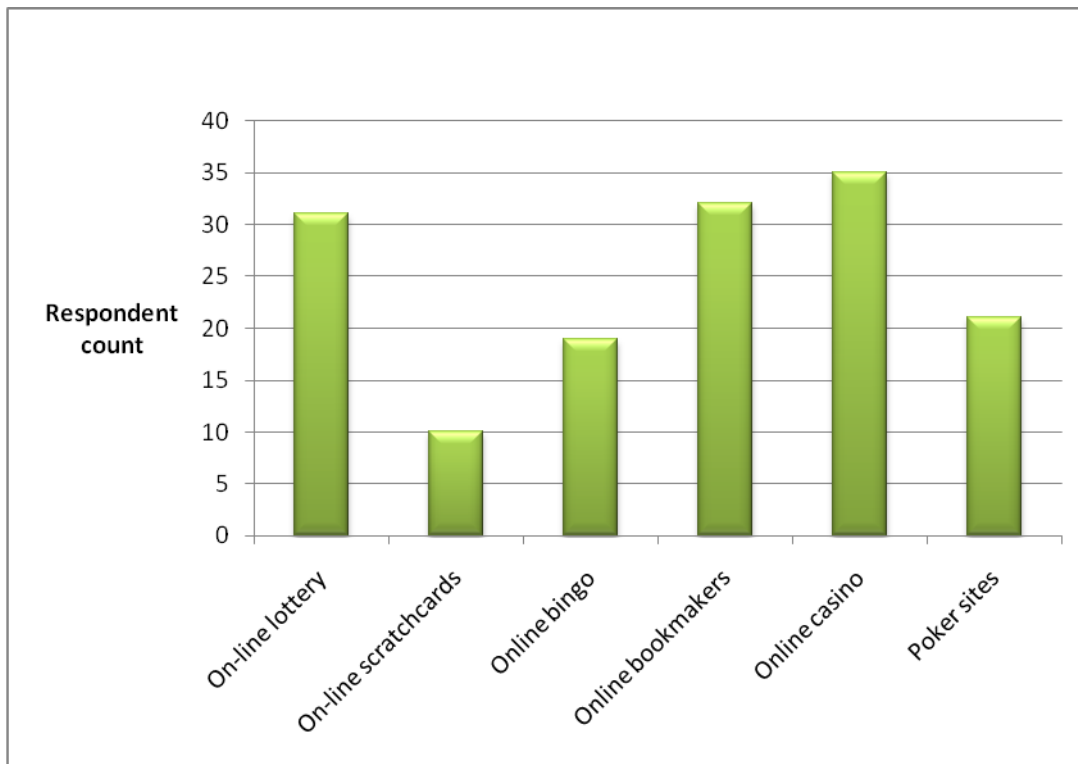


Figure 5: Forms of on-line participation by respondent count for those experiencing financial problems as a result of gambling

Average weekly spend was analysed for those respondents from the non-control group who indicated that they are in financial difficulties as a direct result of gambling activity. The results demonstrated that despite poker sites being only the fourth most common form of online gambling (see figure 5) they contributed the highest percentage of average weekly spend at £252.73. This was closely followed by on-line casinos (£250.5) and on-line bookmakers (£233.8). On-line lottery, despite representing one of the more common forms of gambling (see figure 5), contributed to the smallest amount of average weekly spend (£11.53).

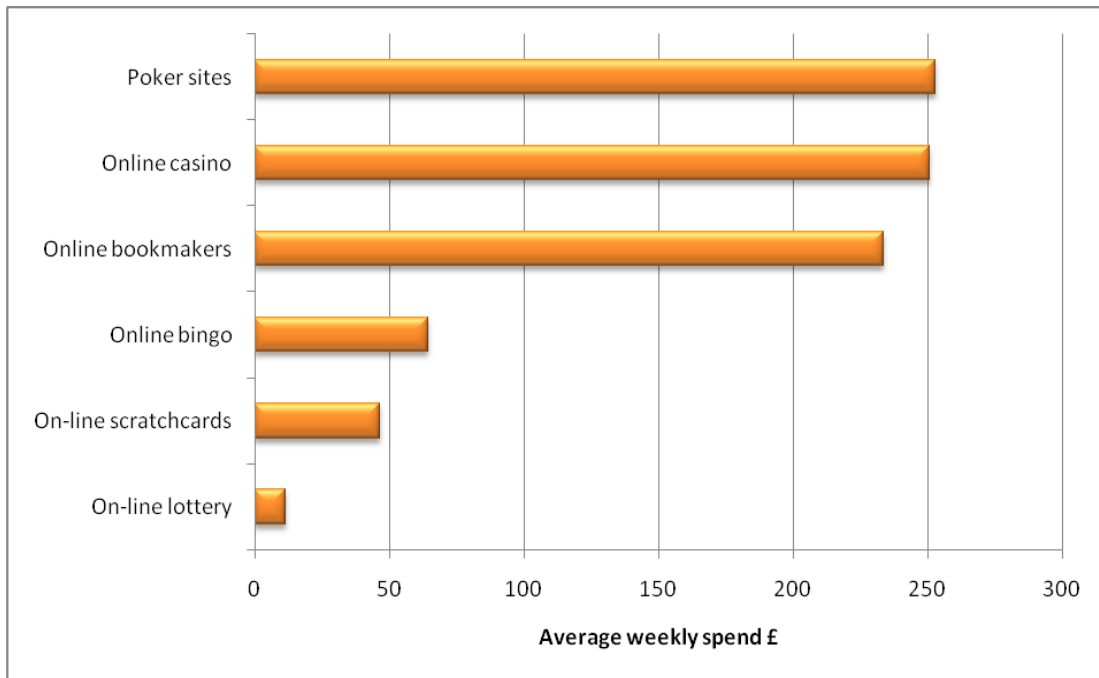


Figure 6: Forms of online participation by average weekly spend

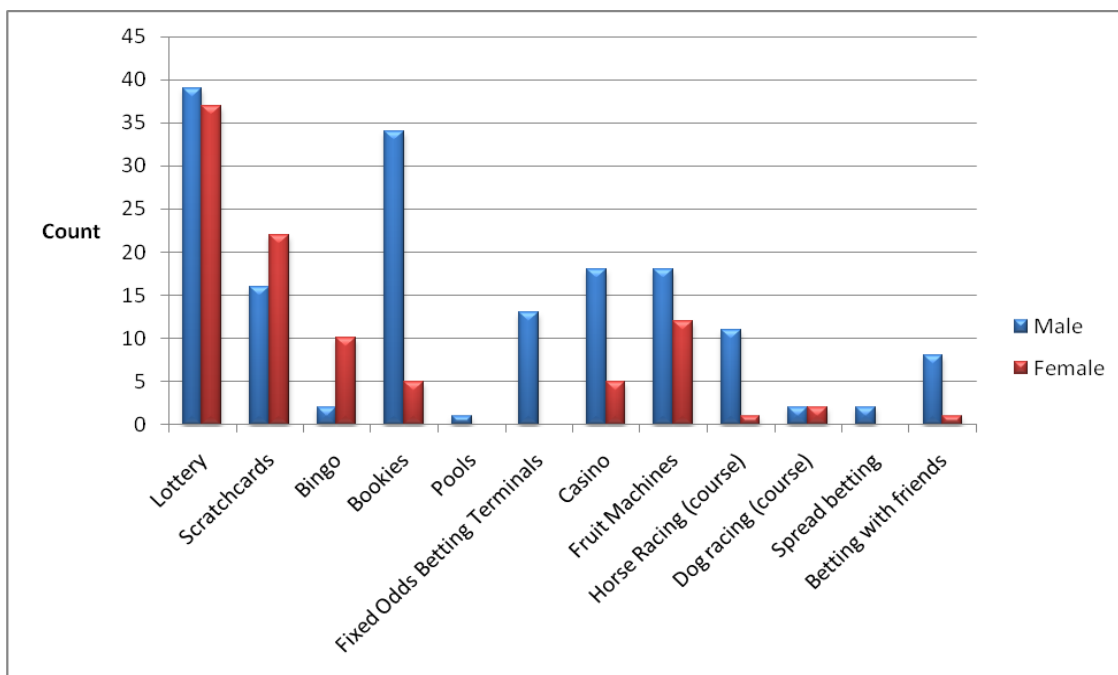
#### Total and average spend on-line and off-line

Total accumulative spend across all survey participants revealed that almost equal cumulative amounts were recorded for both on-line and off-line spend per week amongst the non-control group. Total for online spend = £15244 and total for offline spend = £14824 per week. However, average spend across the non-control group revealed that respondents spent significantly *more* gambling online (£205.90) than offline (£133.70/week) per week. These levels of spend were significantly (and expectedly) higher for those who recorded that their financial difficulties were a direct result of gambling (£308.30 and £255.63 respectively).

## Gender, Gambling and Debt

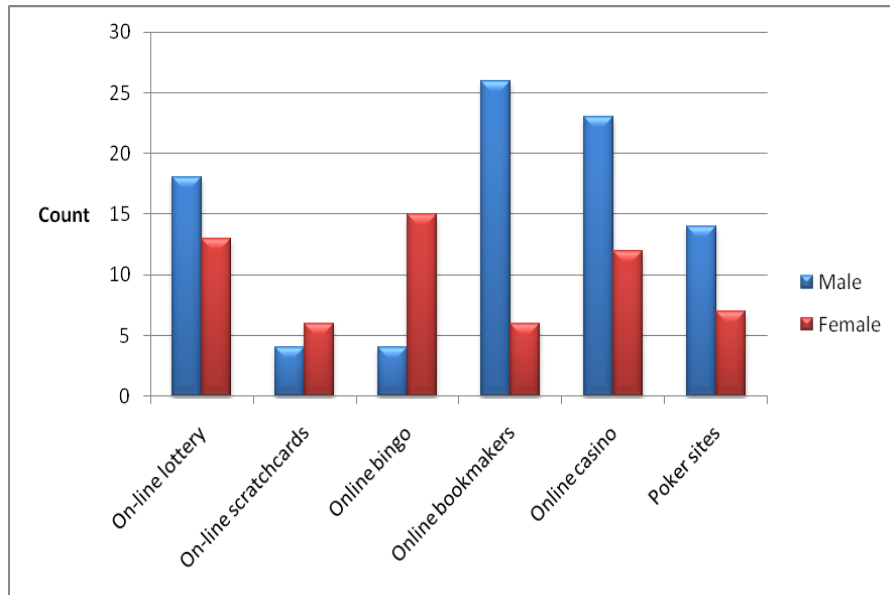
Analysis of gender, gambling and debt reveal some interesting results. Firstly, those who reported financial difficulties as a direct result of gambling activities were overwhelmingly more likely to be male. Despite a slight weighting towards being male (51%) in the overall sample the percentage of male respondents who were displaying financial difficulties as a direct result of gambling was 69.6% compared to 31.4% for women.

When forms of off-line gambling participation were analysed by gender across the non-control group, the results demonstrated that females were more likely to report engaging in gambling activities such as the lottery, scratchcards and bingo. As expected more male oriented forms of gambling included the bookmakers, fixed odds betting terminals, the casinos and horse racing.



**Figure 7: Gender and forms of off-line gambling**

When forms of on-line gambling participation were analysed by gender across the non-control group the results demonstrated that females were more likely to report engaging in gambling activities such as online bingo and online scratchcards. For males in the non-control group the most common forms of on-line gambling were on-line bookmakers, on-line casinos and poker sites.



**Figure 8: Gender and forms of on-line gambling**

## Gambling and Debt Action

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Those in the non-control group who identified that they currently have or have previously had a gambling problem in the past were extrapolated. This left 79 respondents. These respondents were compared against forms of debt action.

