

Contacts of the Estonian residents with gambling 2012



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Introduction

- The study was commissioned by the Centre for Gambling Addiction.
 - The study was financed by the Ministry of Finance of the Republic of Estonia, with support from AS Eesti Loto, Estonian Association of Gambling Operators and AS Pafer.
 - The goal of the study is to provide an overview of the behaviour of the Estonian population when it comes to playing related games, and the current status of and changes in the behaviour over recent years. The main areas of study were the following:
 - distribution of the population on the basis of previous contact/experience with gambling;
 - gambling addiction risk groups and their background;
 - preferences and playing habits related to gambling;
 - the population's attitude and awareness of age and other legal restrictions related to gambling.
 - The target group for the study consisted permanent residents of Estonia aged 15-74 and the size of the study population was 1,024,267 people (Statistics Estonia data as of 1 January 2012).
 - During the period from June-October 2012 a total of 3,519 15-74-year-old inhabitants of Estonia were surveyed.
 - This was a repeat study – collection of data was previously carried out in 2004, 2006 and 2010. If possible, the results were compared to previous years.
 - The Centre for Gambling Addiction owns the rights to the study results.
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1

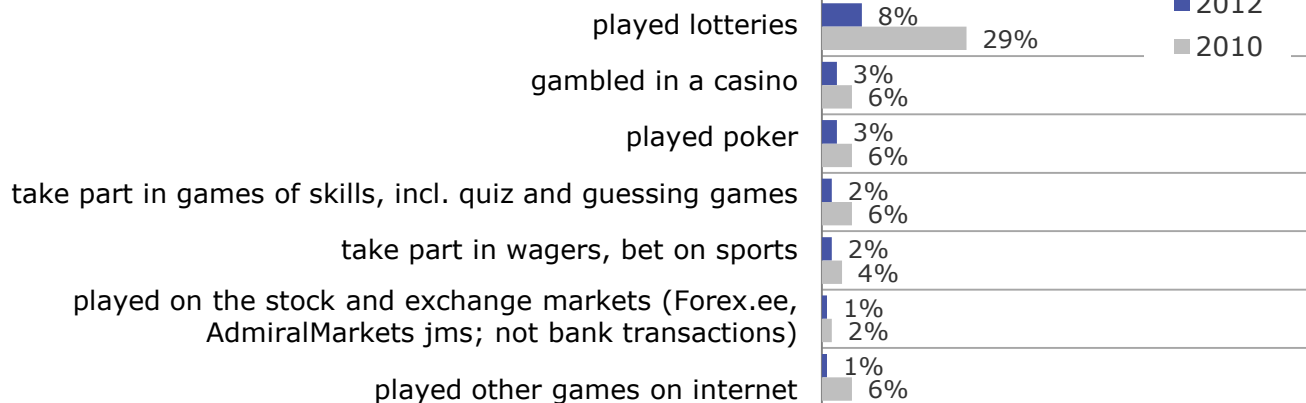
Distribution of the population based on contact with gambling



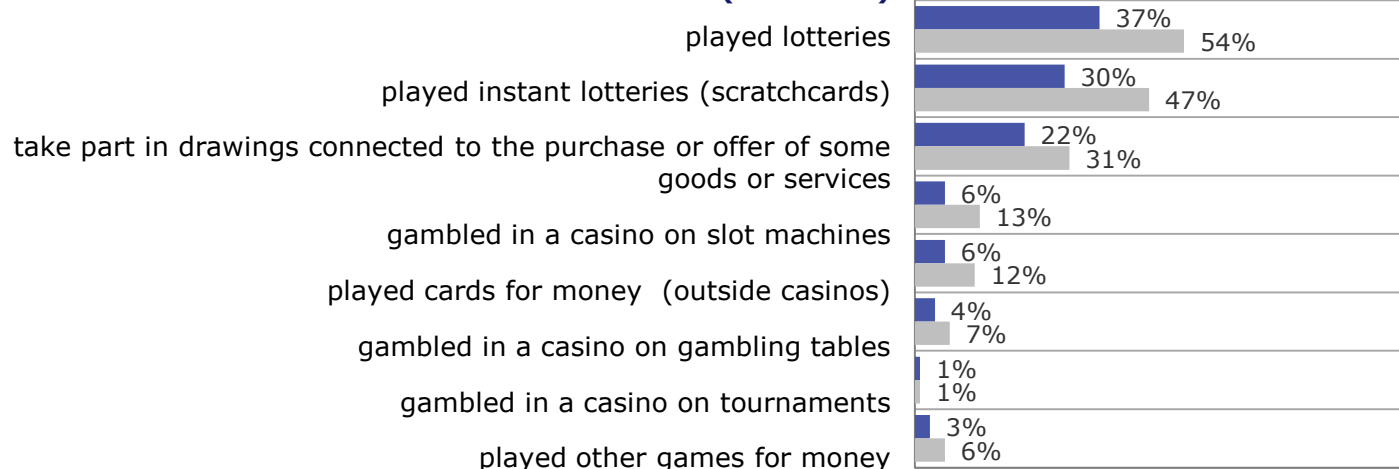
Playing for money in various forms of gambling

% of all inhabitants 15-74 years of age, n=3519

TOTAL WHO HAVE GAMBLED ON INTERNET (ONLINE)



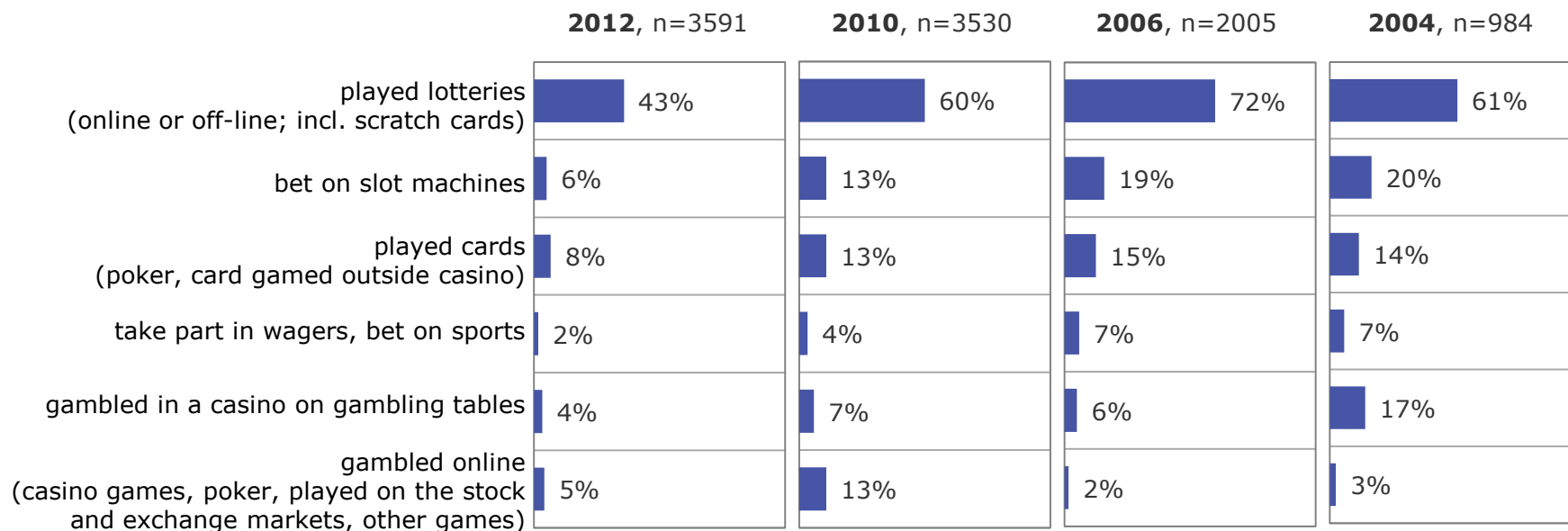
TOTAL WHO HAVE GAMBLED IN ENVIRONMENTS OTHER THAN THE INTERNET (OFF-LINE)



47% 2012
65% 2010

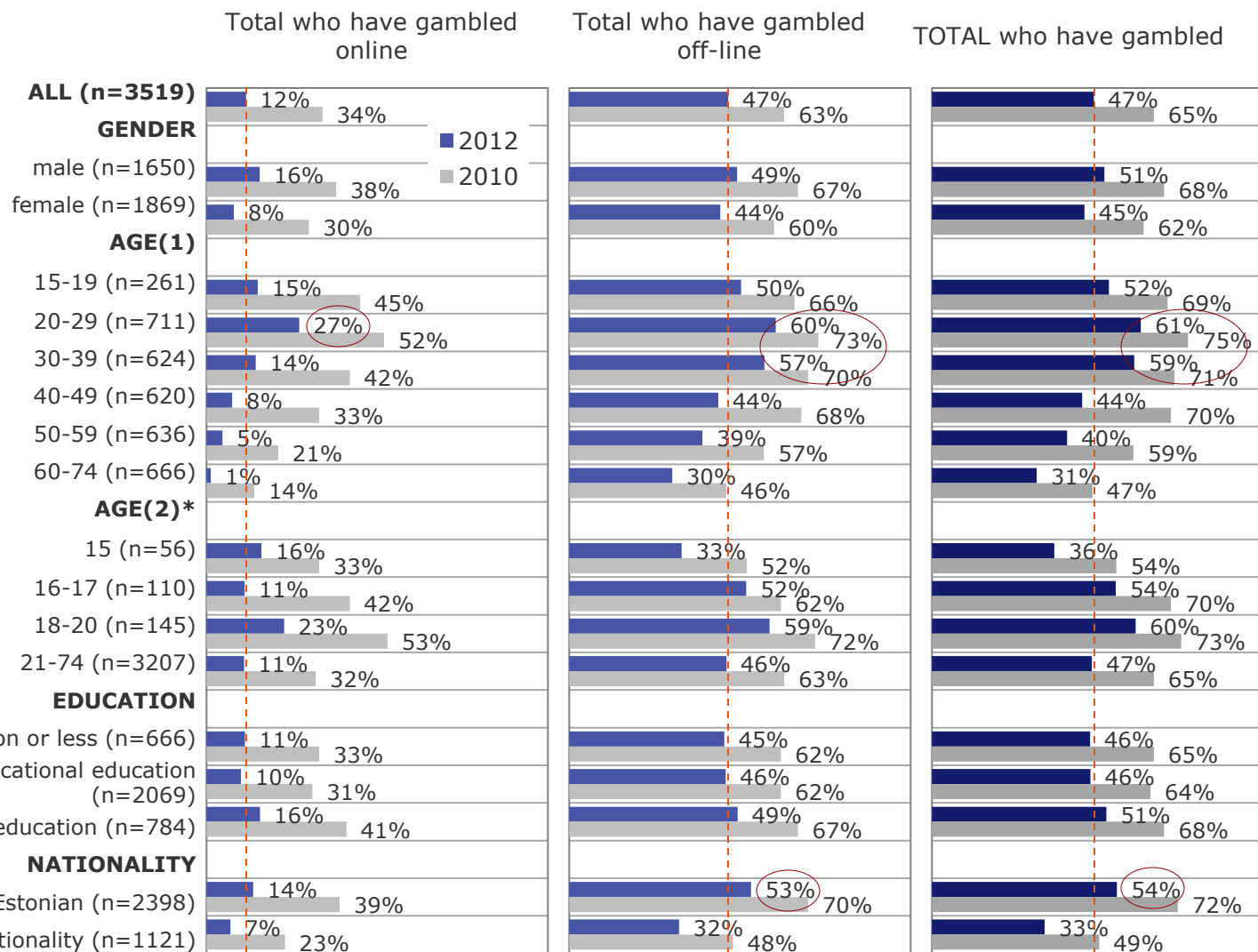
Playing for money in various forms of gambling, groups of games

% of all inhabitants 15-74 years of age



Profile of those who have gambled for money (1)

% of all inhabitants 15-74 years of age



* The distribution takes into account age restrictions established by law on gambling

