

# **Gambling and Debt**

## **User Survey 2008**



## **Gambling and Debt - about the survey**

Manchester Metropolitan University (MMU) and The Salvation Army, supported by GamCare and the Money Advice Trust, are carrying out a survey to find out more about the impact of gambling on people's finances. Our intention is that the survey results will help improve gambling and debt related support services in the future.

This survey asks you questions about your current financial situation and any gambling activities that you may take part in. It should only take about 10-15 minutes of your time. Throughout the questionnaire you are given the opportunity to say 'don't know' or 'prefer not to say' in reply to any question if you wish. Most questions ask you to place a tick in the box provided and/or may ask you to provide some additional information as well.

**The information we record on this questionnaire will be kept completely confidential and all information you provide will be recorded on a completely anonymous basis.** It will be passed on to researchers from MMU, who will ensure that the information you provide is kept securely stored. You are not asked to provide your name at any point during the survey. If you find the research interesting and would like to participate in a short interview as part of the study, please contact Ryan Woolrych (contact details below) who will arrange a convenient time.

If you have any problems completing the survey or would like to speak to a member of the research team, then please contact: Ryan Woolrych, MMU, Hathersage Road, Manchester, M13-0JA. Tel 0161 247 2770, e-mail: [r.woolrych@mmu.ac.uk](mailto:r.woolrych@mmu.ac.uk) .

Before you start, please tick the following boxes to confirm that you are happy to take part in the survey and understand the terms on which you are providing information.

### **I agree that I have:**

- read the information above.
- received satisfactory answers to any questions I may have had about the research.

### **I understand that:**

- I am free to withdraw from the study at any time if I wish and if I choose to do this, there will be no further contact from the researchers.
- Any personal information I provide will be treated as strictly confidential.
- I can refuse to answer any question.
- Confidentiality and anonymity will be maintained and it will not be possible to identify me from any publications.

## Survey Source

**How did you find out about this survey?** (Please tick all that apply)

National Debtline

Other advice service (e.g. CAB)

Gamcare

Gamblers Anonymous

The Salvation Army

Internet

Radio or Newspaper

Other, please specify \_\_\_\_\_

**As part of this research we would like to find out which part of the UK our survey returns are from** (Note: this will only be used to provide us with a general sense of where you live and will not enable us to identify your household specifically).

**Can you please provide the first four digits of your postcode:**

\_\_\_\_\_

## Section A: Age, Gender, Ethnicity

### A1 What age bracket are you in?

- 16-24
- 25-44
- 45-64
- 65 +
- Prefer not to say

### A2 Are you male or female?

- Male
- Female
- Prefer not to say

### A3 Which of the following descriptions best describes your ethnic group?

- White British
- White, Other
- Black Caribbean
- Black African
- Black, Other
- Mixed background
- Indian
- Pakistani
- Bangladeshi
- Chinese
- Asian, Other
- Other Ethnic Group
- Prefer not to say

## Section B: Relationship status, employment, housing

### B1 What is your current relationship or partnership status?

- Married
- Living with spouse or partner
- Single
- Divorced
- Widowed
- Prefer not to say

### B2 What is your employment status?

- Employed full-time
- Employed part-time
- Self-employed
- Unemployed
- Unable to work due to ill-health or disability
- Retired
- Carer
- Full-time student
- Other (please specify) \_\_\_\_\_
- Prefer not to say

### B3 Which of the following best describes your housing situation?

- Own home outright
- Home buyer (ie still with mortgage)
- Rented Private Landlord
- Rented Social Housing (e.g. Council or Housing Association)
- Living with parents/relations
- Sheltered accommodation
- Other, please specify \_\_\_\_\_
- Don't Know
- Prefer not to say

### B4 What is the highest qualification that you have?

- No qualifications
- A levels
- Undergraduate degree (e.g. BA, BSc)
- Postgraduate degree (e.g. MS, MSc, MPhil)
- Other, please specify \_\_\_\_\_
- GCSEs/O Levels
- Vocational (e.g. NVQ, BTEC)