The results shows that 45 of respondents had received correspondence from creditors or their agents, 32 had been involved with a third party debt collection agency, 2 had had visits from a loan shark, 8 had visits or correspondence from bailiffs, 5 have had their gas or electricity disconnected, 12 have had a CCJ, 4 have had a charging order, 2 have been evicted from their home

These were the responses from a sample size of just 79 respondents. The table demonstrates these figures alongside the control group, where a total sample size of 282 answered this question. Despite the vast differences in sample size, those with gambling problems now or in the past demonstrate significantly more respondent count in nearly all cohorts. The results demonstrate the financial impacts which gambling has on individuals and the likelihood that the problem will exacerbate into a severe form of debt action at some stage.

Form of Debt Action	Respondent Count	Respondent Count
Correspondence from creditors or their agents	45	29
Involvement of third party debt collection agency	32	19
CCJ	12	6
Visit or correspondence from bailiffs	8	1
Disconnection of gas, electricity or phone	5	4
Charging order	4	6
Eviction from home	2	0
Visits or threats from a loan shark	2	1
Order for sale	2	1
IVA	2	2
Possession hearing	2	0

### Problem gambling currently or in the past

#### Control group

**Table 1: Forms of debt action and respondent counts**

## Gambling and Household Bills

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Those 79 respondents with current or previous gambling problems were then analysed against whether they are behind on any household bills. The results are again compared to the control group sample – the 282 that answered this question.

The results reveal that gambling activity can significantly impact on the ability to pay household bills such as utility bill, rent and mortgage. In all entries aside from childcare and mobile telephone the cohort displaying gambling problems were more likely to be behind on paying key household bills.

Behind on Bills	Respondent Count	Respondent Count
Council Tax	14	7
Water bill	14	5
Electricity bill	13	6
Rent	12	4
Gas bill	12	5
Landline telephone	8	2
Mortgage	7	2
Television licence	6	2
Mobile telephone	5	9
Broadband	5	3
Childcare	1	2
Child Support	0	0

**Problem gambling currently or in the past**

**Control group**

**Table 2: Bill repayments and respondent counts**

## Gambling and Consumer Credit

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Those 79 respondents with current or previous gambling problems were then analysed against the likelihood of having being behind of various forms of consumer credit. The results are again compared to the control group sample of 262 that answered this question.

Despite the vast differences in sample size, in all aspects of consumer credit those with a current or previous gambling problem were significantly more likely to be behind on paying all aspects of consumer credit than the non-control group. This was more marked for secured forms of debt such as personal loans and loans from a doorstep lender rather than unsecured forms of debt. This suggests that problem gamblers are finding it more difficult to service forms of consumer credit and that these are increasingly forms of secured credit against their home or from doorstep lenders.

Consumer credit	Respondent Count	Respondent Count
Credit cards or store cards	32	17
Bank/Building Society overdraft	26	16
Bank/Building Society overdraft	26	16
Personal loan	25	6
Loan from friends/family	19	7
Loan from doorstep lender	9	0
Catalogue bills	7	2
Other hire purchase	4	1
Car hire purchase	3	1
Loan from Social Fund	2	0
Loan from loan shark	1	0

**Problem gambling currently or in the past**

**Control group**

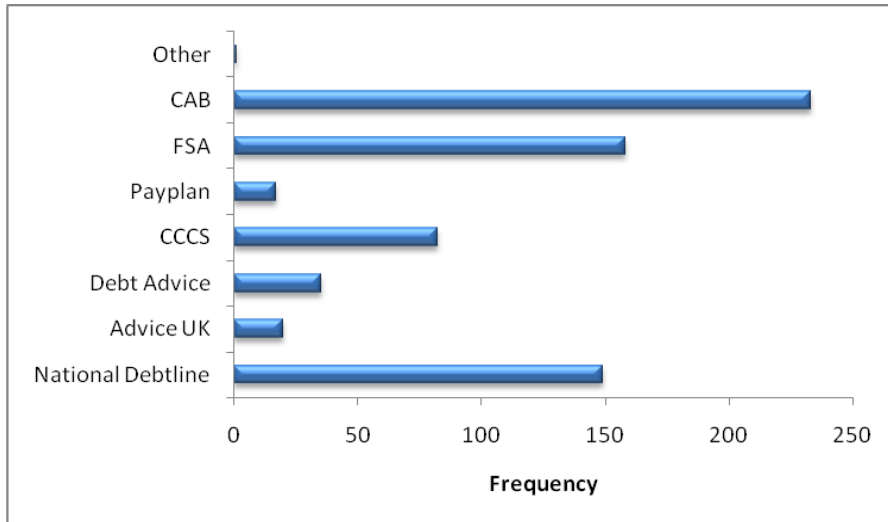
**Table 3: Consumer credit and respondent counts**

## Information and Awareness

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### Debt Advice Agencies

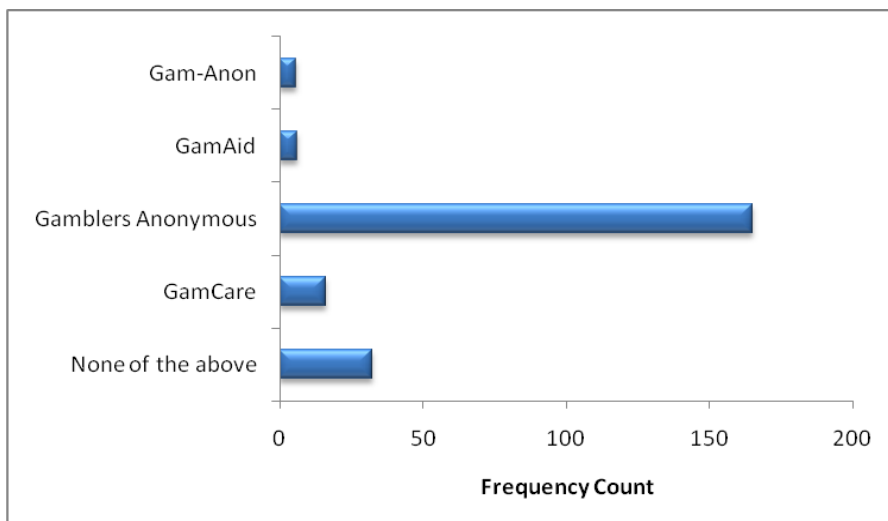
Respondent counts for the control group revealed that Citizens Advice Bureau was the most heard of agency providing debt advice to the public (n=233). This was followed by the Financial Services Authority (n=158), National Debtline (n=149) and the Consumer Credit Counselling Service (n=82).



**Figure 9: Awareness of debt advice agencies**

### Gambling Advice Agencies

Frequency counts revealed that respondents were most aware of Gamblers Anonymous as an agency for providing gambling advice followed by GamCare, Gam-Anon and GamAid. Nearly a third of all respondents (32.1%) had not heard of any of these agencies.



**Figure 10: Awareness of gambling advice agencies**



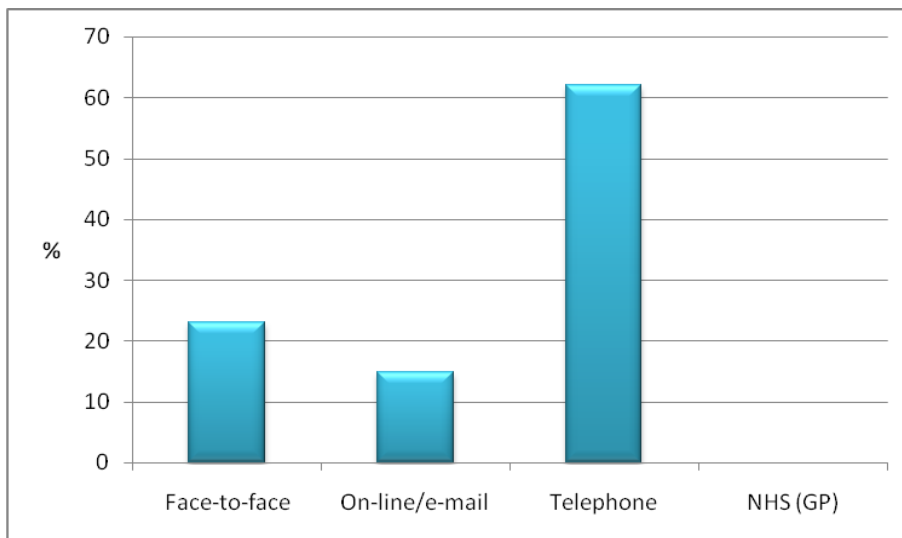
## Treatment and Prevention

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Analysis of the non-control group was undertaken to determine the percentage who have sought help and advice for their debt and gambling problems.

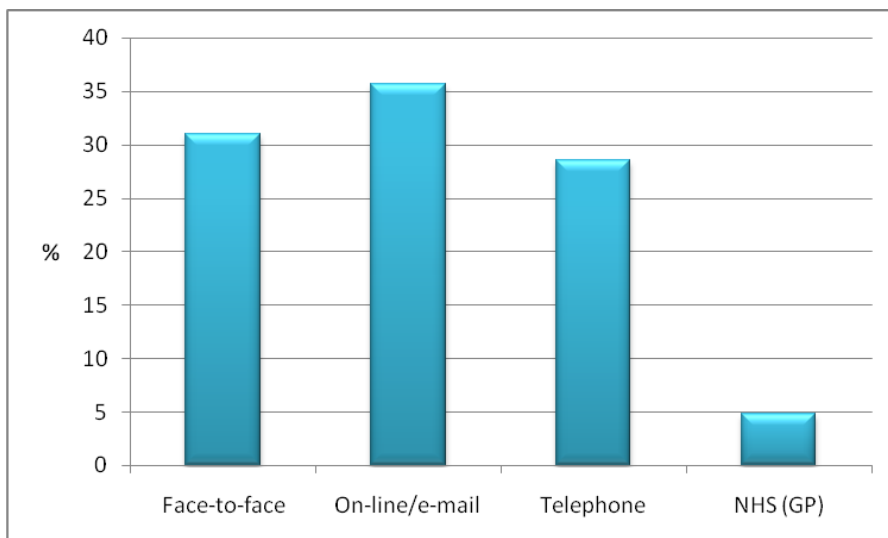
### Forms of Advice

47.3% of respondents identified that they have sought professional advice about their debt problems. Analysis of how this advice was provided revealed that 62.1% of these had sought advice 'over the telephone', 23% face-to-face and 14.9% on-line or by e-mail. No respondents reported presenting to the NHS or GP with their problems.



**Figure 11: Forms of advice sought by those with debt problems**

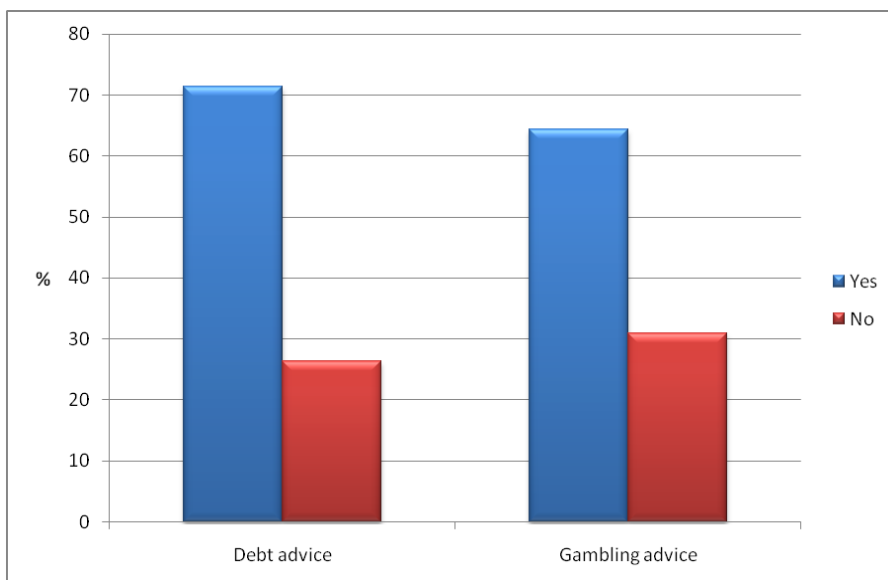
23.1% of the non-control group have sought advice for their gambling problems. Of those that had sought help for their gambling problems, 35.7% had done so on-line or via email, 31% did so face-to-face, 28.6% over the telephone and 4.8% through NHS (GP). Comparison against those seeking debt advice, reveals that problem gamblers are more likely to use all forms of advice seeking (face-to-face, online and telephone) as opposed to those seeking debt advice which is predominantly over the telephone.