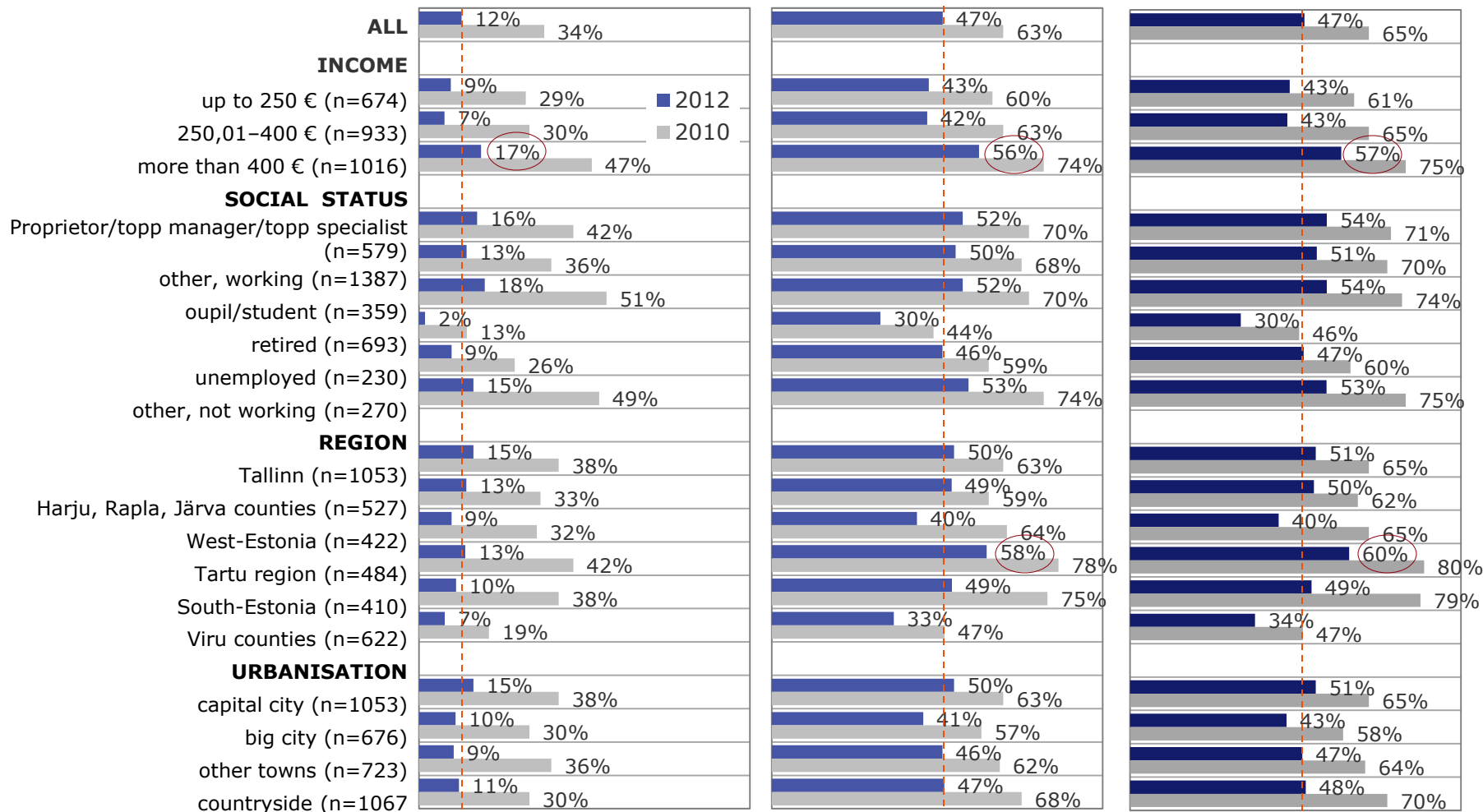
Profile of those who have gambled for money (2)

% of all inhabitants 15-74 years of age

Total who have gambled online

Total who have gambled off-line

TOTAL who have gambled



Profile who have gambled online for money (1)

% of all inhabitants 15-74 years of age

	Casino games	Poker	Lotteries	Wagers, sports betting	Stock and exchange markets	Games of skills	Other games
ALL	3,0%	3,3%	7,8%	1,7%	1,3%	2,2%	1,0%
GENDER							
male	5,6%	6,0%	9,5%	3,2%	2,4%	3,3%	1,9%
female	0,7%	0,9%	6,3%	0,5%	0,3%	1,2%	0,2%
AGE(1)							
15-19	5,9%	6,6%	5,7%	1,9%	1,0%	6,4%	2,7%
20-29	8,4%	10,0%	17,8%	5,1%	2,7%	5,1%	2,6%
30-39	3,7%	2,9%	10,4%	2,4%	2,6%	2,4%	1,1%
40-49	0,7%	1,2%	6,1%	0,2%	0,6%	1,4%	0,2%
50-59	0,4%	0,2%	3,7%	0,1%	0,4%	0,1%	0,1%
60-74	0,1%		1,0%	0,3%	0,1%		
AGE (2)*							
15	4,8%	2,9%	4,8%			7,8%	3,5%
16-17	4,3%	6,3%	5,1%	2,0%	1,1%	7,0%	2,3%
18-20	9,4%	8,0%	12,1%	3,4%	1,7%	4,8%	2,9%
21-74	2,6%	3,0%	7,8%	1,7%	1,3%	1,8%	0,8%
EDUCATION							
primary education or less	4,2%	3,8%	6,5%	1,3%	0,7%	3,1%	1,0%
secondary or vocational	2,9%	3,2%	6,9%	1,7%	1,0%	1,7%	1,2%
college/university	2,3%	3,0%	11,4%	2,2%	2,5%	2,7%	0,5%
NATIONALITY							
Estonian	3,5%	3,9%	9,6%	2,0%	1,3%	2,6%	1,1%
other nationality	2,0%	2,0%	3,9%	1,1%	1,2%	1,3%	0,8%

* The distribution takes into account age restrictions established by law on gambling

Profile who have gambled online for money (2)

% of all inhabitants 15-74 years of age

	Casino games	Poker	Lotteries	Wagers, sports betting	Stock and exchange markets	Games of skills	Other games
ALL	3,0%	3,3%	7,8%	1,7%	1,3%	2,2%	1,0%
INCOME							
up to 250 €	1,9%	1,4%	5,6%	0,9%	0,8%	2,2%	0,7%
250,01–400 €	1,3%	0,9%	5,7%	1,0%	0,4%	1,3%	0,5%
more than 400 €	4,7%	5,5%	11,2%	3,3%	2,4%	3,0%	1,5%
SOCIAL STATUS							
proprietor/top	3,7%	5,3%	10,8%	2,6%	3,0%	3,8%	1,4%
other, working	3,8%	3,5%	9,1%	2,1%	1,4%	1,4%	0,7%
pupil/tudent	5,7%	6,6%	9,4%	3,0%	0,7%	7,4%	2,3%
retired	0,1%		1,0%	0,3%	0,3%		
unemployed	2,3%	2,7%	4,4%	0,6%	1,1%	1,4%	2,5%
other, not working	1,7%	2,3%	12,7%	0,9%	0,4%	2,1%	0,7%
REGION							
Tallinn	4,0%	4,2%	8,9%	2,8%	2,3%	3,5%	1,7%
Harju, Rapla, Järva counties	2,6%	4,2%	9,7%	1,5%	1,1%	2,4%	0,7%
West-Estonia	3,3%	3,0%	6,5%	1,7%	0,7%	1,2%	0,2%
Tartu region	1,1%	2,1%	9,4%	2,1%	0,7%	2,3%	1,4%
South-Estonia	3,9%	4,1%	6,3%	0,7%	0,3%	1,2%	1,4%
Viru counties	2,4%	1,5%	5,0%	0,4%	1,1%	1,0%	
URBANISATION							
capital city	4,0%	4,2%	8,9%	2,8%	2,3%	3,5%	1,7%
big city	2,2%	1,8%	6,5%	1,6%	0,9%	2,5%	1,0%
other towns	3,1%	3,7%	6,2%	1,0%	0,6%	1,5%	0,8%
countryside	2,5%	3,0%	8,6%	1,2%	0,9%	1,1%	0,5%

TNS Emor

Eesti elanike kokkupuuted hasartmängudega 2012

Profile who have gambled off-line for money (1)

% of all inhabitants 15-74 years of age

Casino gambling tables Casino slot machines Casino tournaments Lotteries Instant lotteries Drawings connected to the purchase or offer of some goods or services Card games outside casino Other games

ALL	3,6%	5,9%	0,8%	36,9%	30,4%	22,4%	6,5%	3,2%
GENDER								
male	6,4%	9,6%	1,4%	38,7%	32,0%	21,8%	11,4%	4,0%
female	1,2%	2,7%	0,3%	35,4%	28,9%	22,9%	2,2%	2,5%
AGE (1)								
15-19	2,1%	1,9%	0,4%	31,5%	39,3%	29,2%	17,2%	5,9%
20-29	5,9%	11,3%	2,4%	46,8%	44,1%	36,3%	15,4%	5,4%
30-39	7,3%	12,3%	1,2%	45,7%	37,5%	31,7%	5,6%	5,5%
40-49	3,2%	3,7%	0,0%	36,6%	24,2%	18,3%	2,6%	0,7%
50-59	1,5%	3,0%	0,5%	31,4%	23,8%	14,4%	2,6%	2,1%
60-74	0,8%	0,7%	0,1%	25,8%	17,6%	7,6%	1,0%	0,9%
AGE(2)*								
15				19,4%	21,8%	17,6%	9,0%	3,8%
16-17	2,4%	3,5%	1,1%	30,3%	40,6%	28,6%	20,3%	5,5%
18-20	1,9%	0,7%		42,6%	49,0%	34,4%	17,0%	7,7%
21-74	3,8%	6,4%	0,9%	37,2%	29,3%	21,7%	5,5%	2,9%
EDUCATION								
primary or less	3,2%	5,4%	0,9%	34,4%	33,1%	16,8%	9,1%	2,3%
secondary or vocational	3,7%	6,0%	0,8%	36,5%	29,7%	21,6%	5,5%	3,6%
college/university	3,8%	6,1%	0,9%	40,3%	29,9%	29,2%	6,8%	2,7%
NATIONALITY								
Estonian	3,8%	6,1%	0,9%	43,9%	36,7%	26,5%	8,1%	3,7%
other nationality	3,2%	5,7%	0,7%	22,1%	16,8%	13,6%	3,0%	2,1%

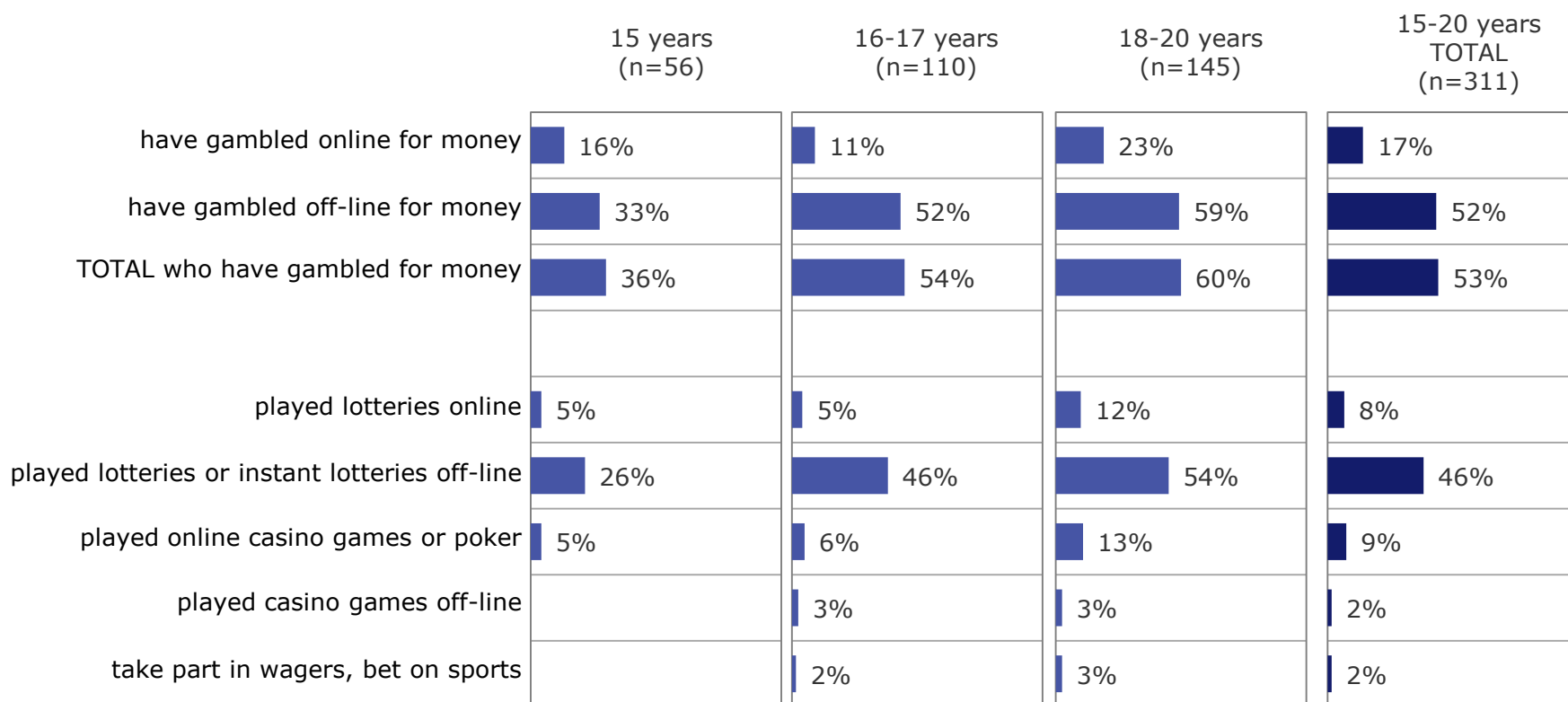
* The distribution takes into account age restrictions established by law on gambling