## Section C: Personal and Household Income

**C1 Roughly, what is your average *personal income per week*?** (Note: This includes *your own* earnings from employment or self-employment ***after deducting tax***, and any of *your own* income from benefits or pensions, interest from savings and any other sources)

Up to £100            ( )

£101 up to £200    ( )

£201 up to £300    ( )

£301 up to £400    ( )

£401 up to £500    ( )

£501 up to £600    ( )

£601 up to £700    ( )

£701 or more        ( )

Don't Know            ( )

Prefer not to say    ( )

**C2 Approximately, what is your average *household income per week*?** (This includes your own income plus the income of other people living as part of your household, earnings from employment or self-employment ***after deducting tax***, and any joint income from benefits or pensions and any other sources including partner's income)

Up to £100            ( )

£100 up to £200    ( )

£201 up to £300    ( )

£301 up to £400    ( )

£401 up to £500    ( )

£501 up to £600    ( )

£601 up to £700    ( )

£701 or more        ( )

Don't Know            ( )

Prefer not to say    ( )

## Section D: Finances and Debt

### D1 Would you say that you are experiencing financial difficulties at the moment?

- Yes
- No  Go to D3
- Prefer not to say  Go to D3

### D2 If yes, how long would you say you have been experiencing financial difficulties?

- Less than a month
- 1-6 months
- 6months-1 year
- 1 year – 2 years
- Prefer not to say

### D3 As a result of any financial difficulties that you may have experienced in the last 12 months, how many of the following have you either been threatened with or had happened to you? (please tick all that apply)

	Threatened with	Has happened
Received letters/phone calls from creditors	<input type="checkbox"/>	<input type="checkbox"/>
Involvement of third party debt collection agency	<input type="checkbox"/>	<input type="checkbox"/>
Visits or threats from a loan shark	<input type="checkbox"/>	<input type="checkbox"/>
Visits or correspondence from bailiffs	<input type="checkbox"/>	<input type="checkbox"/>
Disconnection of gas, electricity or telephone	<input type="checkbox"/>	<input type="checkbox"/>
County Court Judgement (CCJ)	<input type="checkbox"/>	<input type="checkbox"/>
Charging order	<input type="checkbox"/>	<input type="checkbox"/>
Order for sale	<input type="checkbox"/>	<input type="checkbox"/>
Possession Hearing	<input type="checkbox"/>	<input type="checkbox"/>
Eviction from your home	<input type="checkbox"/>	<input type="checkbox"/>
Individual Voluntary Arrangement (IVA)	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcy	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify): _____	<input type="checkbox"/>	<input type="checkbox"/>
None of the above	<input type="checkbox"/>	<input type="checkbox"/>
Prefer not to say	<input type="checkbox"/>	<input type="checkbox"/>

**D4 Here is a list of household bills that you will be familiar with. Please tick which ones you are personally responsible for paying AND indicate if you are behind on any payments (Please tick all that apply)**

	Responsible for	Behind on
Mortgage	[ ]	[ ]
Rent	[ ]	[ ]
Child Support	[ ]	[ ]
Childcare	[ ]	[ ]
Council Tax	[ ]	[ ]
Water	[ ]	[ ]
Gas	[ ]	[ ]
Electricity	[ ]	[ ]
Landline telephone	[ ]	[ ]
Mobile telephone	[ ]	[ ]
Broadband	[ ]	[ ]
Television Licence	[ ]	[ ]
None of the above	[ ]	[ ]
Other, please specify		
_____	[ ]	[ ]
Don't Know	[ ]	[ ]
Prefer not to say	[ ]	[ ]

## Section E: Finances and Consumer Credit

**E1 Here is a list of the types of consumer credit that people may owe money on. Can you please tick which types you use AND if you are behind on any payments?** (Please tick all that apply)

	Have	Behind on
Bank or building society overdraft	( )	( )
Credit card or store cards	( )	( )
Catalogue bills	( )	( )
Personal Loan (bank or finance company)	( )	( )
Bank/building society loan	( )	( )
Loan from a doorstep lender	( )	( )
Loan from a loan shark	( )	( )
Loan from friend or family	( )	( )
Loan from Social Fund (DWP or DSS)	( )	( )
Student loans	( )	( )
Car hire purchase	( )	( )
Other hire purchase	( )	( )
None of the above`	( )	( )
Other, please specify	( )	( )
_____		
Don't Know	( )	( )
Prefer not to say	( )	( )