**Figure 12: Forms of advice sought by those with gambling problems**

### Ease of seeking Help and Advice

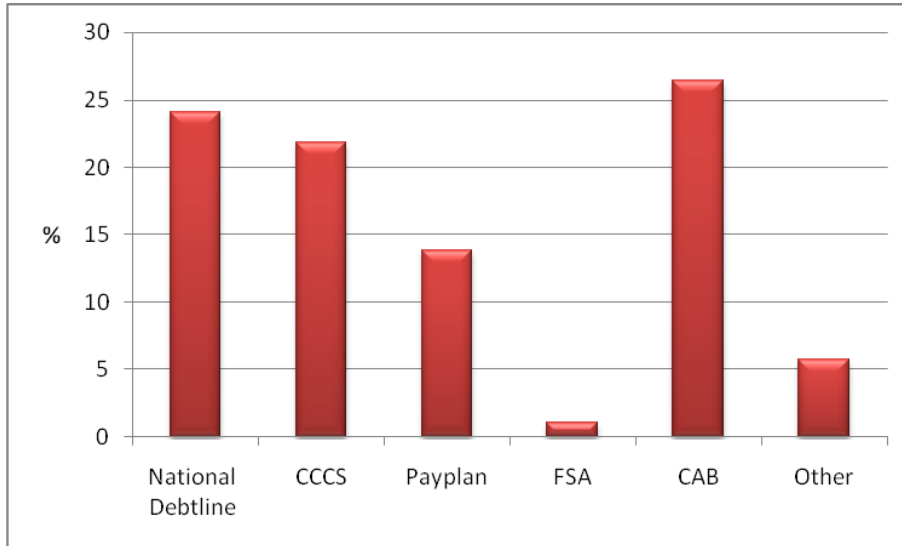
Of those that had sought help with their debt problems, 71.3% reported that it was easy to seek help and advice, whilst 26.4% reported that it was not easy to seek help or advice for debt problems (2.3% do not remember). Those seeking help for gambling problems reported that it was slightly less easy to access help and advice services reporting 64.3% and 31% respectively (4.7% do not remember).



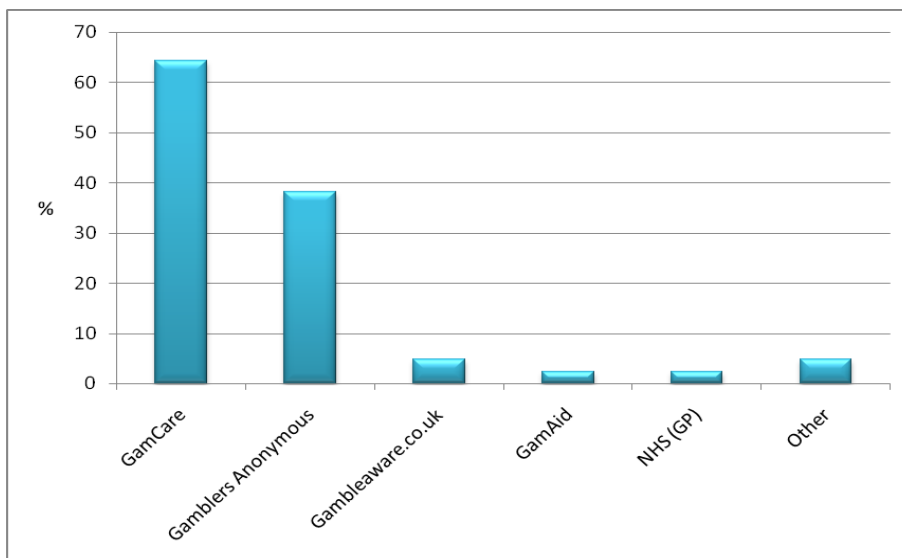
**Figure 13: Was it easy to access help and advice for your debt and gambling problems?**

## Help-seeking organisations

When respondents were asked what debt advice agencies they sought help and advice from, 26.4% sought advice from the Citizens Advice Bureau, 24.1% from the National Debtline, 21.8% through the CCCS and 13.8% through Payplan. Note: the National Debtline percentages will be higher given that the survey was posted via their website.



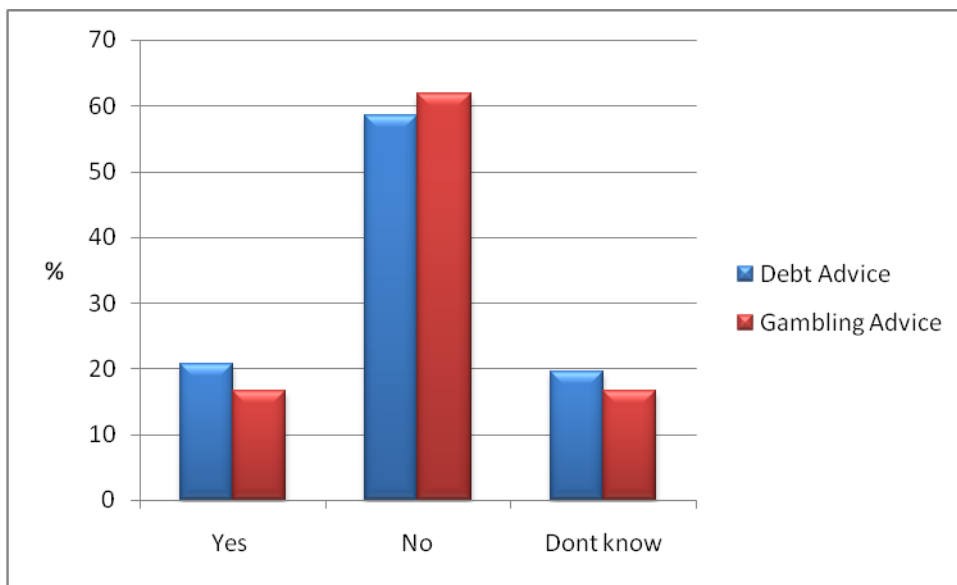
**Figure 14: Sources of help and advice for those with debt problems**



**Figure 15: Sources of help and advice for those with gambling problems**

## Problems Under Control

When asked if respondents felt that their debt problems were now under control as a result of the advice that they received, 20.7% replied yes, 58.6% no, 19.5% replied 'don't know'. The results were comparable with those with gambling problems who replied 16.7%, 61.9% and 16.7% respectively. The finding demonstrates that the majority of those that seek help for gambling or debt problems do not feel that there problems are under control.

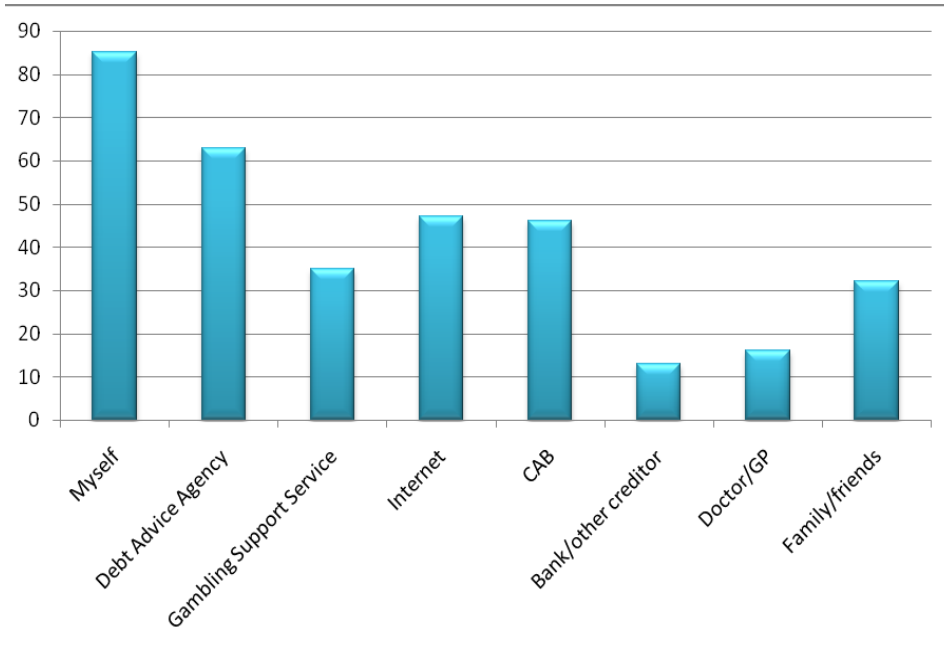


**Figure 16: Are your problems under control as a result of the gambling or debt advice that you have received.**

## *Help seeking Pathways*

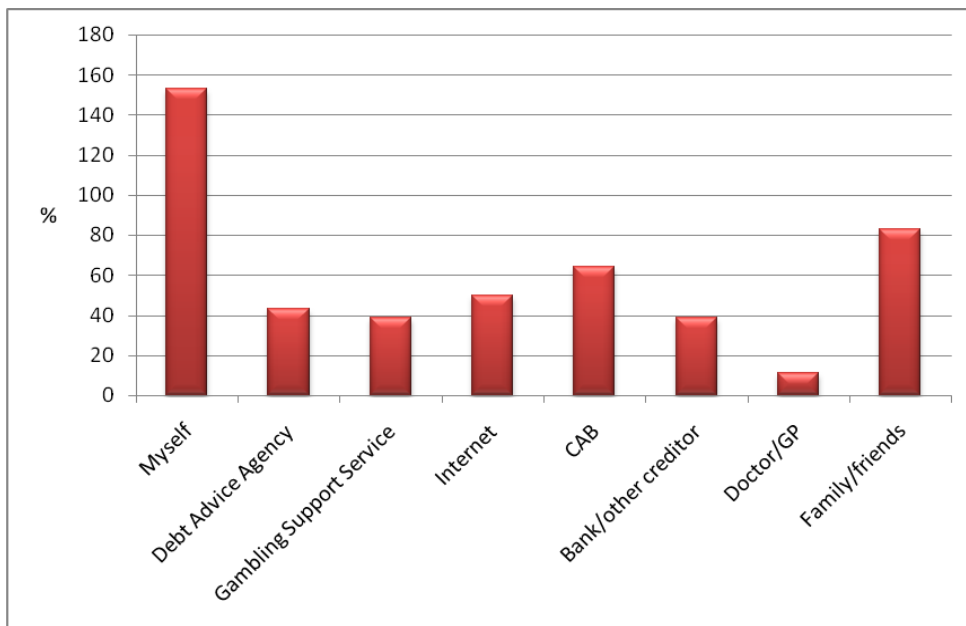
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Respondents were asked about their pathways for help and advice in the future should they experience gambling and debt problems. Respondent counts for the non-control group revealed that a significant number of respondents would deal with the problems themselves (n=85), contact a debt advice agency (n=63), look on the internet (n=47), contact the CAB (n=46) or contact a gambling support service (n=35). Fewer people reported that they would get advice from their doctor (n=16) or a bank or creditor (n=13).