Profile who have gambled off-line for money (2)

% of all inhabitants 15-74 years of age

	Casino gambling tables	Casino slot machines	Casino tournaments	Lotteries	Instant lotteries	Drawings connected to the purchase or offer of some goods or services	Cardgames outside casino	Other games*
ALL	3,6%	5,9%	0,8%	36,9%	30,4%	22,4%	6,5%	3,2%
INCOME								
up to 250 €	2,3%	4,8%	0,3%	33,0%	29,7%	16,2%	5,1%	1,8%
250,01–400 €	2,1%	3,6%	0,6%	36,2%	28,2%	19,1%	2,2%	2,7%
more than 400 €	6,5%	9,8%	1,4%	43,8%	35,3%	32,5%	9,6%	4,4%
SOCIAL STATUS								
ptopritor/topp manager/topp specialist	5,8%	8,3%	1,8%	42,3%	33,2%	29,8%	6,8%	3,1%
other, working	4,4%	7,8%	0,9%	39,9%	31,5%	24,9%	6,7%	4,0%
pupil/student	1,9%	2,9%	0,4%	34,2%	41,9%	31,6%	16,6%	5,2%
retired	0,8%	0,8%		24,8%	18,1%	6,4%	0,9%	0,9%
unemployed	4,8%	10,6%	1,1%	36,0%	28,2%	15,0%	9,2%	2,7%
other, not working	3,4%	4,5%	0,9%	45,5%	36,8%	28,8%	3,3%	2,5%
REGION								
Tallinn	5,9%	9,4%	1,8%	37,9%	28,3%	29,5%	9,8%	5,4%
Harju, Rapla, Järva counties	2,1%	3,4%	0,4%	41,7%	29,9%	22,0%	5,2%	2,6%
West-Estonia	3,1%	4,3%		33,1%	26,2%	16,7%	4,9%	1,1%
Tartu region	2,8%	5,9%	0,5%	49,0%	40,0%	26,2%	4,8%	2,6%
South-Estonia	2,0%	2,7%	1,3%	36,4%	37,4%	21,3%	4,9%	3,5%
Viru counties	3,0%	5,4%	0,1%	24,8%	25,0%	12,3%	5,4%	1,6%
URBANISATION								
*Other game mentioned were above all participating in a radio or TV game.								
capital city	5,9%	9,4%	1,8%	37,9%	28,3%	29,5%	9,8%	5,4%
big city	3,4%	6,8%	0,5%	31,7%	29,4%	18,7%	5,7%	2,5%
other towns	3,1%	4,1%	0,2%	37,0%	29,6%	20,5%	3,5%	1,9%
countryside	1,8%	3,1%	0,6%	39,2%	33,5%	19,0%	5,8%	2,3%

Playing for money among those aged 15-20



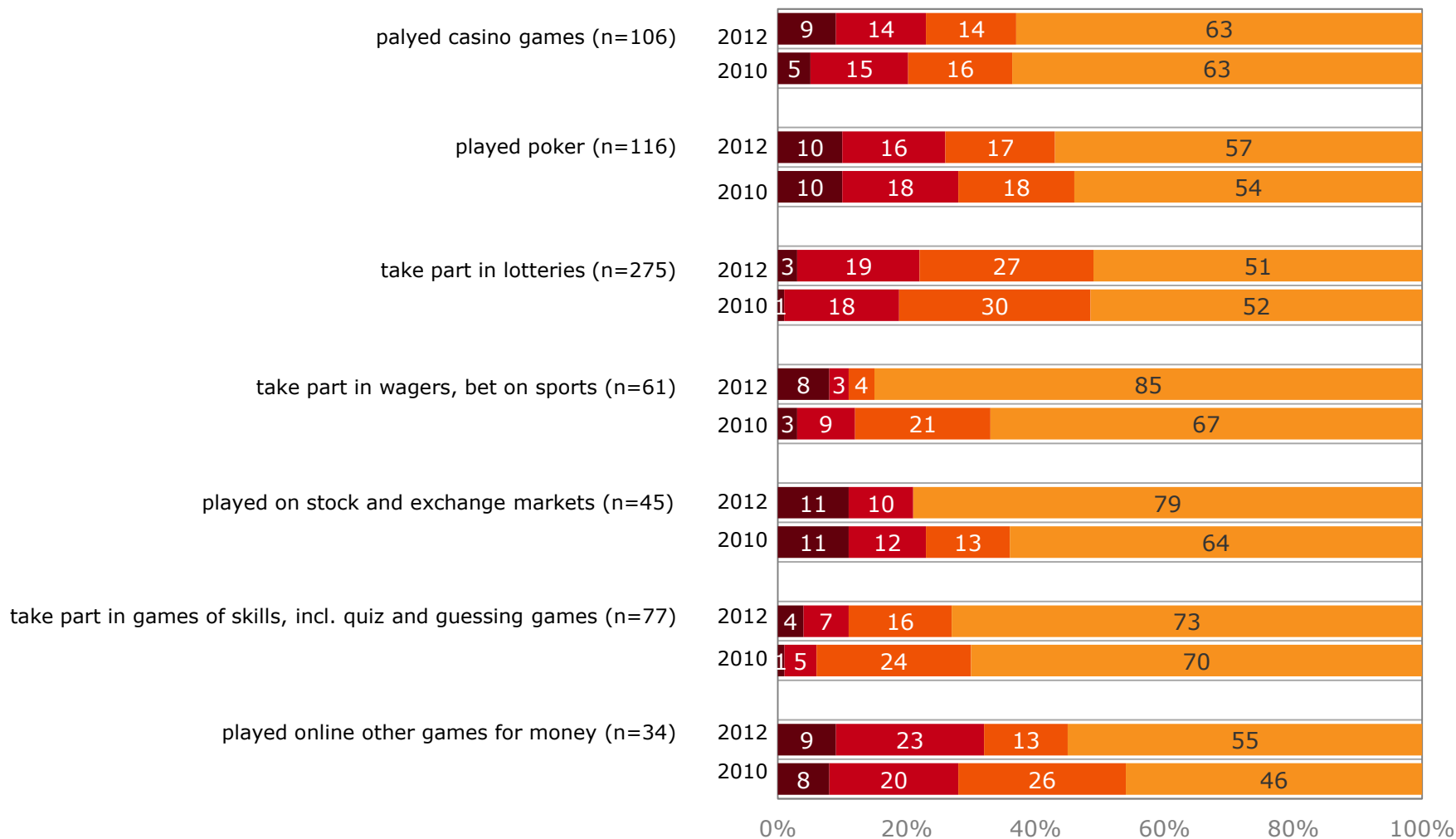
Under the Gambling Act, the following is prohibited both on and off the Internet:

- Persons under the age of 21 playing casino games,
- Persons under the age of 18 taking part in betting and predictions on sports events (pari-mutuel betting),
- Persons under the age of 16 participating in a lottery.

Frequency of gambling online for money

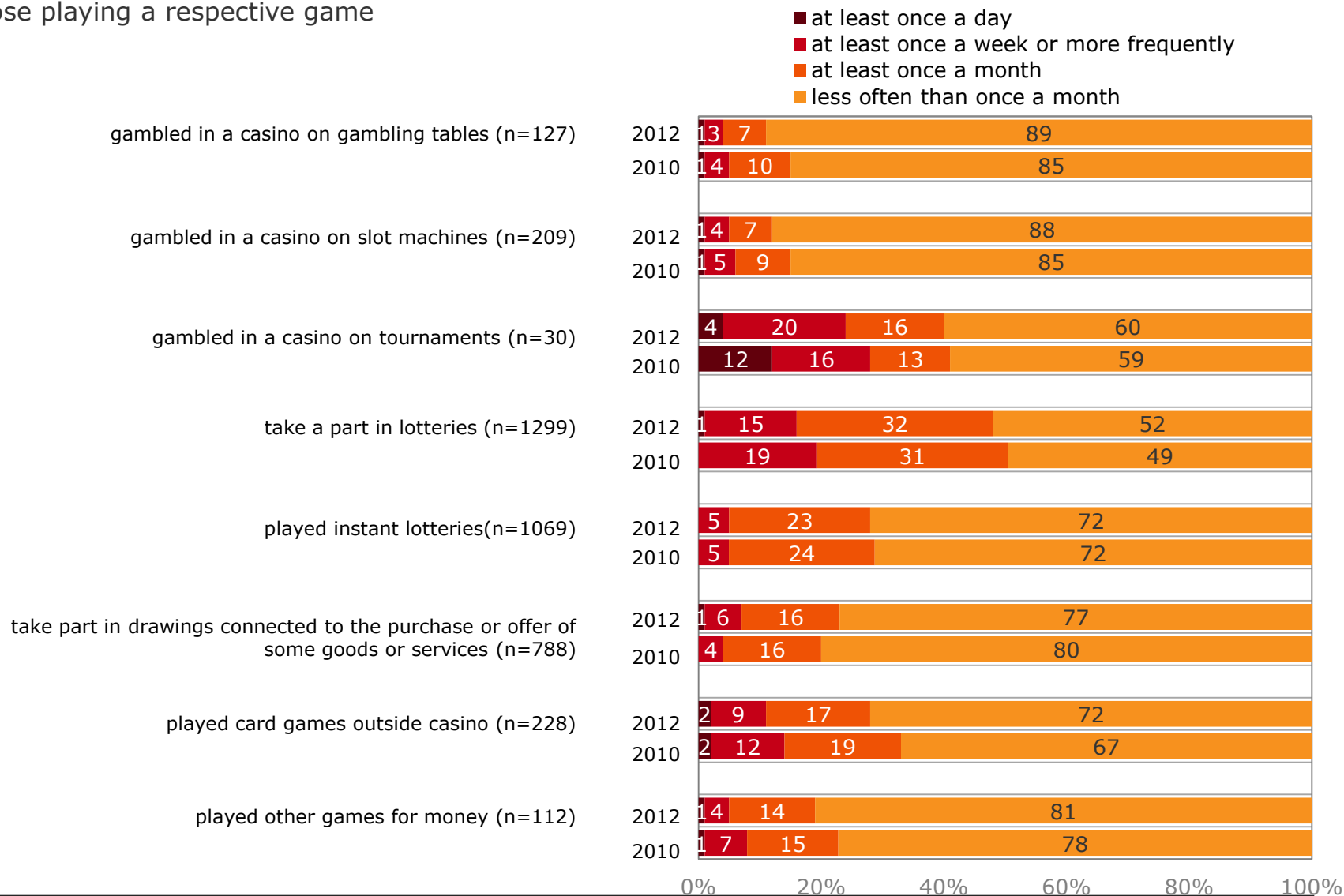
% of those playing a respective game

- at least once a day
- at least once a week or more frequently
- at least once a month
- less often than once a month