**E2 About how much do you owe on the products that you have listed above?** (Please insert in the boxes provided)

Bank or building society overdraft	<input type="text"/>
Credit card or store cards	<input type="text"/>
Catalogue bills	<input type="text"/>
Personal loan	<input type="text"/>
Loan from a doorstep lender	<input type="text"/>
Loan from a loan shark	<input type="text"/>
Loan from friends/family	<input type="text"/>
Loan from Social Fund (DWP or DSS)	<input type="text"/>
Student loans	<input type="text"/>
Car hire purchase	<input type="text"/>
Other hire purchase	<input type="text"/>
Other, specified above	<input type="text"/>

## Section F: Gambling Spending Patterns

**F1 Please tick as many of the following activities that you leave your home to take part in** (Note: these are activities that you **do not take** part in on the internet):

- |                              |                          |
|------------------------------|--------------------------|
| Lottery                      | <input type="checkbox"/> |
| Scratchcards                 | <input type="checkbox"/> |
| Bingo                        | <input type="checkbox"/> |
| Bookies                      | <input type="checkbox"/> |
| Pools                        | <input type="checkbox"/> |
| Fixed odds betting terminals | <input type="checkbox"/> |
| Casino                       | <input type="checkbox"/> |
| Fruit machines               | <input type="checkbox"/> |
| Horse racing (at the course) | <input type="checkbox"/> |
| Dog racing (at the course)   | <input type="checkbox"/> |
| Spread betting               | <input type="checkbox"/> |
| Betting with friends         | <input type="checkbox"/> |
| Other, please specify:       | _____                    |
| None of the above            | <input type="checkbox"/> |
| Don't Know                   | <input type="checkbox"/> |
| Prefer not to say            | <input type="checkbox"/> |

**Go to F3**

**F2 For all those that you indicated above, approximately how much money do you spend on these activities in an average week?** (Please insert in the boxes provided)

- |                              |                          |
|------------------------------|--------------------------|
| Lottery                      | <input type="text"/>     |
| Scratchcards                 | <input type="text"/>     |
| Bingo                        | <input type="text"/>     |
| Bookies                      | <input type="text"/>     |
| Pools                        | <input type="text"/>     |
| Fixed odds betting terminals | <input type="text"/>     |
| Casino                       | <input type="text"/>     |
| Fruit machines               | <input type="text"/>     |
| Horse racing (at the course) | <input type="text"/>     |
| Dog racing (at the course)   | <input type="text"/>     |
| Spread betting               | <input type="text"/>     |
| Betting with friends         | <input type="text"/>     |
| Other, specified above:      | <input type="text"/>     |
| Prefer not to say            | <input type="checkbox"/> |

**F3 Do you have access to the Internet or interactive television?**

- Yes, at home [ ]
- Yes, at work [ ]
- Yes, internet café or other form of access [ ]
- Yes, interactive television [ ]
- No, I do not have access to the internet [ ] **Go to F6**

**F4 Please tick all of the following gambling activities that you take part in on the internet or via interactive television:**

- Online Lottery [ ]
- Online Scratchcards [ ]
- Online Bingo [ ]
- Bookmakers on-line [ ]
- Online Casino [ ]
- Poker sites [ ]
- Other (please specify): [ ] \_\_\_\_\_
- None of the above [ ] **Go to F6**
- Don't Know [ ]
- Prefer not to say [ ]

**F5 Of the activities you carry out online, roughly how much money do you spend on them each week? (Please insert amount in the boxes provided)**

- Online Lottery [ ]
- Online Scratchcards [ ]
- Online Bingo [ ]
- Bookmakers on-line [ ]
- Online Casino [ ]
- Poker sites [ ]
- Other (please specify) \_\_\_\_\_ [ ]