**Figure 17: Future help-seeking pathways for the non-control group**

For the control group, higher numbers reported that they would deal with it themselves (n=153), significantly that they would ask family or friends (n=83), followed by contact the local CAB (n=64) and look on the internet (n=50). These methods exceeded contacting a debt or gambling advice agency (n=43) and (n=39) respectively. There were markedly higher levels of respondents amongst the non-control group who felt that they would seek help from a bank or other creditor. Similar to the non-control group, there were lower numbers of responses for those who would approach their GP.



**Figure 18: Future help-seeking pathways for the control group**

Comparison of both groups revealed that the startling high numbers of people that would deal with problems themselves rather than seeking professional help. This maybe either because (i) they are unaware of the gambling or debt support on offer (ii) they think the advice and support would not address their problems or (iii) they think the problem would not require professional support. The results of both groups also identify the prominence of CAB in both the control and non-control sample highlighting the importance of already established advice seeking agencies. This outlet might be used as an outlet for information and awareness for gambling and debt support agencies.

### *Preliminary Analysis: Control Sample*

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#### *Key Comments*

- Data was analysed from 245 completed surveys of the control group taken from members of staff and enrolled students at Manchester Metropolitan University academic year 2008/9.
- The control sample revealed significantly lower levels of off-line gambling (44.1% compared to 68%) but markedly higher levels of on-line gambling (19.8% compared to 6%) than the *British Gambling Prevalence Survey 2007*.
- 0.9% of the sample have sought both gambling and debt advice in the past. 7.6% of the sample have sought only debt advice. No respondents have just undertaken gambling advice in isolation.
- 8.8% of the total sample have sought professional advice for their debt problems. 77.3% of these did so face-to-face, whilst 18.2% spoke to somebody over the telephone. Highlights the importance of personal contact when giving information and advice. Of those, 63.6% feel that their problems are now under control whilst 27.3% felt that they were still suffering problems with debt.
- Only 1.2% of the sample had sought help and advice about their gambling problems. Those that did sought help from Gamblers Anonymous or Gamcare and in all cases their gambling problems were under control.
- Analysis of those that gamble revealed a recurring percentage of those that display factors associated with problem gambling:
  - **Chasing losses.** 25% reported chasing losses some of the time (20.7%) or everytime (4.3%).
  - **Lying about winning.** 12.1% reported telling friends/family that they have won when they have in fact lost (6.6% did this occasionally, 2.2% often and 3.3% all of the time).
  - **Guilt over money spent on gambling.** 25.3% reported feeling guilty about the amount of money that they have spent on gambling (16.5% occasionally and 8.8% all of the time).

- **Concealing gambling.** 13.2% of respondents have hidden betting slips, lottery tickets or other signs of gambling from their family and friends.
  - **Family concern.** 17.6% of respondents are criticised by friends/family for the money spent on gambling (12.1% occasionally, 1.1% often and 4.4% all the time).
- 4.8% of the total sample revealed that they are currently experiencing financial difficulties as a result of gambling or have experienced difficulties in the past.
  - Analysis revealed that 3.6% of the total sample of both gamblers and non-gamblers displayed problems associated with gambling and financial spend across three distinct questions:
    - Felt that the money spent on gambling was a problem
    - Borrowed money from friends/family specifically to finance gambling activities
    - Wanted to stop gambling but did not think that they could
  - 31.9% of gamblers reported spending more money than they intend to (22% occasionally, 3.3% often and 6.6% all the time)
  - 52.7% of the total sample argued about money. Of those, 14.3% were centred around gambling.
  - Information and Awareness: Respondents cited the CAB (93.6%) as the debt advice agency that they were most aware of, followed by the FSA (63.6%) and National Debtline (59.6%). Respondents cited Gamblers Anonymous (66.4%), with GamCare (6.8%) and Gam-Anon (6.0%) recording low percentages.
  - If they encountered gambling/debt problems in the future, 153 respondents (61.3%) cited that they would deal it themselves, followed by ask family and friends (n=83, 33.3%). This highlights that the majority of respondents would prefer to manage gambling/debt problems amongst themselves and their immediate family.

## Survey Analysis – Control Group

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The survey went live on the 9<sup>th</sup> October 2008 when a survey invite was sent through all\_staff and all\_student e-mail at Manchester Metropolitan University. To encourage a mixed response, an invite was sent via an online social network posted on various discussion boards. The survey was closed to the control group sample on the 24<sup>th</sup> November 2008 with 245 completed surveys.

### Rate of completion

Of the 325 who started the survey, 245 completed the survey. A 75.6% completion rate was deemed satisfactory given the unpredictable nature of online survey returns and the sensitive nature of the subject area.

### Survey Source

Due to the survey invite being distributed via e-mail, over 90% of surveys were returned through this method. Given that they were funding partners, a small number of surveys were returned from the Salvation Army (3.5%), Gamcare (2.6%) and National Debtline (2.6%).

All respondents were asked for their postcode: given that students and staff at Manchester Metropolitan University were asked to complete the survey, the majority of postcode returns were from the Stockport and Manchester area.

### Age

The survey was only open to all those above the age of 16. 98.1% of responses were between the ages of 16-64. The over representation in the 3 cohorts (16-24; 25-44; 45-64 and 65+) was expected given that the survey invites were distributed to students and staff of working age.

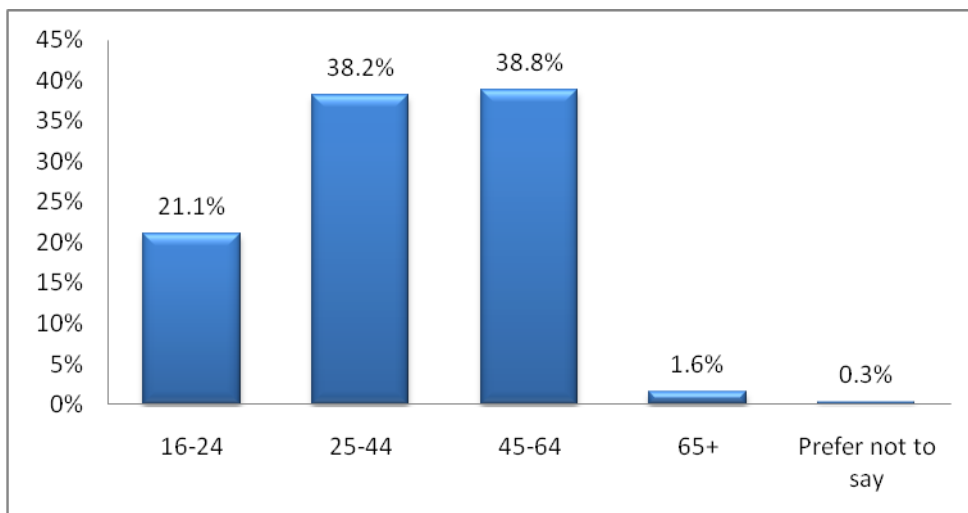


Figure 1: % age cohorts of survey respondents



## *Gender*

59.5% of those that completed the survey were female whilst 40.1% were male.

## *Ethnicity*

81.6% of those that completed the survey were White British, whilst 9.9% considered themselves to be White, Other. All small percentage of respondents were of Mixed Background (2.3%); other ethnic minorities represented in the survey included Indian (1.3%), Pakistani and Chinese (both 1%).

## *Relationship Status*

45.4% of survey respondents were married, 14.9% were living with a spouse or partner, whilst 32.1% of the sample were single.

## *Employment Status*

As the survey was distributed to students and staff of the university, it was expected that there would be a significant number of those reporting their status as full-time student (18.5%), employed full-time (63.2%) or employed part-time (10.9%). Only 1.3% of those surveyed were unemployed.

## *Housing*

Given the survey was distributed amongst the university, it was not surprising that nearly a quarter (21.5%) of respondents were renting from a private landlord and 7.6% were living with parents. 21.2% owned their home outright, whilst 41.1% were home buyers with a mortgage. Respondents who habited social accommodation (4.3%) or sheltered housing (0.7%) were under-represented in the study.

## *Educational Attainment*

Given that students would typically be studying for a degree and academic staff likely to require a first degree as a pre-requisite, 59.6% of respondents had an undergraduate or postgraduate degree. Only 1.3% of respondents reported having 'no qualifications'.

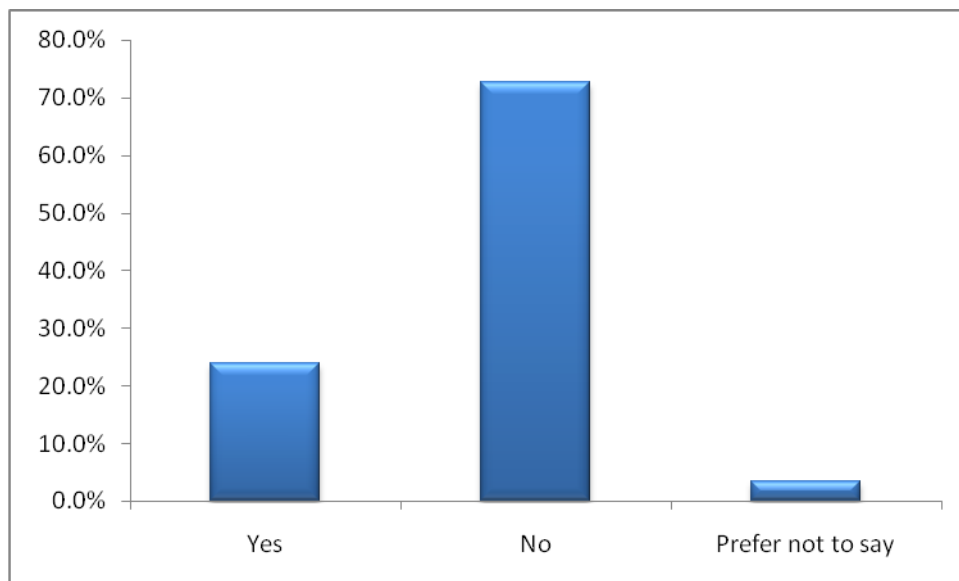
## *Individual and Household Income*

69.4% of respondents reported average weekly **personal** income of over £200 after tax and deductions. 32.2% of respondents reported this figure as over £500. Only 16.1% reported personal income of less than £200.

35.6% of respondents reported average weekly **household** income of over £600 after tax and deductions. Only 10.8% of respondents reported that this figure was less than £200.

### Financial Difficulties

23.9% of respondents reported experiencing financial difficulties at this current time. Despite the fact that the reported levels of personal and household income were in the upper cohorts, given the current uncertain financial climate and the fact that the survey was undertaken amongst students (who are often required to take out a student loan) the results might reflect the current financial fears and worries of the respondents.



**Figure 2: Would you say that you are experiencing financial difficulties at the moment**

Of those that have been experiencing financial difficulties, for a third of respondents (32.9%) this was relatively recent (over the last 1-6 months); possibly a reflection of the sudden financial impacts being felt by most people. Another third of respondents (34.2%) felt that they had been experiencing these difficulties for 1-2 years.

## Financial Action

18% of survey respondents reported having resorted to various forms of financial action as a result of the financial difficulties that they had experienced.