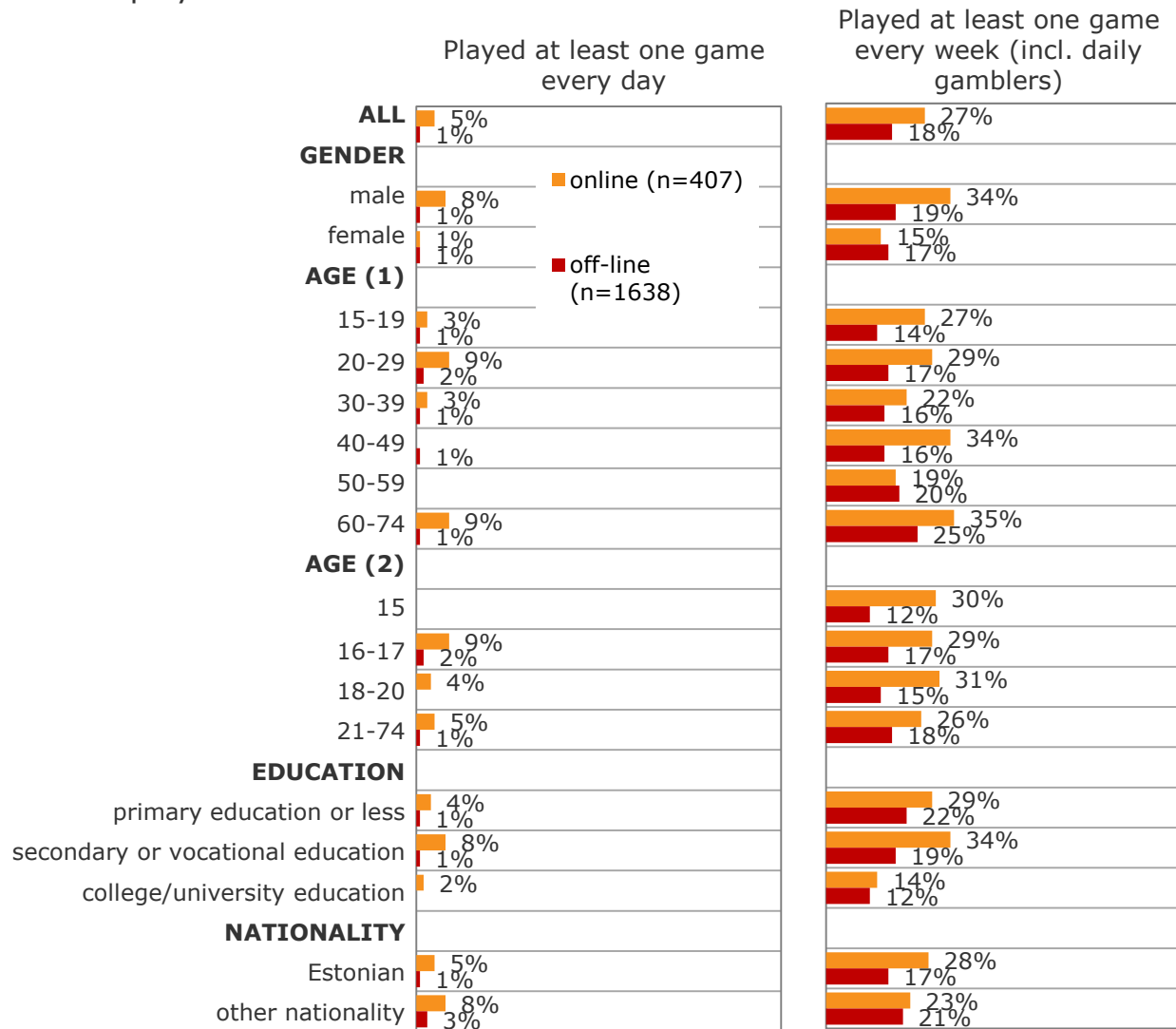
Frequency of gambling off-line for money

% of those playing a respective game



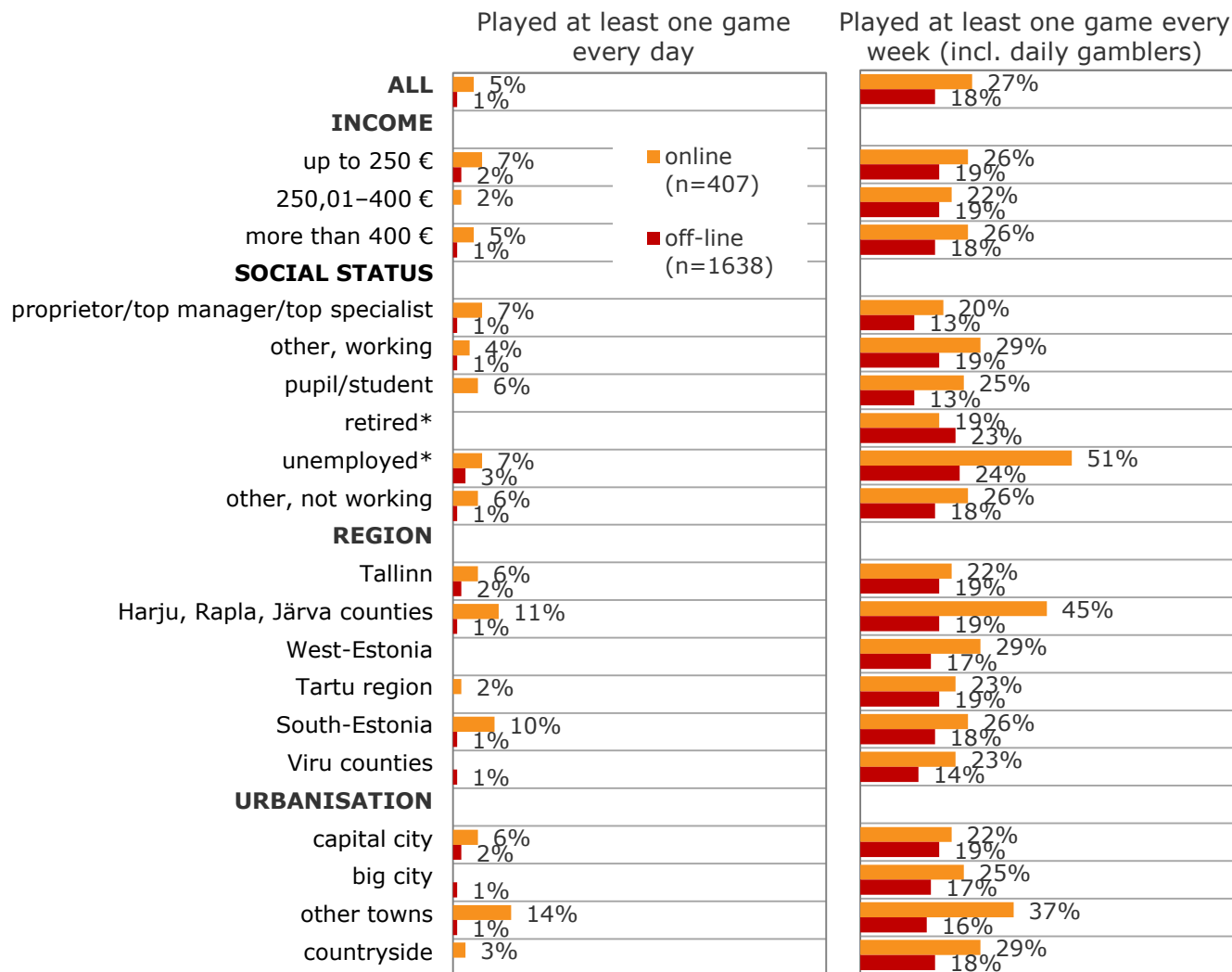
Daily and weekly gamblers (1)

% of those who played either online or off-line



Daily and weekly gamblers (2)

% of those who played either online or off-line



Groups of gambling games that people usually prefer to play together

Name of the group		% of all inhabitants	% of gamblers	Games belonging to the group
Lotteries and drawings*	2012	45%	96%	Lotteries on internet and outside internet, instant lotteries, drawings connected to the purchase or offer of some goods or services
	2010	63%	96%	
Casino games off-line*	2012	7%	15%	Slot machines, gambling tables and tournaments in casino
	2010	14%	22%	
Online poker and casino games		5%	10%	Poker and casino games via internet
Promote games on internet and other games		6%	13%	Stock and exchange markets via internet, wagers and sports bettings, other games online or off-line

The basis for grouping is factor analysis. Games of chance on the Internet and card games not in a casino did not fall under any factor.

* Compared to 2010, two groups were formed on the same grounds: lottery and drawings; and casino games in environments other than the Internet (off-line).

Every other inhabitant of Estonia aged 15–74 has gambled (i.e. played games of chance for money)

- 47% of Estonia's 15-74 age group has gambled for money (approx. 481,400 people).
- Nearly half – 47% – have gambled for money in environments other than over the Internet (off-line); 12% of the 15-74-year-old population gambles online.
 - In off-line, the following are the most frequently seen gambling activities – participation in lotteries(37%), instant lottery tickets are purchased (30%) or participation in drawings for purchase or offer of some goods or services (22%). These games are also that people usually prefer to play together.
 - In casinos 6% of the population aged 15-74 have played slot machines, 4% table games and 1% tournaments.
 - In the case of gambling online, lotteries similarly have the most participants (8%). Casino games have been played by 3%, poker by 3%; while 2% of respondents have taken part in betting and making predictions on the outcomes of sporting events.
- Based on factor analysis, the group with the largest player community – similarly to the previous study – is lotteries and drawings, followed by casino games in environments other than on the Internet.
- The most frequently played forms of gambling (at least once a week in the gambling group) over the Internet is poker (26%), casino games (23%), lottery (22%) and trading on stock and exchange markets (21%). In environments other than the Internet, the most frequent forms of gambling are tournaments (24%) and lotteries (16%) in casinos. Compared to 2010, the share of players who play at least once a week among all people who gambled has not changed significantly.
- Of all online gamblers, 5% played at least one game each day and 27% have played each week (including everyday players). Of all players in environments other than the Internet, 1% have played at least one game every day and 18% at least one game every week.

Level of gambling for money has declined

- Compared to 2010, the share of those who engaged in gambling for real money dropped (65% → 47%) and this was seen in nearly all types of games. We can conjecture that the drop in the share of those who gambled in the general population has been impacted by various measures that have been applied simultaneously:
 - More effective legislation introduced by the state for regulating gambling and support for carrying out treatment and prevention programs.
 - Implementation of and publicity by gambling operators for responsible gambling measures.
- When interpreting the results, it should be considered that the method for determining whether respondents have gambled changed somewhat in this study. In 2010, there was a separate question regarding playing for money before the age of 15 and after the age of 15 (the figures take the latter into account); in 2012 the question about playing for money was phrased in a general way (the time period was unspecified). In addition, specific games were provided in brackets as examples in the case of lottery, sports predictions and card games.

Young people gamble the most

- Above all, those aged 20-29 and 30-39 (61% and 59%) exceed the average when it comes to gambling for money. Likewise, inhabitants of the Tartu region (60%), people whose income per household member is over 400 euros (57%) and Estonians (54%) exceed the average.
- 20-29-year-olds have had more contact with most games than other age groups. 30-39-year-olds stand out with a higher rate of play above all in connection with casino games and lotteries and drawings related to buying goods/services.
- The overall levels for men and women are not very different (45% and 51%), which is above all due to the fact that women play the lottery and take part in drawings at a similar level to that of men. But they play other games somewhat less than men.
- Ethnic Estonians gamble more than people from other ethnicities (54% vs.33%), which stems above all from the indicators related to lotteries and drawings.
- Compared to those with a lower education, inhabitants with higher education participate more in lotteries (both online and off-line) and drawings related to buying goods and services.
- Respondents with a higher income (household income per capita per month over 400 euros) mention playing a majority of games somewhat more.
- By status, various groups of inhabitants do not vary greatly in terms of overall gambling level – both the working and non-working and unemployed population gambled for money; both business people, executives and specialists as well as school pupils and university students. Pensioners have played for money to a much lesser extent. Looking at various games, the unemployed have also played several games less often than other groups; yet the unemployed stand out somewhat in terms of their greater use of casino slot machines.
- Regionally, Tartu region stands out with a greater share of those who have played for money (60%) while western Estonia (40%) and Lääne- and Ida-Viru counties (34%) have the lowest percentages. The higher overall level of the Tartu area in gambling is due to lotteries in environments other than the Internet. The indicators for western Estonia and Lääne- and Ida-Viru Counties are lower above all due to lotteries. Tallinn sees slightly more active play in casino table games and on slot machines.

A noteworthy share of youths have gambled, even though they should actually not even have access to gambling due to age restrictions established by legislation

Pursuant to the Gambling Act, the following is prohibited both on and off the Internet:

- **Persons under the age of 21 playing table games and games organized on a slot machine (casino games)**
 - 9% of those aged 15-20 claims to have played casino games or poker on the Internet; among them 5% of 15-17-year-olds.
 - 25% of those aged 15-20 who played online have in the last year played on websites that allow registration only for those at least 21 years of age.
 - 3% of those aged 16-20 have played in casinos in environments other than the Internet (no such respondents among those 15 years of age).
- **Persons under the age of 18 taking part in betting and predictions on sports events**
 - 2% of those aged 16-17 have taken part on the Internet in betting and sports predictions (no such respondents among 15-year-olds).
- **Persons under the age of 16 participating in a lottery**
 - A total of 26% of those aged 15 say they have played lottery or instant lottery in environments other than the Internet and 5% have played lottery on the Internet.