**F6 Have you ever experienced financial difficulties as a result of gambling activities?**

- Yes
- No  **Go to section G**
- Prefer not to say  **Go to section G**

**F7 Have these financial difficulties ever resulted in you considering or taking out any of the following?** (Please tick all that apply)

	Have considered	Have done
Consolidation of debts into another loan	<input type="checkbox"/>	<input type="checkbox"/>
Re-mortgage property	<input type="checkbox"/>	<input type="checkbox"/>
Request a payment holiday from mortgage lender	<input type="checkbox"/>	<input type="checkbox"/>
Move house to raise the funds to pay off debts	<input type="checkbox"/>	<input type="checkbox"/>
Sell household items to pay debts	<input type="checkbox"/>	<input type="checkbox"/>
Apply for an administration order	<input type="checkbox"/>	<input type="checkbox"/>
Declare bankruptcy	<input type="checkbox"/>	<input type="checkbox"/>
Enter into an Individual Voluntary Agreement	<input type="checkbox"/>	<input type="checkbox"/>
Go onto a debt management plan	<input type="checkbox"/>	<input type="checkbox"/>
Payplan	<input type="checkbox"/>	<input type="checkbox"/>
Other, please specify _____	<input type="checkbox"/>	<input type="checkbox"/>
None of the above	<input type="checkbox"/>	<input type="checkbox"/>
Don't Know	<input type="checkbox"/>	<input type="checkbox"/>
Prefer not to say	<input type="checkbox"/>	<input type="checkbox"/>

## Section G: Consumer Credit

**G1 Do you currently or have you ever taken out credit from any of the following sources specifically to pay for gambling activities?** (Please tick all those that apply)

- Bank/building society overdraft
- Loan
- Finance company
  - Bank/building society loan
  - Money lender loan
  - Loan shark loan
  - Home Credit loan
  - Pawnbroker
  - Payday loan
  - Home credit loan
  - Loan from friend or family
- Credit cards
- Credit from bookmaker or other gambling services provider
- Other, please specify \_\_\_\_\_
- No, I have never had any of the above
- Don't Know
- Prefer not to say

**G2 Have you ever cut back on key household items or payments of household bills so that you have money to gamble or pay off gambling debts?**

- Yes
- No  **Go to section H**
- Prefer not to say

**G3 If yes, which types of household bills or items have you cut back on?** (Please tick all that apply)

- Food
- Clothes
- Household bills (gas, electricity, telephone, council tax)
- Mortgage
- Rent
- Other, please specify \_\_\_\_\_
- Prefer not to say

## Section H: Gambling and Debt Behaviour

**H1 When you gamble, how often do you follow up a loss with more gambling, to try and make your losses back?**

Never

Some of the time

Most of the time

Every time

I do not gamble

**Go to section J**

Prefer not to say

**H2 How often do you tell your family or friends that you have won money gambling when you have actually lost?**

Never

Often

Occasionally

All the time

Prefer not to say

**H3 Do you ever gamble more than you intend to?**

Never

Often

Occasionally

All the time

Prefer not to say

**H4 Do you find that you stop gambling only after you have run out of money?**

Never

Often

Occasionally

All the time

Prefer not to say

**H5 Have people you know (for example, friends or family) ever criticised the amount of money that you spend on gambling?**

- Never [ ]
- Often [ ]
- Occasionally [ ]
- All the time [ ]
- Prefer not to say [ ]

**H6 Do you ever feel guilty about the amount of money that you spend on gambling?**

- Never [ ]
- Often [ ]
- Occasionally [ ]
- All the time [ ]
- Prefer not to say [ ]

**H7 Have you ever hidden betting slips, lottery tickets, gambling money or other signs of gambling from your partner, children, parents or other people close to you?**

- Yes [ ]
- No [ ]
- Prefer not to say [ ]

**H8 Have you ever borrowed from friends and family so that you can gamble?**

- Yes [ ]
- No [ ]
- Prefer not to say [ ]

**H9 Have you ever done any of the following in order to acquire money for gambling activities?**

- Taken money from family members without their consent [ ]
- Sold/pawned property that is not yours [ ]
- Written bad cheques [ ]
- Made fraudulent applications for credit [ ]
- Made fraudulent benefit claims [ ]
- Theft/shoplifting [ ]
- Other forms of illegal activity [ ]
- Other, please specify \_\_\_\_\_