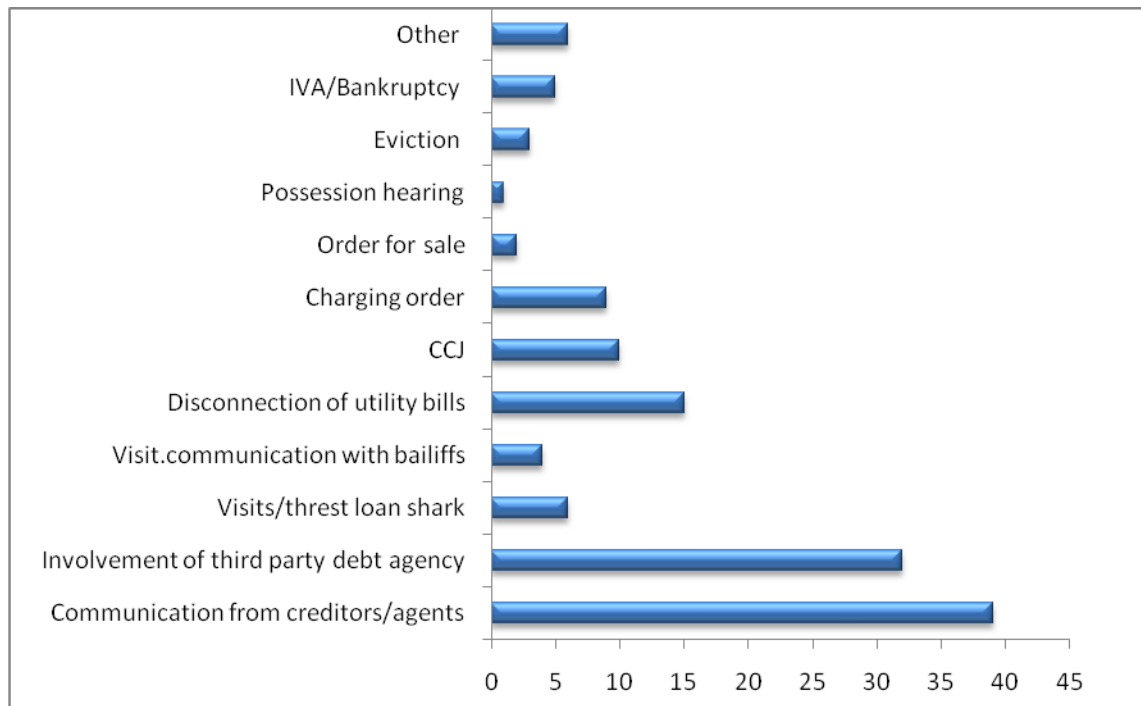
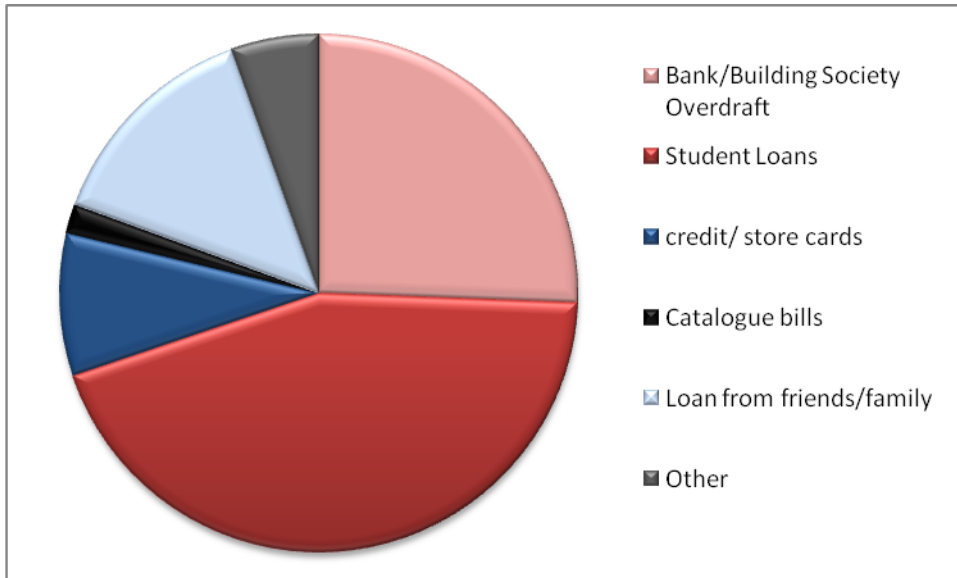


Figure 3: Financial Action by Respondent Count

## Consumer Credit

Respondents identified various forms of consumer credit products which they owe money on. The most popular form of consumer credit was credit cards and store cards (59.2%), followed by a bank or building society overdraft (42%), student loans (33.6%), personal loan (23%), loan from friends/family (8.4%), care hire purchase (7.6%) and catalogue bills (5%).

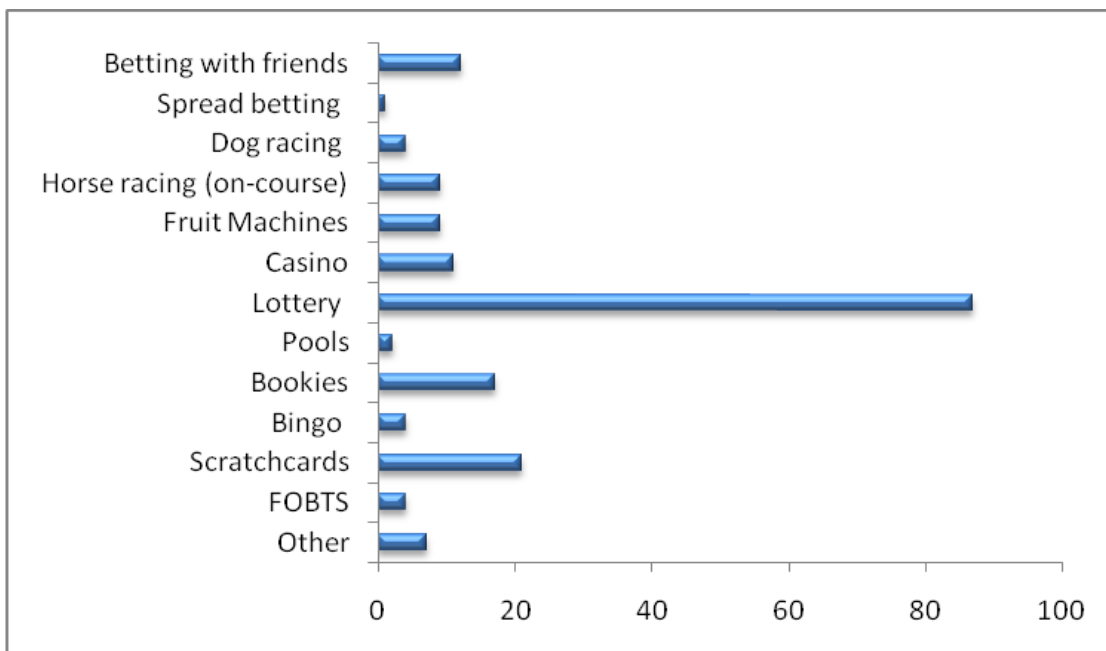
The average spend across the consumer credit products revealed a response average of £8762 for student loans, £5065 for the bank/building society overdraft, £4712 in personal loans, £2769 loans from family, £2240 in car hire purchase, £1759 for credit cards and store cards, £363 in catalogue bills.



**Figure 4: Percentage of money owed amongst the control group on various forms of consumer credit**

### *Gambling Activities*

44.1% of respondents engaged in gambling activities off-line whilst 55.1% reported that they never gambled at all. The % of people that reported that they never gamble is significantly higher than the results from the British Gambling Prevalence Survey (BGPS), which revealed that only 32% of the population reported that they never gambled over the past year.



**Figure 5: Gambling activity by respondent count**

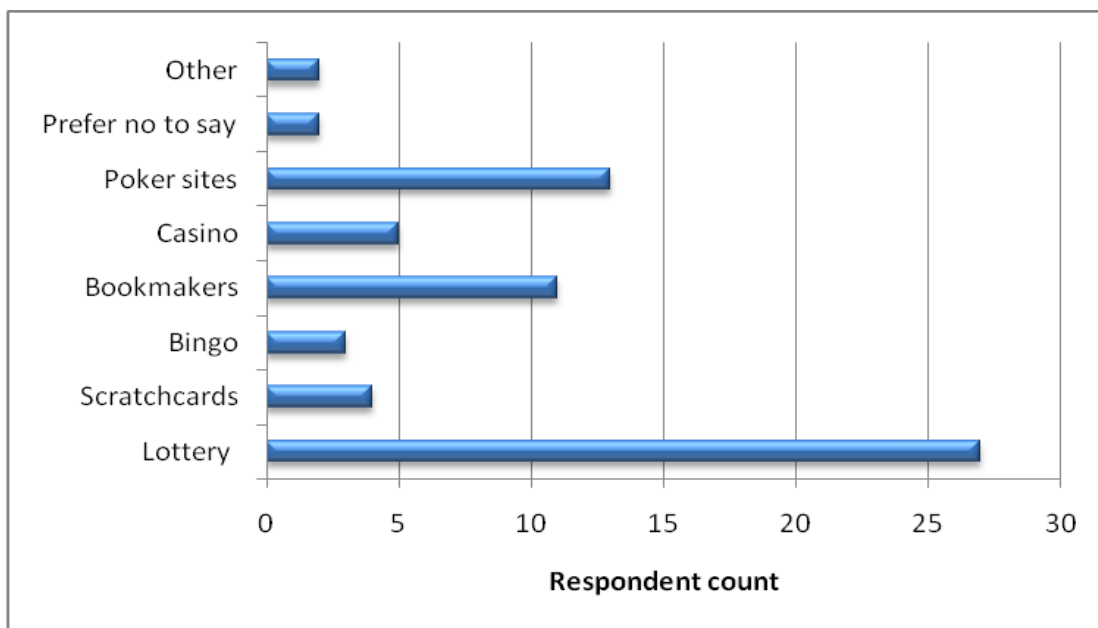
When analysing the amount of money spent on each of these activities per week, the average respondent reported £10.76 for the lottery, £3.68 for scratchcards, £6.07 at the bookies and £6.10 when betting with friends. The amounts of money staked on gambling reflect higher rates than that recorded in the previous two BGPS (1999,2007).

An average of £50.00/week was noted for Bingo (only 5 respondents) £146.75 per week for the casino (only 8 respondents) whilst an average of £15.14 was recorded for horse racing (at the course); given the small number of respondents, these values are subject to sensitivity.