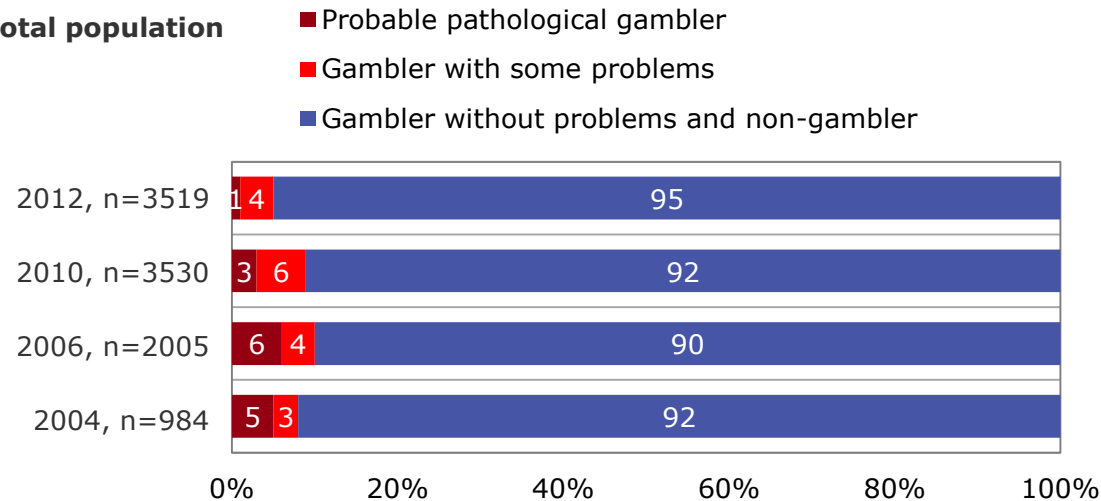
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Risk groups of gambling addiction and their background



Risk of gambling addiction in the population and among gamblers

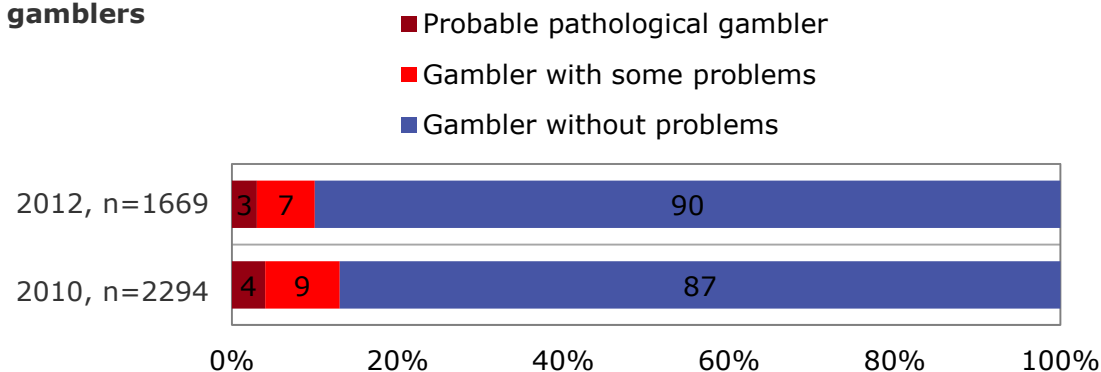
In the total population



Risk group of gambling addiction (probable pathological gambler + gambler with some problem) = Problem gambler

The gambling addiction risk group is 5% of people aged 15-74 years.
Gamblers with problems make up 10% of all those who gambled.

Among gamblers

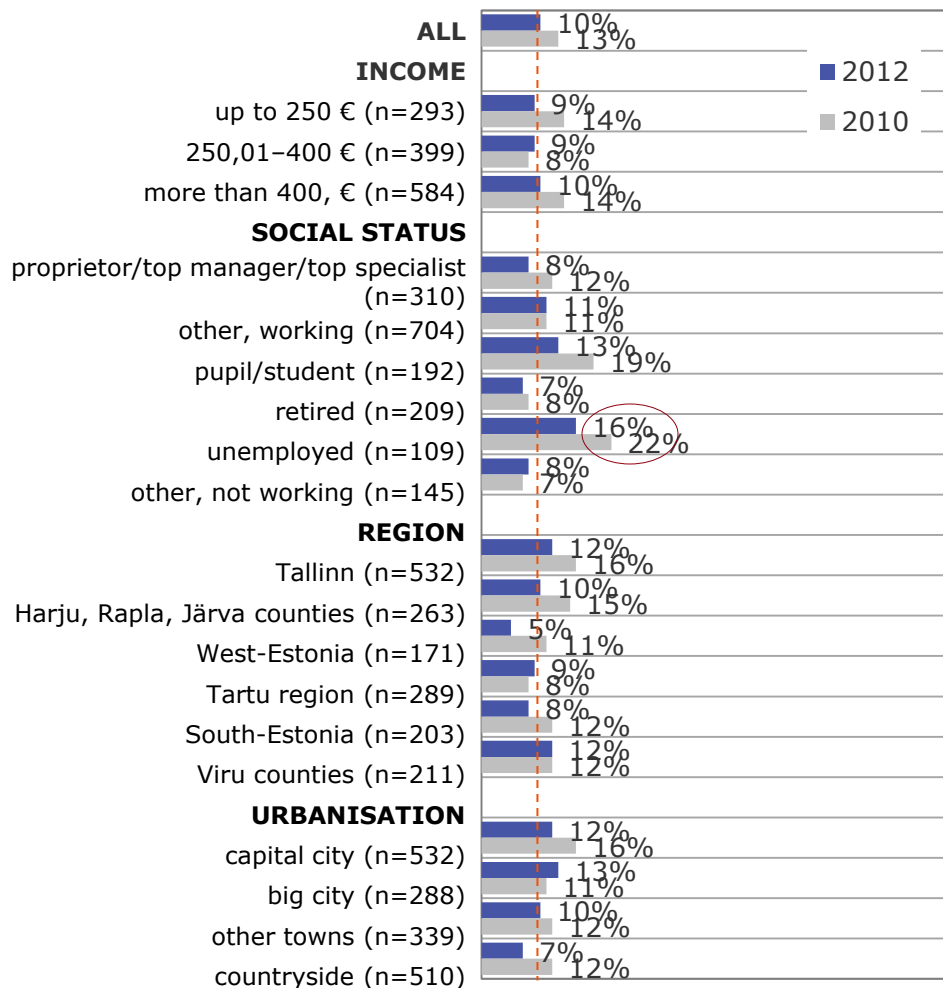
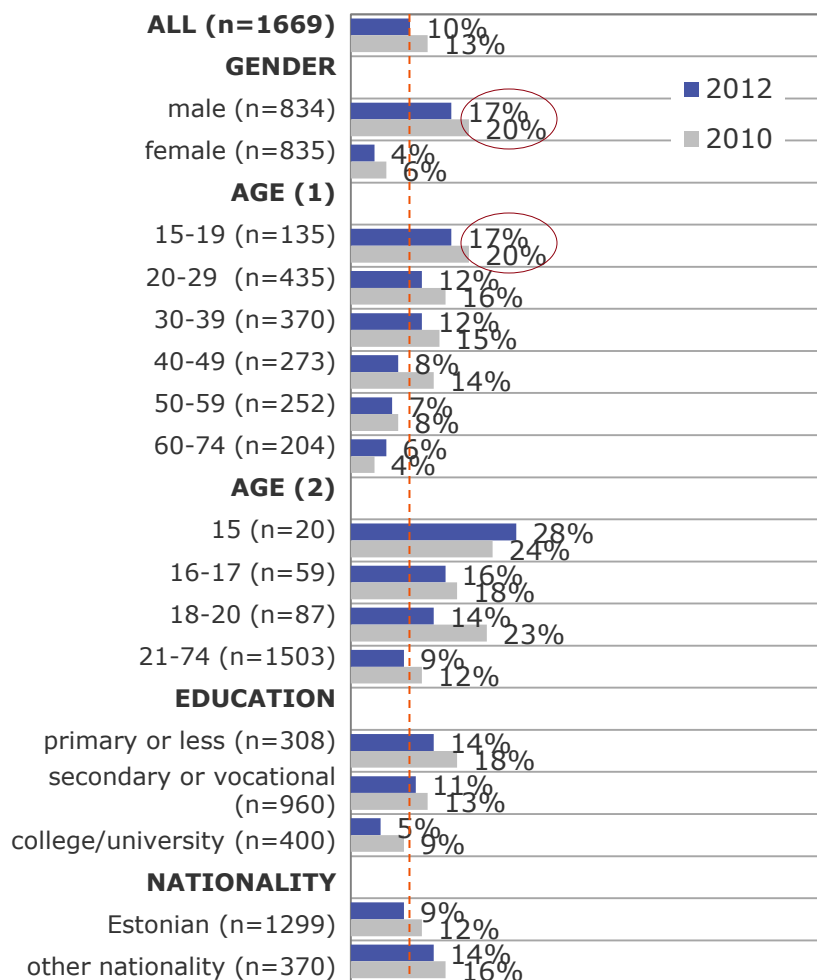


Gamblers include both those whose SOGS* score is 0 and those with a score of 1. Twelve per cent of the gamblers without problems have a score of 1 and 88% have a score of 0 (11% and 79% of all gamblers).

* see method p. 84-85.

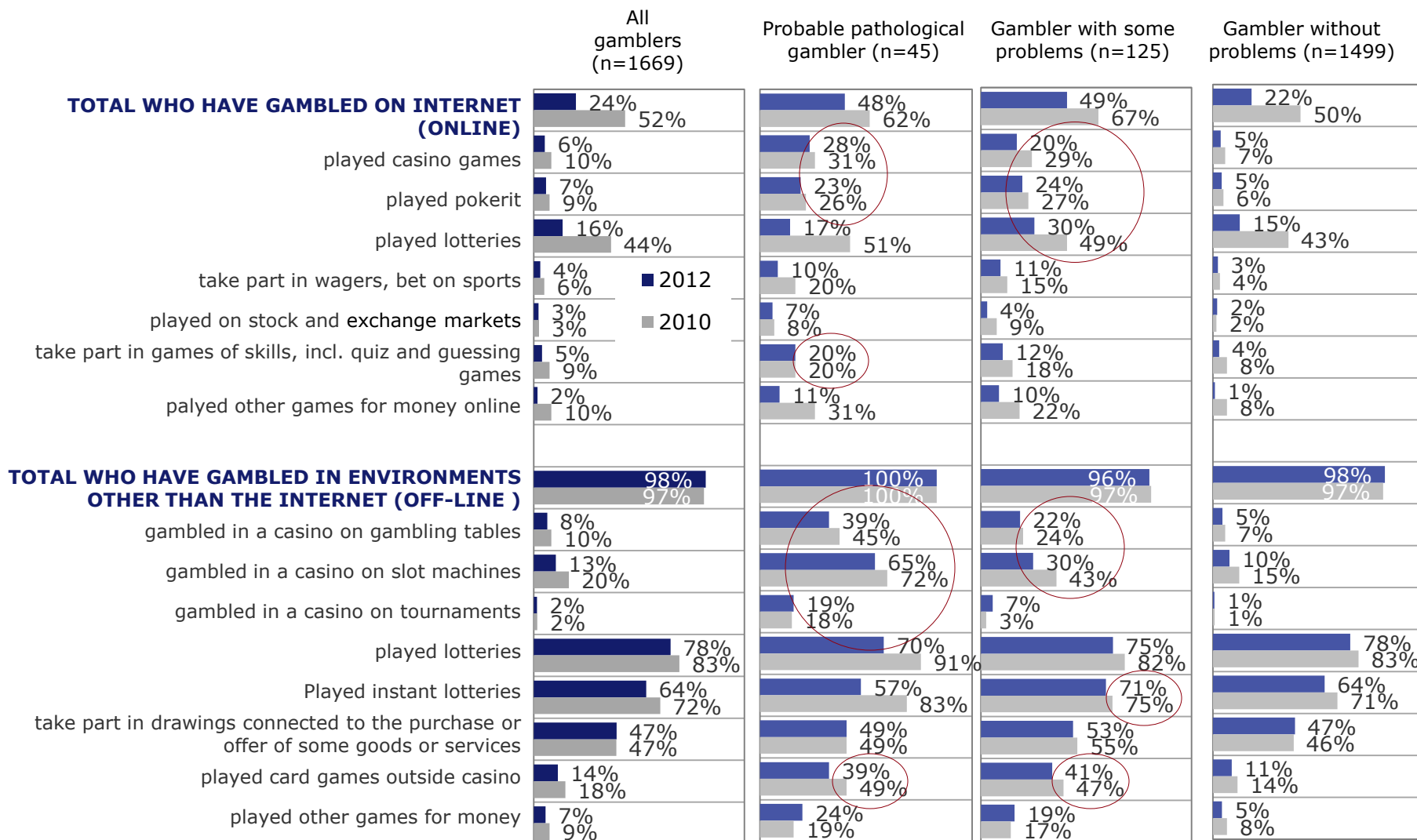
Profile of gamblers belonging to a gambling addiction risk group