No, I have never undertaken any of the above [ ]

Prefer not to say [ ]

**H10 Have you ever argued with people about money?**

Yes [ ]

No [ ] **Go to section J**

Prefer not to say [ ] **Go to section J**

**H11 Have these arguments ever been about your gambling?**

Yes [ ]

No [ ]

Prefer not to say [ ]

## Section J: Advice and Support

### **J1 Do you feel you that the amount of money you spend on gambling is a problem?**

Yes

No

Don't Know

Prefer not to say

### **J2 Have you ever wanted to stop gambling, but didn't think that you could?**

Yes

No

Don't Know

Prefer not to say

### **J3 Here is a list of agencies that offer help with money and debt problems. Can you please tick any that you have heard of?**

National Debtline

Debt Advice Trust

AdviceUK

Consumer Credit Counselling Service

Payplan

Financial Services Authority

Citizens Advice Bureau

Other, please specify \_\_\_\_\_

None of the above

### **J4 Here is a list of agencies that have been set up to help with gambling problems. Can you please tick any that you have heard of?**

GamCare

Gamblers Anonymous

GamAid

Gam-Anon

None of the above

Other, please specify \_\_\_\_\_

**J5 Have you ever contacted an advice agency (e.g. CAB) or sought professional advice about your debt problems?**

- Yes
- No  **Go to section K**
- Prefer not to say  **Go to section K**

**J6 If yes, was this advice provided:**

- Face-to-face
- Online/by email
- Over the telephone
- NHS (GP)
- Don't Know
- Prefer not to say

**J7 If yes, was it easy to access help and advice about your debt problem?**

- Yes
- No
- Prefer not to say

**J8 If yes, who was the agency that you consulted about your debt problem? (Please tick all that apply)**

- National Debtline
- Money Advice Trust
- Debt Advice Trust
- Consumer Credit Counselling Service
- Financial Services Authority
- Citizens Advice Bureau
- Samaritans
- NHS (GP)
- None of the above
- Other, please specify \_\_\_\_\_

**J9 If yes, would you say that your debt problems are now under control as a result of the advice you received?**

- Yes
- No
- Don't Know
- Prefer not to say

## Section K: Gambling Advice

### **K1 Have you ever contacted a gambling support service about your gambling problems?**

- Yes
- No  **Go to K6**
- Prefer not to say  **Go to K6**

### **K2 If yes, was this advice provided:**

- Face-to-face
- Online/ by email
- Over the Telephone
- NHS GP
- Don't Know
- Prefer not to say

### **K3 If yes, was it easy to access help and advice about your gambling problem?**

- Yes
- No
- Don't Know
- Prefer not to say

### **K4 If yes, who was the agency you consulted with?** (Please tick all that apply)

- GamCare
- Gamblers Anonymous
- GamAid
- Gam-Anon
- Citizens Advice Bureau
- Samaritans
- NHS (GP)
- Other, please specify \_\_\_\_\_
- None of the above

### **K5 If yes, would you say that your gambling problem is now under control?**

- Yes  Don't know
- No  Prefer not to say

**K6. If you experience any gambling and/or debt problems in the future, what do you think you would do to resolve the situation?** (Please tick all that apply)

- Deal with it myself
- Contact a debt advice agency
- Contact a gambling support service
- Look on the internet
- Local Citizens Advice Bureau
- Ask family/friends
- Get advice from bank or other creditor
- Other, please specify \_\_\_\_\_
- Don't Know
- Prefer not to say

**Thank you for taking part in this study. Your responses will help us to better understand the links between gambling and debt and how people deal with their gambling and debt problems, which we hope will be useful for services helping people with such problems.**

**If you are willing to take part in a short follow-up interview to answer a few more questions, please contact the researcher, Ryan Woolrych, whose contact details are on the first page of this form. Alternatively, if you prefer to be contacted by the research team please provide your e-mail or telephone below.**

**E-mail.** \_\_\_\_\_

**Tel.** \_\_\_\_\_