### ***Gambling: Interactive television or Internet***

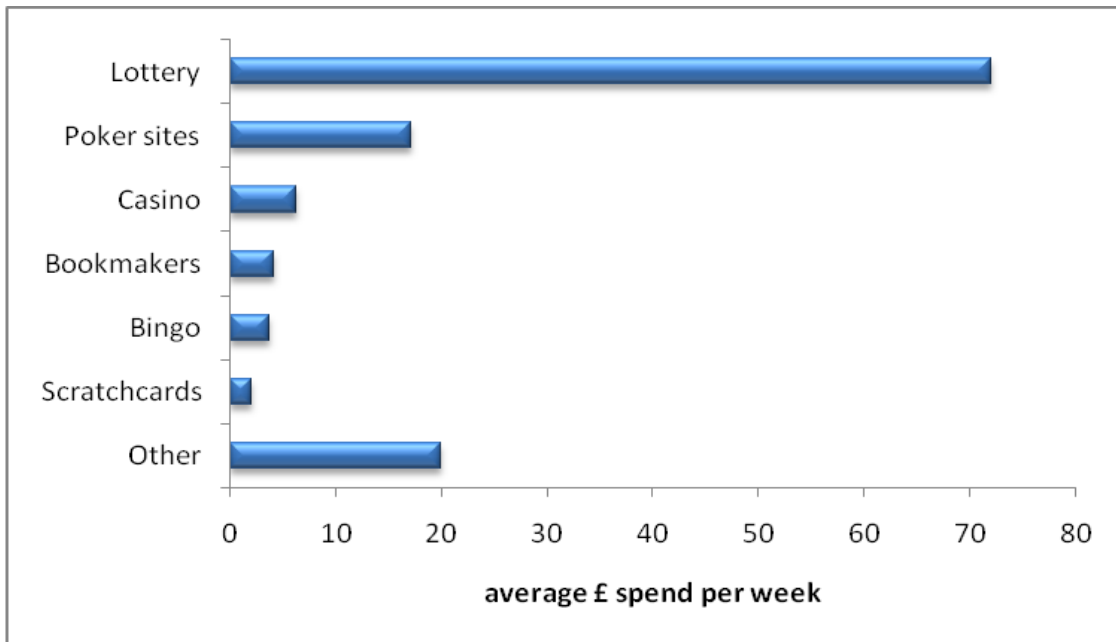
Of those respondents who had access to the internet or interactive television, 19.8% used these methods to gamble. This compares to the BGS (2007) percentage of only 6% of respondents who gambled on the internet (although this latter figure was those that had only gambled over the internet in the previous year).

Of those that indicated that they gamble online, frequency counts revealed that online lottery was the most popular form of gambling online (n=27), followed by poker sites (n=13) and online bookmakers (n=11).



**Figure 6: Frequency of forms of betting online**

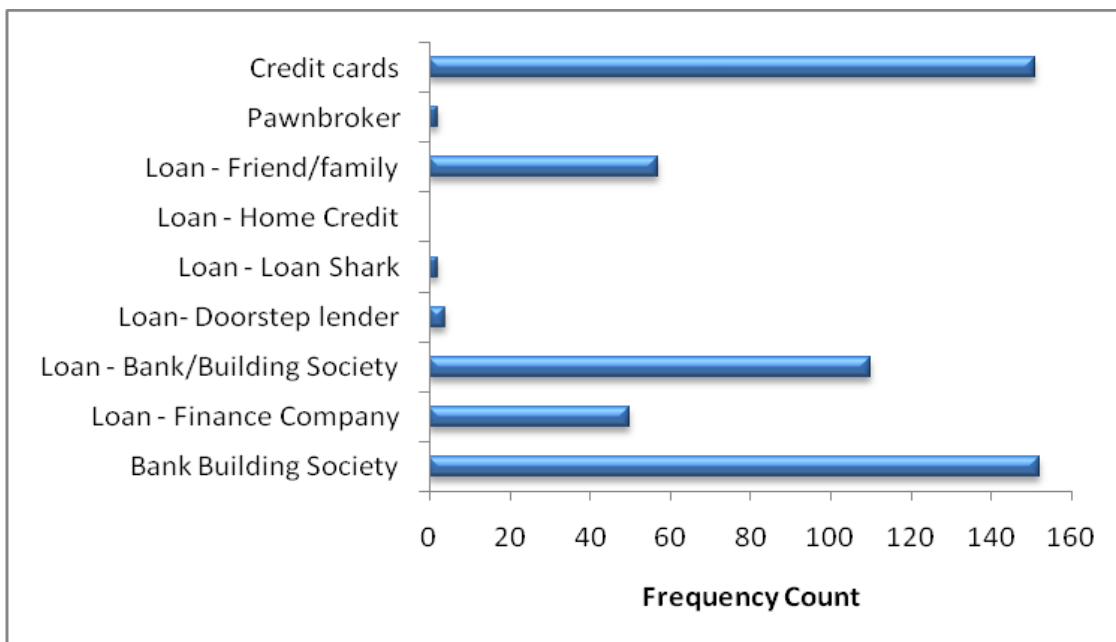
The average spend in a typical week on these gambling products was £71.97 for online lottery, £17.10 for poker sites and £4.08 for the online bookmakers. The value of £20.00 per week for 'other' reflects the 2/5 respondents who identified the 'financial markets' as a form of gambling.



**Figure 7: Gambling spend on various gambling activities on-line**

### *Forms of Consumer Credit*

Frequency counts for the different forms of credit revealed that bank/building society overdraft and loans from a bank building society are the most popular forms of credit, with over 60% of respondent having either or both. 23% of respondents reported having a loan from friends/family; this unexpectedly high value might reveal the number of students in the survey (hence loans from relatives/parents accounted for).



**Figure 8: Respondent count and forms of consumer credit**

### *Financial Difficulties as a Result of Gambling*

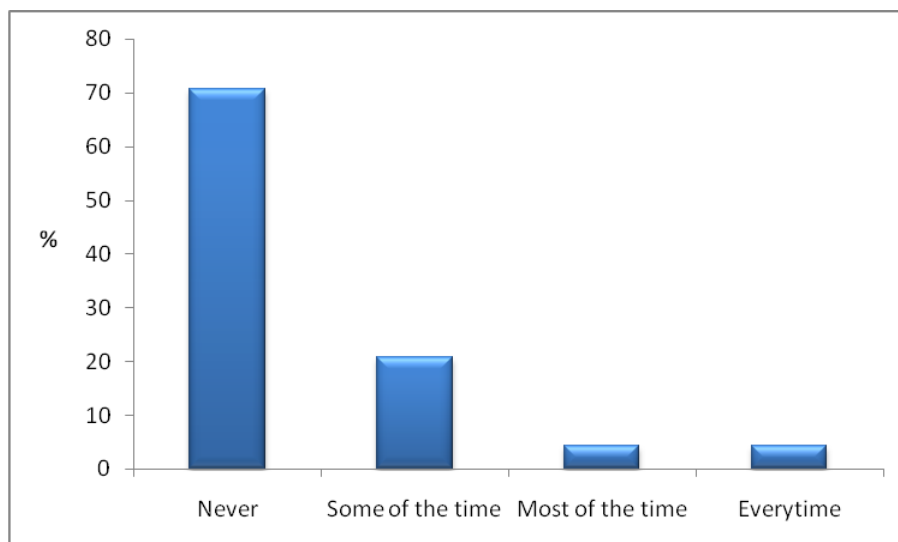
95.2% of respondents reported that they have not experienced financial difficulties as a result of gambling activities. 2.4% reported currently experiencing financial difficulties as a result of gambling whilst 2.4% have experienced financial difficulties in the past as a result of gambling.

### *Gambling and Household Bills*

95.2% of respondents have not cut back on household bills or payments of household bills so that they have money for gambling. 2.8% reported that they have cut back on household bills, where 2.0% preferred not to say. Those that have cut back on household bills reported food (42.9%), clothes (42.9%) and mortgage (14.3%).

### *Gambling and Chasing Losses*

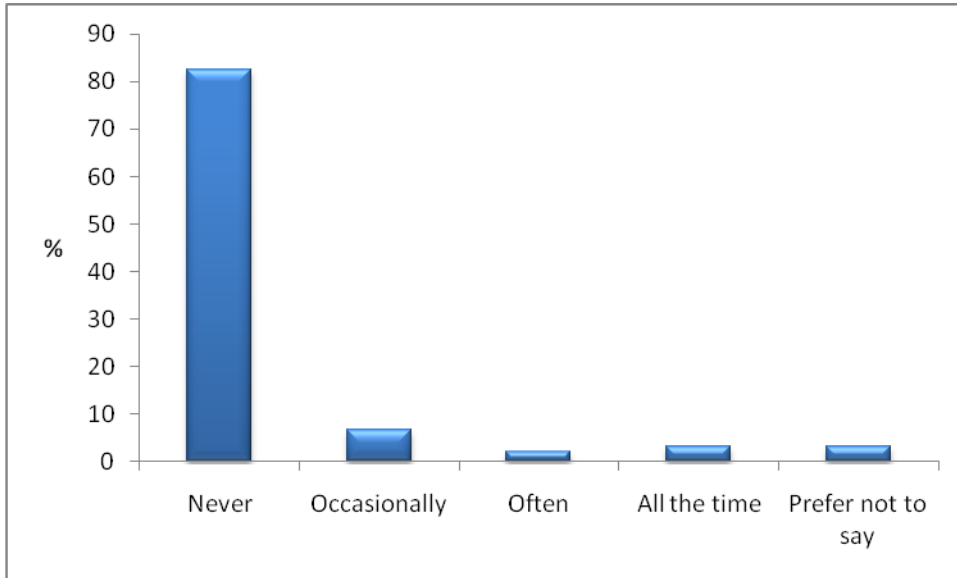
Of those respondents that admitted to undertaking gambling activity (n=92), 70.7% reported that they never tried to make their losses back, 20.7% reported that they tried to make their losses back some of the time, whilst 4.3% tried to make their money back 'everytime'.



**Figure 9: Likelihood of chasing losses**

### Won Money when they have Lost

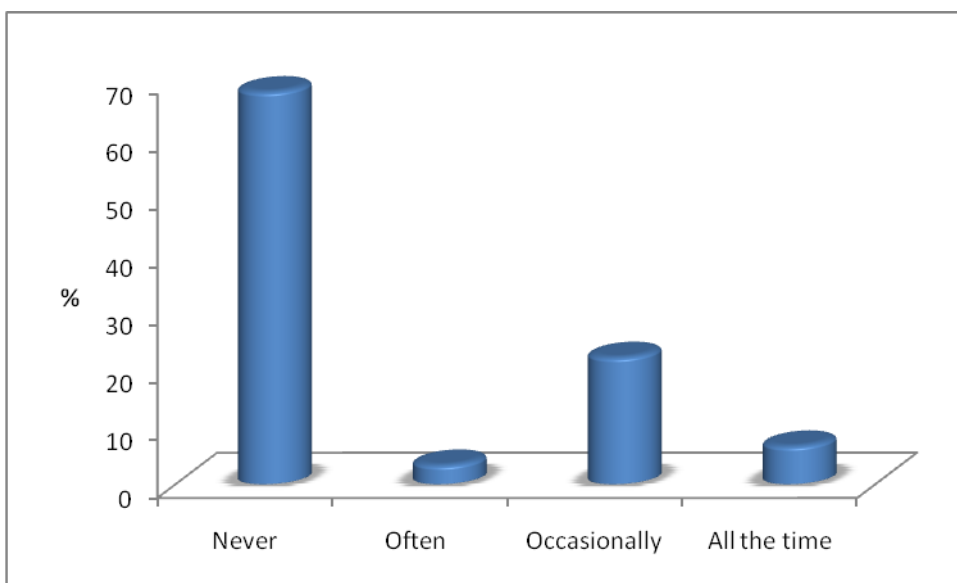
Respondents were asked how often they tell friends and family they have won money gambling when they have actually lost. 82.4% replied 'never', 6.6% 'occasionally', 2.2% 'often' and 3.3% 'all the time'.



**Figure 10: Frequency with which respondents tell friends and family they have won money gambling when in fact they have lost**

### Gambling more than you intend to

68.1% of respondents reported that they 'never' gamble more than they intend to, whilst only 3.3% reported that they 'often' gamble more than they intend to. 22% of respondents reported 'occasionally' gambling more than they wish, whilst 6.6% did so 'all the time'.