% of those who gambled



Playing various games in risk groups

% of those who gambled



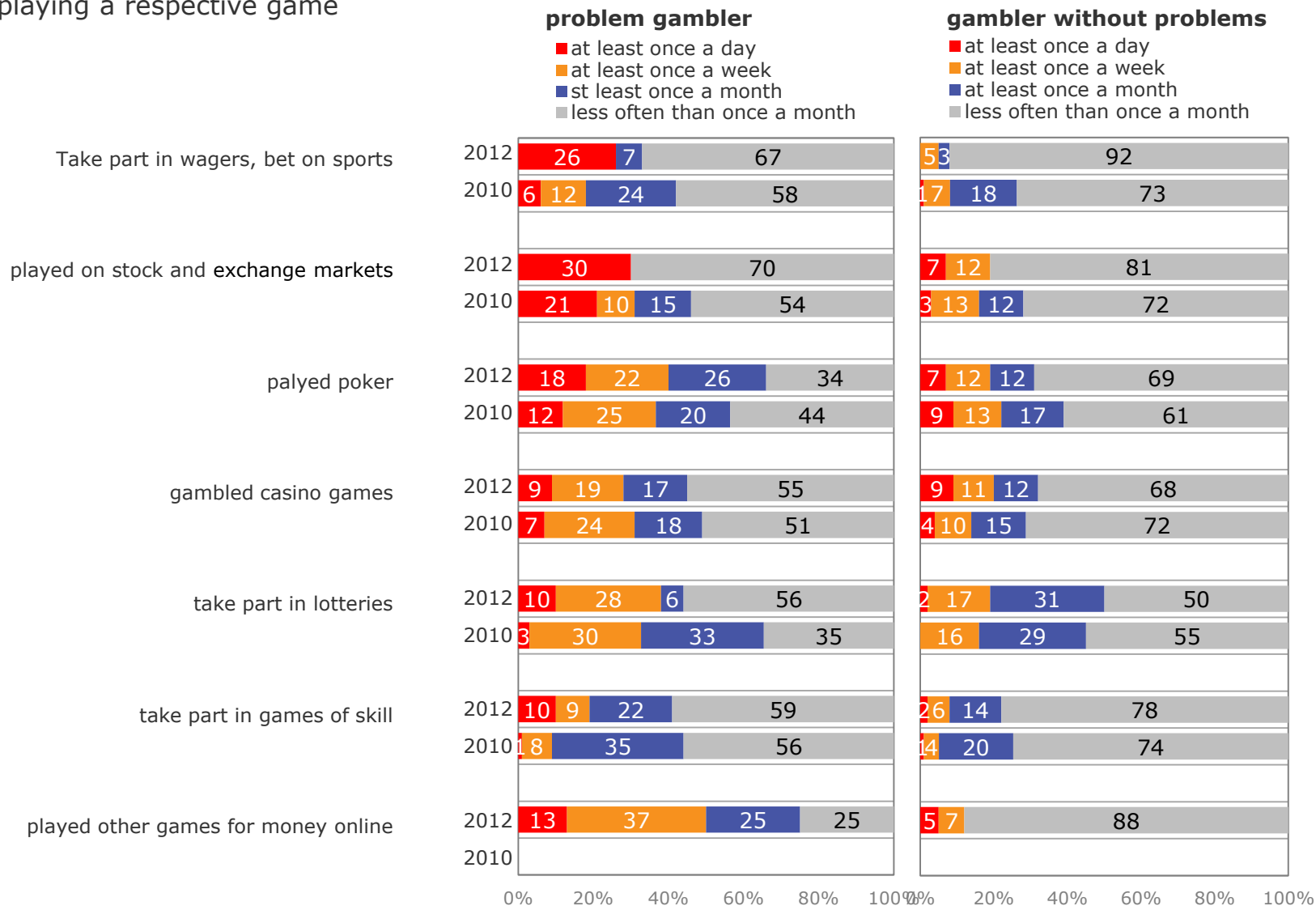
Gambling addiction risk level in groups of gambling games

Name of the group		Is among gamblers with problems	incl. probable pathological gamblers	incl. gamblers with some problems	Games belonging to the group
Lotteries and drawings	2012	10%	3%	7%	Lotteries online and off-line, instant lotteries, drawings connected to the purchase or offer of some goods or services
	2010	13%	4%	9%	
Casino games off-line	2012	31%	12%	20%	Slot machines, gambling tables and tournaments in casino
	2010	33%	14%	19%	
Online poker and casino games		34%	8%	26%	Poker and casino games via internet
Promote games on internet and other games		29%	9%	20%	Stock and exchange markets via internet, wagers and sports bettings, other games on internet or outside internet

The basis for grouping is factor analysis. Games of chance on the Internet and card games not in a casino did not fall under any factor.

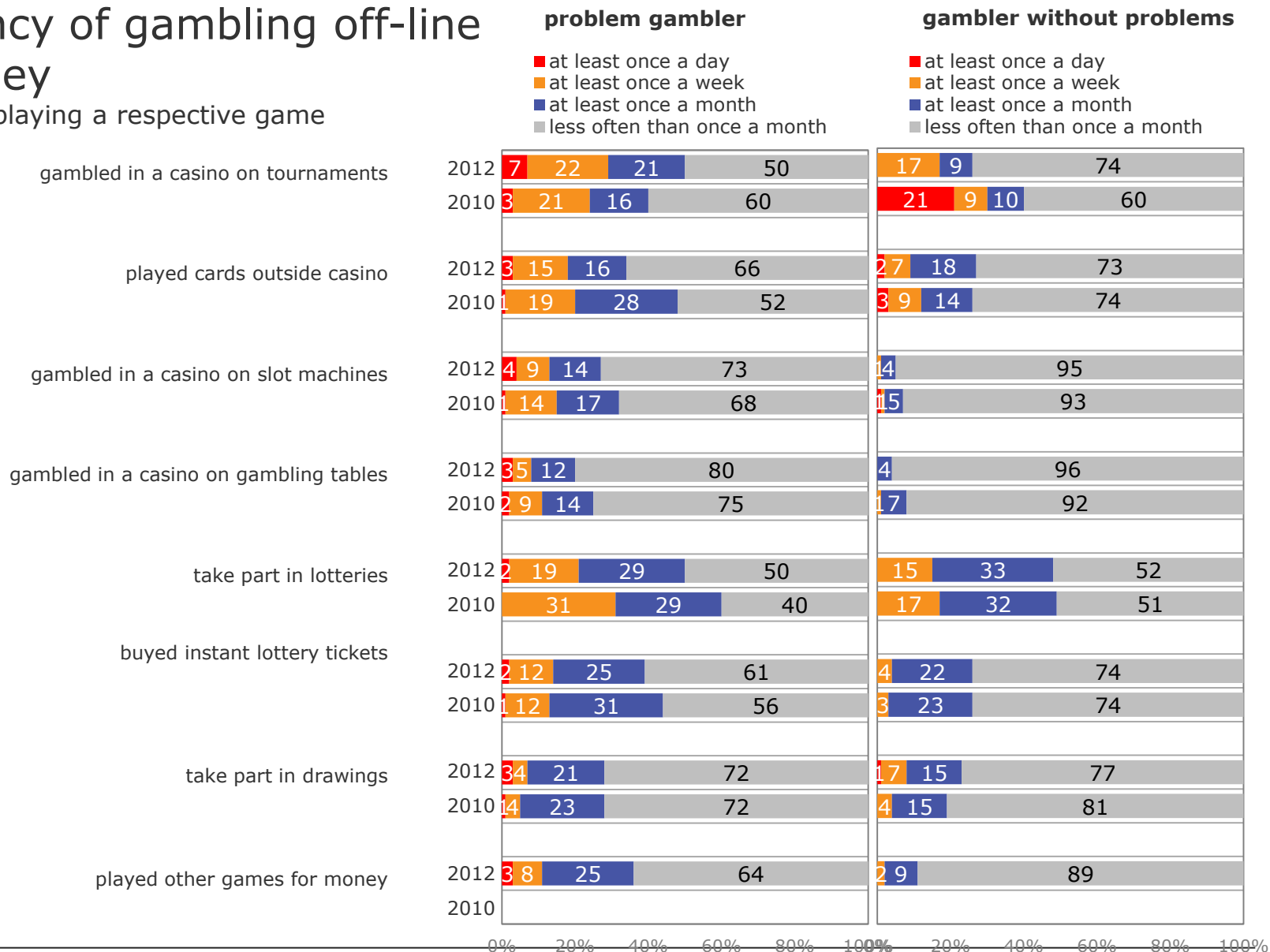
Frequency of gambling online for money

% of those playing a respective game



Frequency of gambling off-line for money

% of those playing a respective game



*



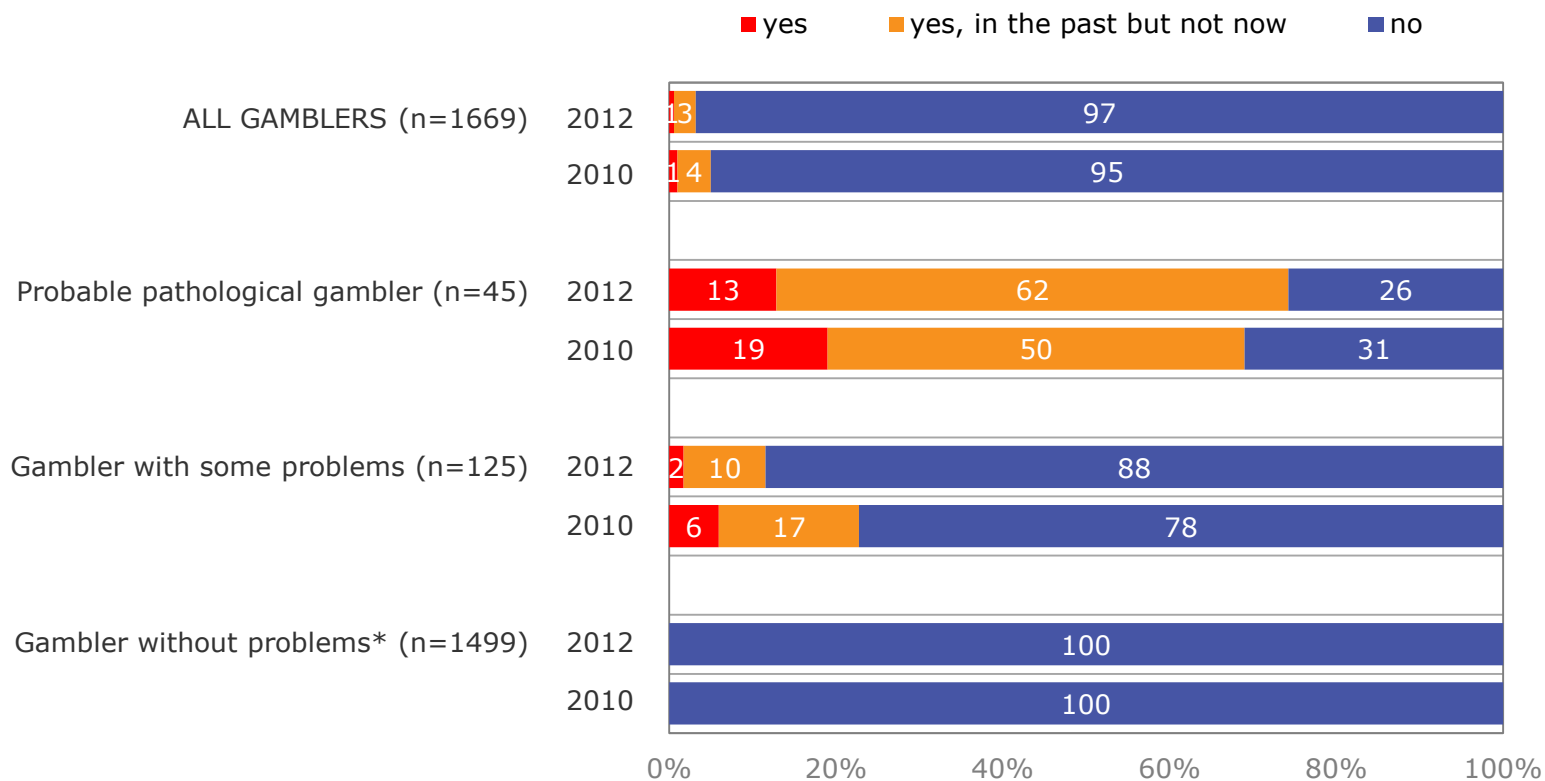
TNS Emor

Eesti elanike kokkupuuted hasartmängudega 2012

Experiencing problems in connection with gambling for money

% those who gambled

Do you feel you have ever had a problem with betting money or gambling?