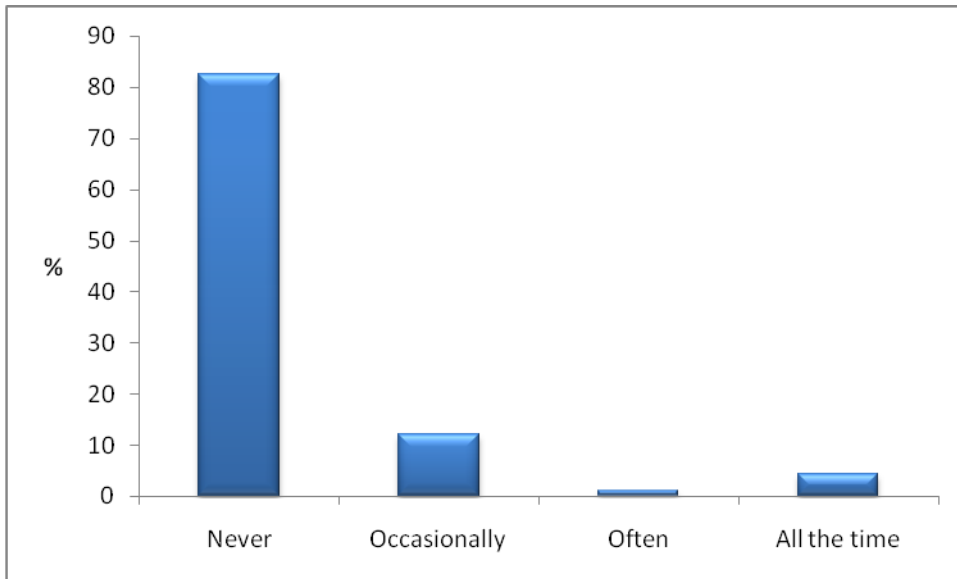


**Figure 11: % of respondents who gambled more than they intend to**



### *Criticism from friends/family for money spent on gambling*

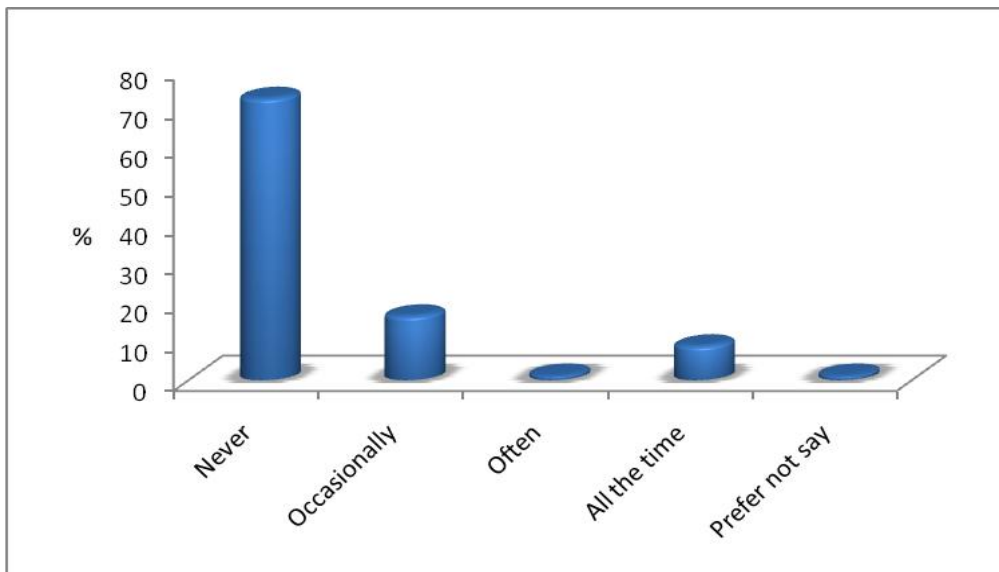
82.4% reported that they have never been criticised for their gambling, 1.1% reported that they are often criticised for their gambling, 12.1% occasionally and 4.4% all the time.



**Figure 12: Respondents who receive criticism for the amount of money they spend gambling**

### *Guilt about the amount of money spent on gambling*

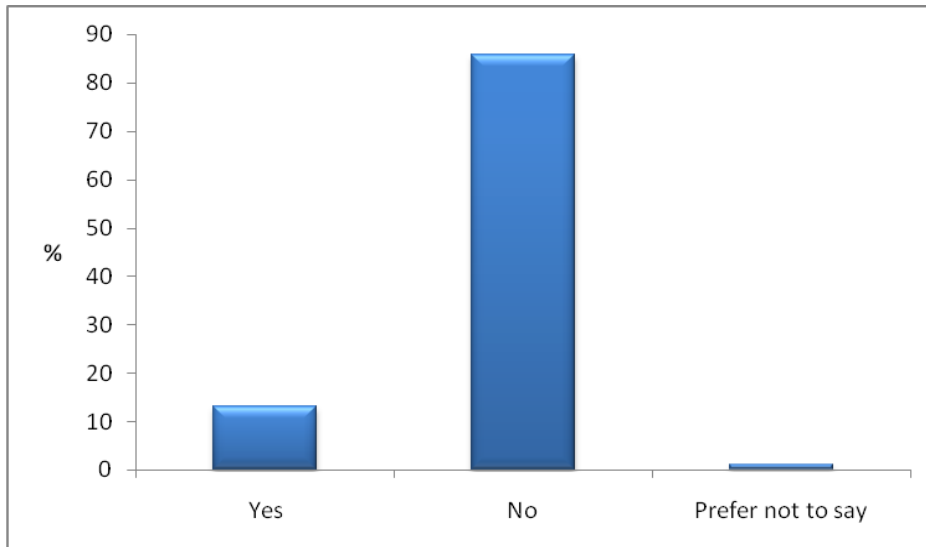
72.5% of respondents report 'never' feeling guilty about the money that they spend on gambling, 16.5% report 'occasionally' feeling guilty whilst 8.8% feel guilty 'all the time' about the money that they spend.



**Figure 13: % of respondents who feel guilty about the money that they spend on gambling.**

### *Hidden Betting Slips from family/friends*

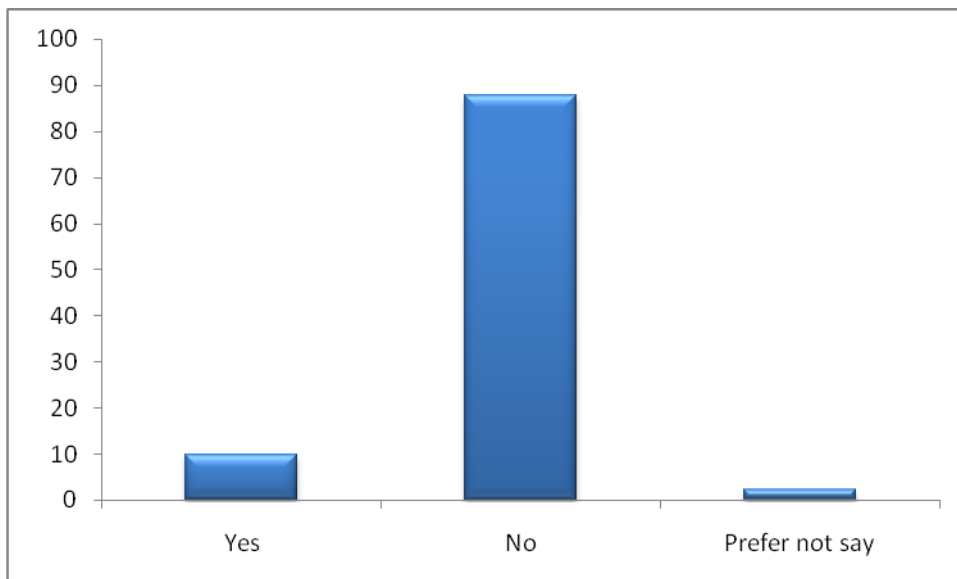
85.7% of respondents of respondents have never hidden betting slips, lottery tickets or other signs of gambling from their family/friends. 13.2% reported that they have hidden signs of gambling from their friends/family whilst 1.1% preferred not to say.



**Figure 14: Respondents who reported hiding betting slips from family/friends**

### *Borrowed from friends/family*

87.9% of respondents have never borrowed from friends/family to gamble, 9.9% of friends/family reported as having borrowed from friends/family whilst 2.2% preferred not to say.



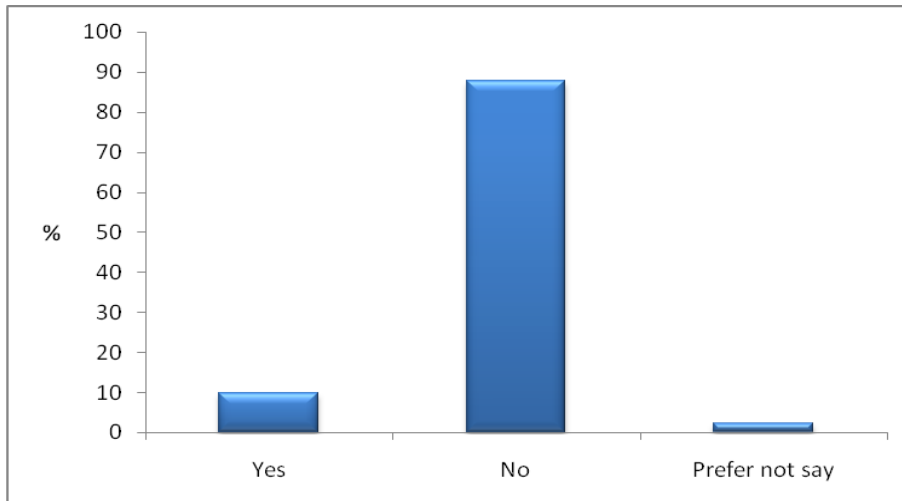
**Figure 15: Borrowed from friends/family to gain money for gambling**

### *Acquisitive Behaviour*

Frequency counts revealed that only 7 respondents identified undertaking acquisitive crime in order to acquire money for gambling. Of those, 4 admitted undertaking money from family members without their consent.

### *Arguments and Gambling*

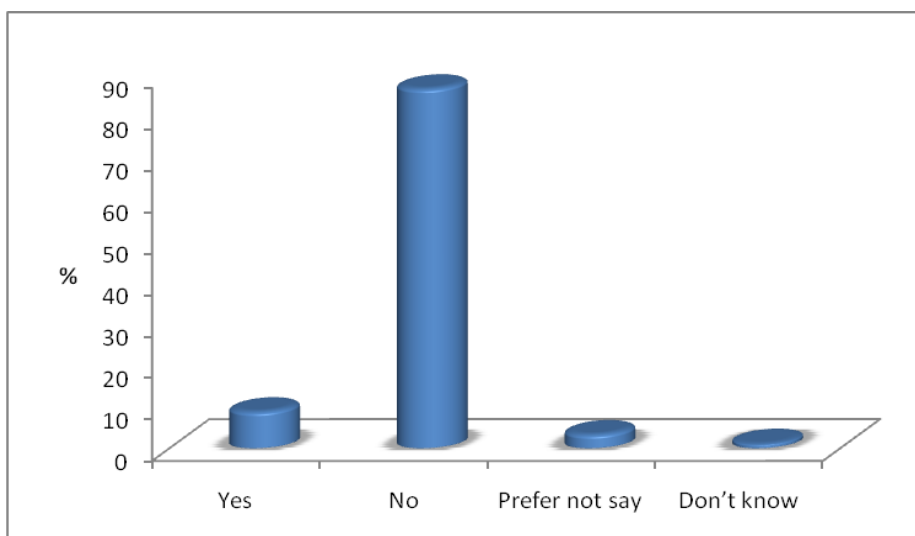
52.7% of respondents reported having argued with people about money. Of these, 14.3% were reported to have centred on the topic of gambling.



**Figure 16: Arguments about money which have centred on gambling**

### *Do you feel the amount of money you spend on gambling is a problem?*

86.8% of all respondents do not think that the amount of money that they spend on gambling is a problem. 8.8% of people think the amount of money they spend on gambling is a problem, whilst 3.3% reported 'don't know' and 1.1% preferred not to say.