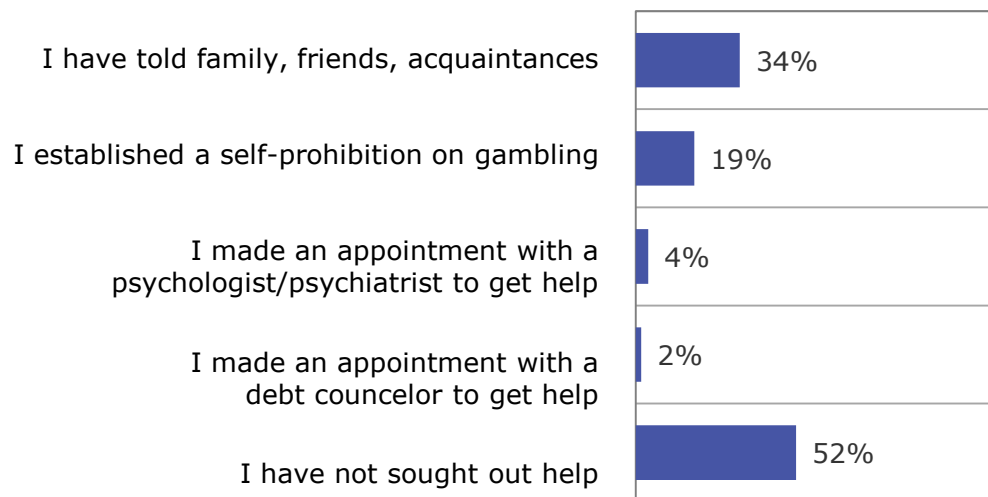


*0,3% (n=5) gamblers without problems said that they have had problems

Use of help resources when problems arise

% of gamblers with problems, n=53

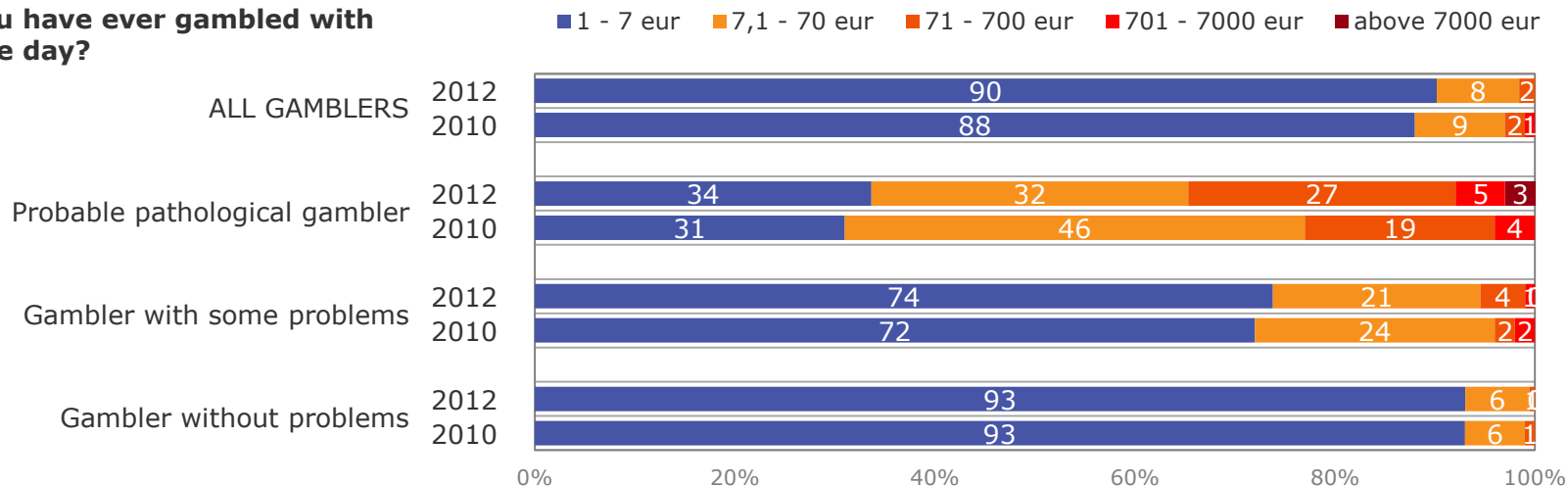
Have you used help resources and which ones, if you have had problems with gambling for money or staking bets?



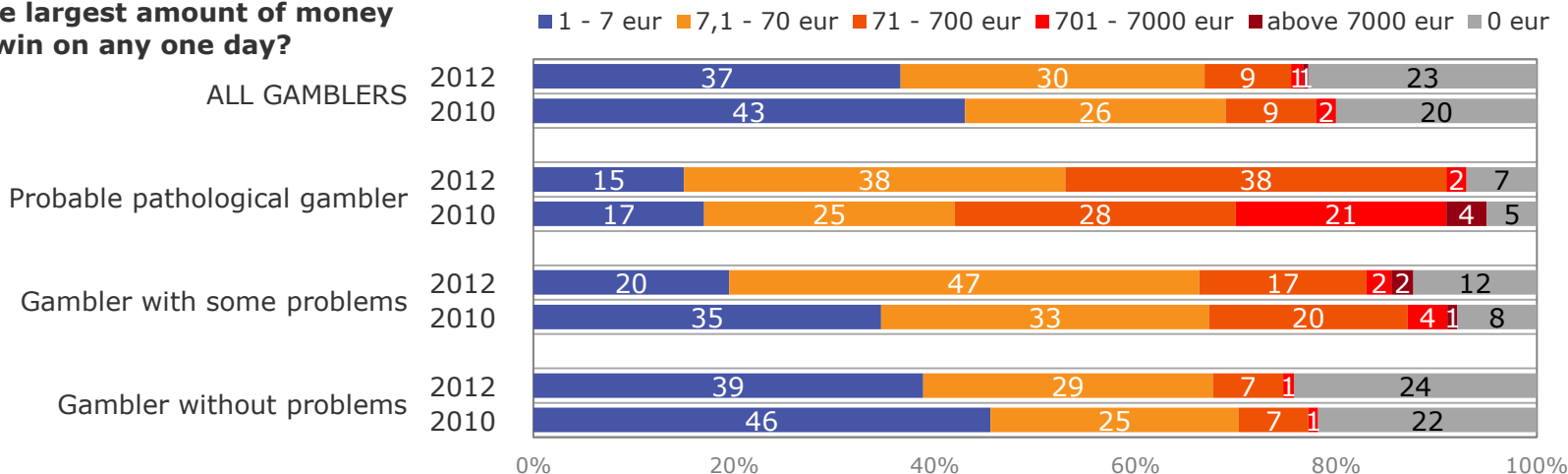
Betting and winning money in the course of play

% those who gambled

What is the medium amount of money you have ever gambled with on any one day?



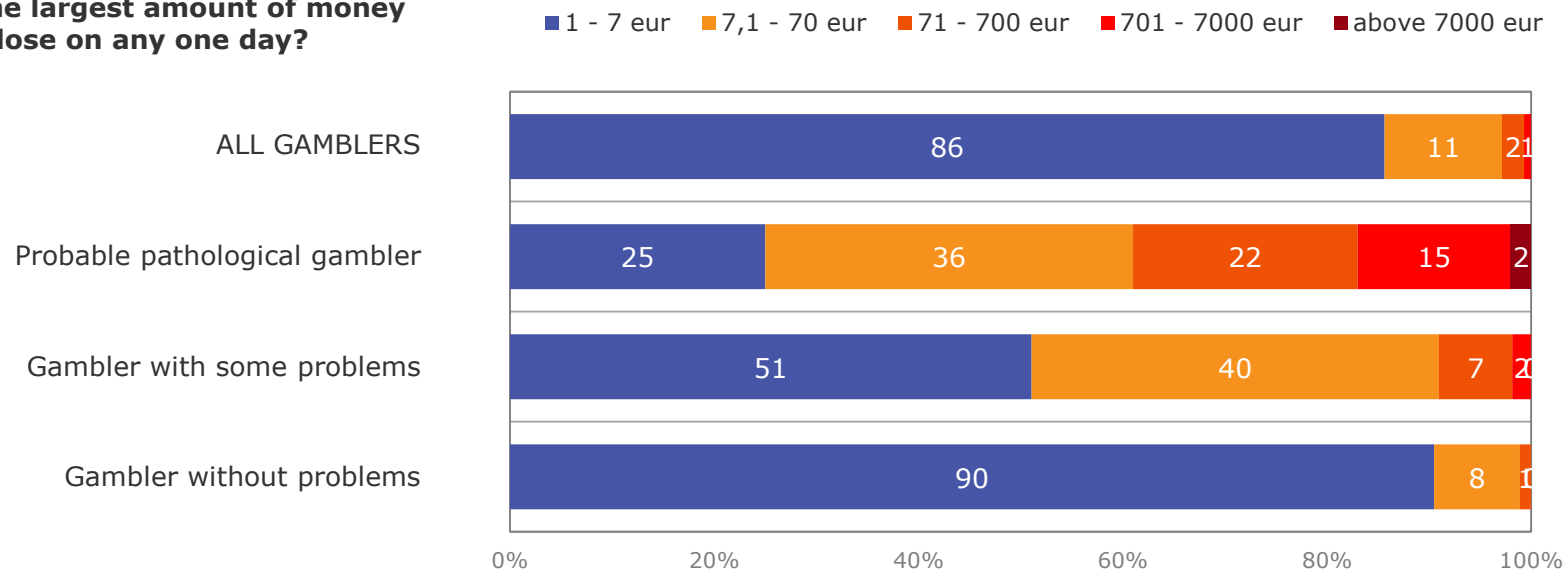
What is the largest amount of money you have win on any one day?



Losing money in the course of play

% those who gambled

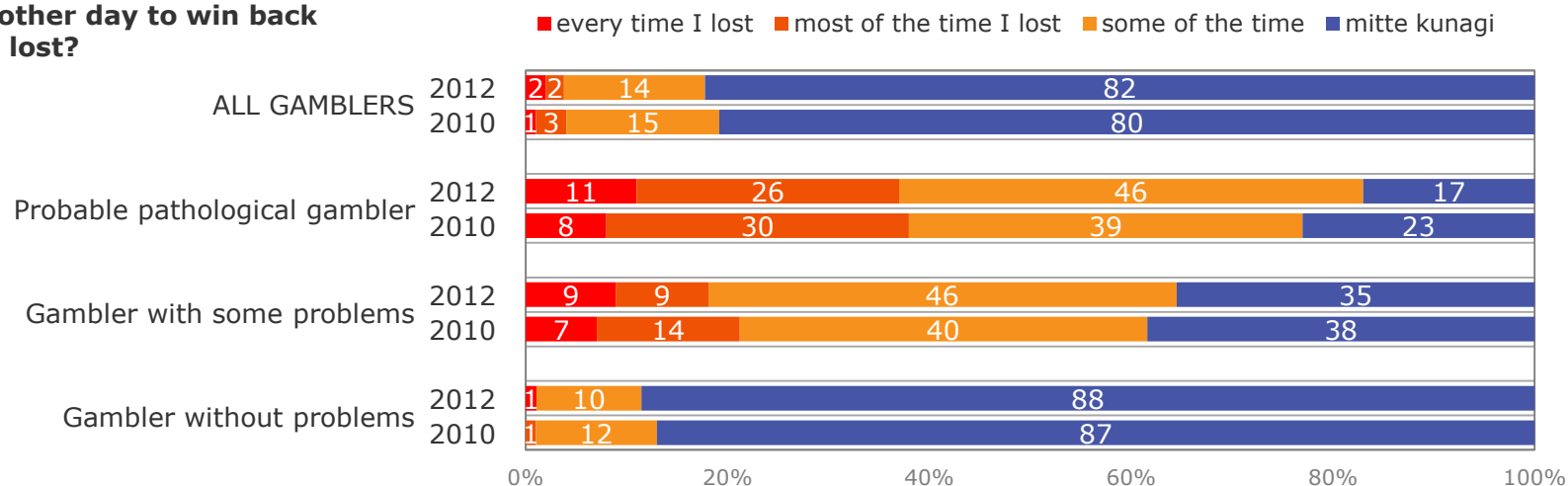
What is the largest amount of money you have lost on any one day?