**Figure 17: Identified money spent on gambling as a problem**

### Wanted to stop Gambling

9.9% of respondents reported that they wanted to give up gambling but did not think that they could, whilst 84.6% reported that that they have never wanted to stop gambling (or thought that they couldn't).

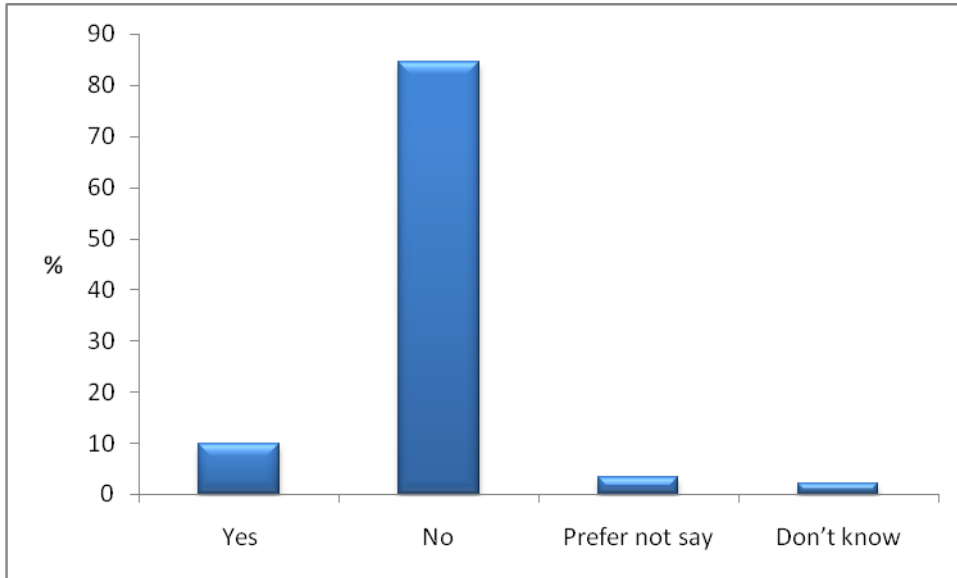


Figure 18: Wanted to stop gambling but did not feel as if they could

### Debt Advice Agencies

Respondent counts revealed that Citizens Advice Bureau was the most heard of agency providing debt advice to the public (n=233). This was followed by the Financial Services Authority (n=158), National Debtline (n=149) and the Consumer Credit Counselling Service (n=82).

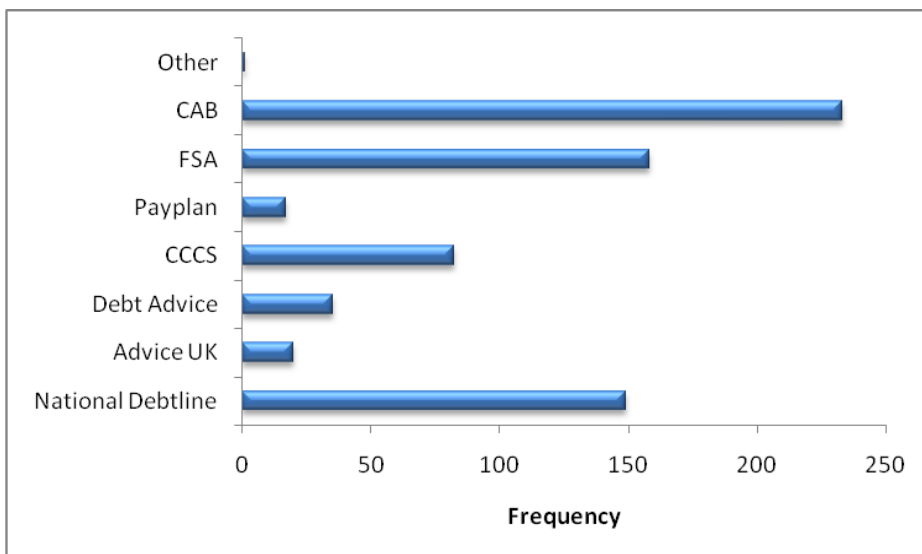


Figure 19: Awareness of debt advice agencies

### Gambling Advice Agencies

Frequency counts revealed that respondents were most aware of Gamblers Anonymous as an agency for providing gambling advice.

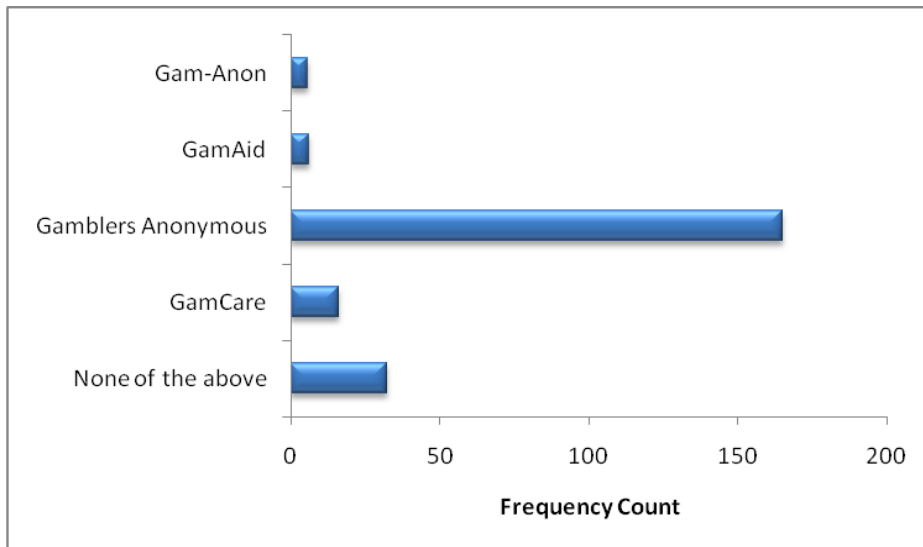


Figure 20: Awareness of gambling advice agencies

### Professional Advice: Debt

8.4% of respondents have contacted a debt advice agency or sought professional advice about their debt problems (n=21). 90.8% had not sought professional advice, whilst 0.8% preferred not to say.

Of those that had received professional advice, 76.2% had done so face-to-face, 19% had done so over the telephone and 4.8% on-line/by e-mail. The majority of those (52.4%) sought advice through the Citizens Advice Bureau. National Debtline (9.5%), Debt Advice (4.8%) and the CCCS (4.8%) were also identified

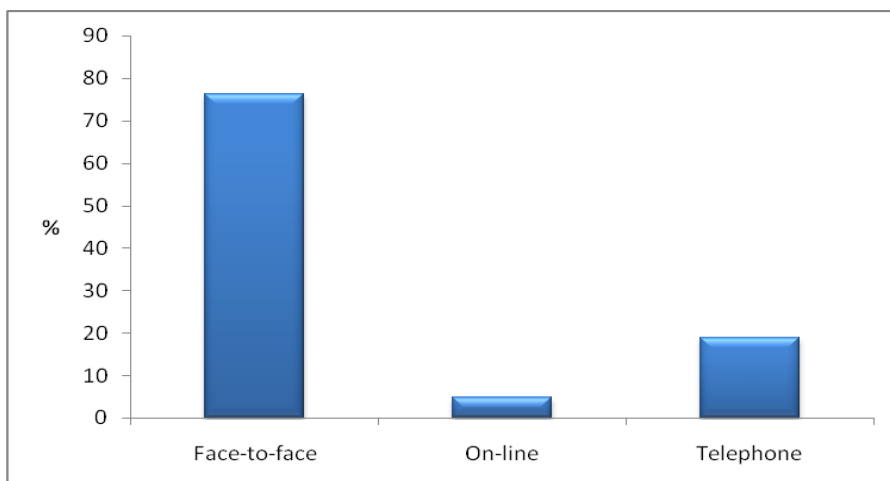


Figure 21: Respondent pathways to debt advice

### *Ease of Accessing Help*

When those respondents who had sought professional advice were asked to identify if it was easy to access help about their debt problem, 71.4% replied that yes, it was easy, whilst 28.6% felt that no, it was not easy to access help and advice about debt problems.

### *Problems under Control*

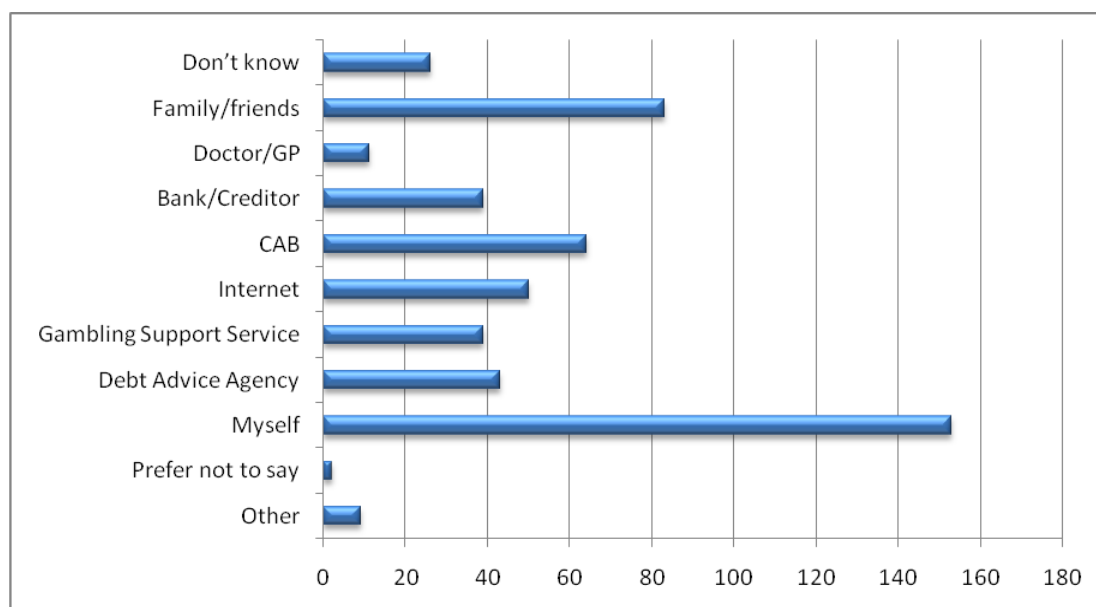
Of those respondents that had sought professional advice for their problems, 61.9% of respondents felt that their problems were now under control, 28.6% still felt that they had problems, whilst 9.5% reported that they 'don't know' if their problems are under control or not.

### *Professional Advice: Gambling*

98.8% of people have not contacted a gambling support service concerning gambling problems. Only 0.8% (n=2) have previously contacted a gambling support service for advice. 0.4% of respondents preferred not to say. In all cases where professional gambling support had been sought, this was provided face-to-face and respondents identified that it was easy to access help and advice about their gambling problems and Gamblers Anonymous and Gamcare were identified as the agencies consulted with. In all cases, their gambling problems were now under control.

### *Gambling and Debt: Future Problems*

Respondents were asked what they would do to resolve their situation should gambling and/or debt problems arise in the future. Respondent counts revealed that 'deal with it myself' was the most popular response (n=153), followed by 'ask family and friends' (n=83) and 'look on the internet' (n=50). Those respondents who identified specific advice and help agencies cited the Local Citizens Advice Bureau (n=64), Debt Advice Agency (n=43), Bank or Creditor (n=39), Gambling Support Service (n=38).



**Figure 22: Future direction should respondents experience gambling and/or debt problems in the future**