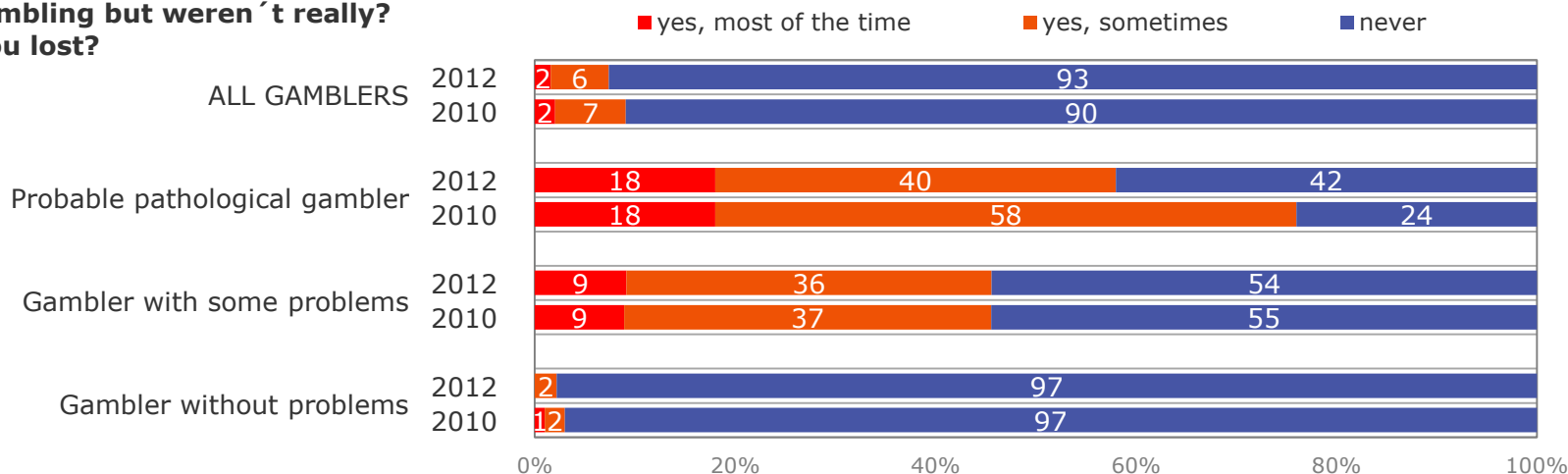
Trying to win back money and being in denial about losing money

% those who gambled

When you gamble, how often do you go back another day to win back money you lost?

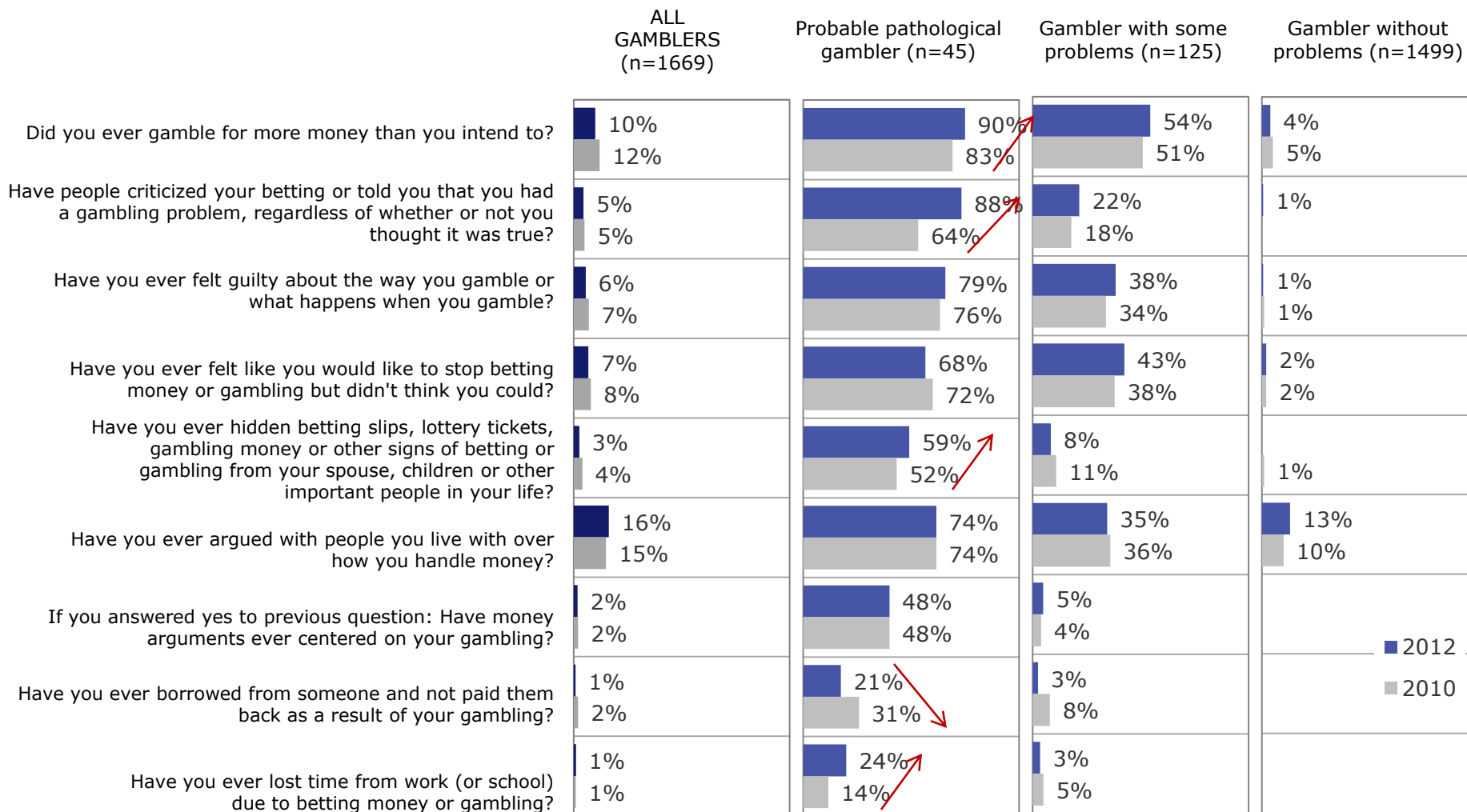


Have you ever claimed to be winning money gambling but weren't really? In fact, you lost?



Answering yes to the question related to gambling for money

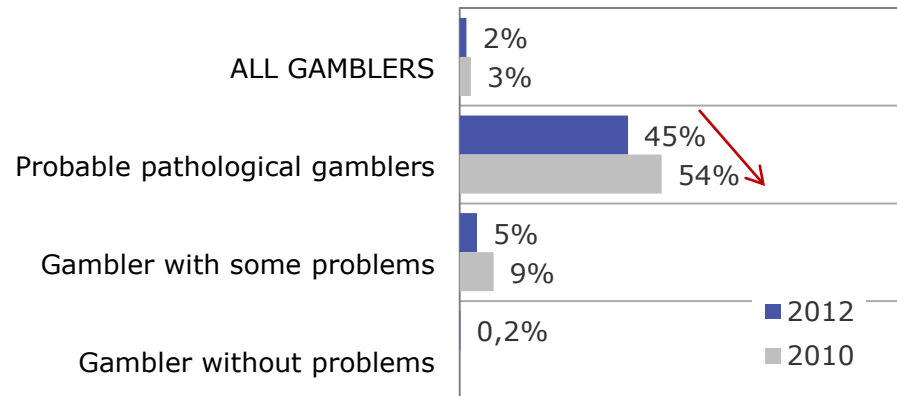
% those who gambled



Borrowing money to gamble or to pay a gambling debt

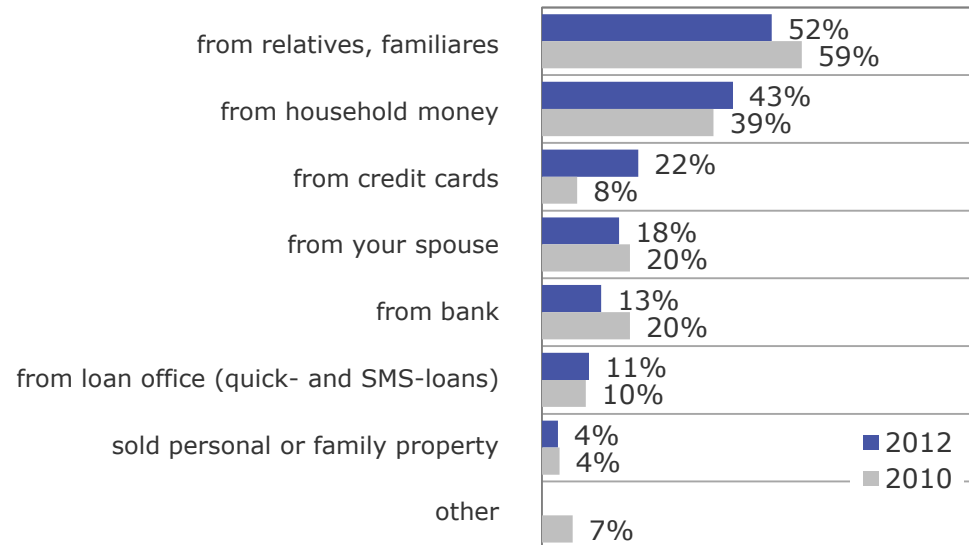
% those who gambled

Have you ever borrowed money to gamble?



Who or where did you borrow from?

% from gamblers who are borrowed money to gamble, n=30



The gambling addiction risk level has decreased among the population and among people who gamble

- 47% of people aged 15-74 years in Estonia have gambled. The gambling addiction risk group is 5% of people aged 15-74 years in Estonia (approx. 52,200 people*). These people admit that they have experienced different problems in connection with gambling (basis for the calculation is the SOGS method, see slide 84-85).
- As a positive trend, compared to 2010 the risk of gambling addiction in the population as a whole has dropped (8% → 5%); this is the case for both probable pathological gamblers (3% → 1%) as well as for gamblers with some problems (6% → 4%).
- Problem gamblers make up 10% of all those who gambled. The share of gamblers with problems among all gamblers has dropped since 2010 (13% → 10%). The group of gamblers with some problems has seen a 2-percentage-point drop (9% → 7%) and a minimal, 1-percentage-point drop has taken place in probable pathological gamblers (4% → 3%).
- Among gamblers, problem gamblers are seen most often among males (17%), 15-19-year-olds(17%) and the unemployed (16%). By age group, the 20-29 and 30-39 age groups (both 12%) have more of them than older groups.
- By income bracket, the number of problem gamblers does not vary – there are just as many among the low-income group (net income per household member up to 250 euros) and higher-income people (over 400 euros). Gamblers with basic or secondary and vocational education (14% and 11%) include more problem gamblers, higher-educated gamblers include fewer problem gamblers (5%). Business people/executives/specialists, pensioners and non-working (homemakers, people on child care leave) have somewhat fewer problem gamblers (7-8%). Of the various regions, the indicator is highest in Tallinn and the northeast (both 12%) and lowest in western Estonia (5%). Non-Estonians include somewhat more problem gamblers than Estonians (14% and 9%, respectively).

*According to Statistics Estonia, Estonia is home to 1,024,267 people between the ages of 15 and 74 (1 January 2012).

Gambling preferences in the gambling addiction risk group vary

- One-quarter of people who engaged in gambling (24%) have had contact with online gambling and nearly all have had contact with games in environments other than the Internet (98%). Compared to 2010, the number of those who have taken part in lotteries via the Internet has seen a strong decline (44% → 16%). Participation in non-Internet lotteries (83% → 78%) and non-Internet instant lotteries (72% → 64%) as well as use of casino slot machines (20% → 13%) has also dropped somewhat.
- Those in the gambling addiction risk group have, compared to gamblers without problems, had more contact with most of the mentioned forms of gambling. But gamblers without problems have rather participated in lottery in environments other than the Internet (78% of those without problems, 75% of those with some problems, 70% of likely pathological gamblers 70%).
- The gambling preferences of gamblers at risk for gambling addiction are somewhat different:
 - **Probable pathological gamblers** play mainly casino slot machines (65%) and table games (39%), card games in environments other than casinos (39%) and poker in environments other than casinos (23%) and online casino games (28%). Probable pathological gamblers have played casino games and participated in games of skill more than gamblers with some problems (both over the Internet and in environments other than the Internet).
 - Compared to 2010, the following areas, other than participation in lotteries, have declined among probable pathological gamblers: above all participation in online betting/sports predictions (20% → 10%) and playing of card games in environments other than casinos (49% → 39%).
 - Similarly to probable pathological gamblers, **gamblers with some problems** prefer, besides lotteries and drawings, card games in environments other than a casino (41%), playing slot machines in casino (30%) and table games in casino (22%) and playing online poker (24%). Yet the group of gamblers with some problems stands out from probable pathological gamblers and gamblers without problems in their higher level of online lotteries. They are also more wont to play instant lottery in environments other than the Internet.
 - Compared to 2010, the group of gamblers with some problems above all had a lower share of those who played online lottery (49% → 30%) and casino games (29% → 20%) as well as those who played slot machines in casinos (43% → 30%).

Different types of gambling have a different effect on the risk for gambling addiction

- On the basis of the factor analysis performed, four groups of games that were played together the most emerged: lotteries and drawings; casino games in environments other than the Internet; poker and casino games on the Internet; and prediction games on the Internet along with other games. The players in the gambling addiction risk group accounted for the following percentages of the groups:
 - 34% of the group of gamblers of online poker and casino games;
 - 31% of the group of gamblers of casino games in environments other than the Internet;
 - 29% of the group of gamblers of prediction games and other games;
 - 10% of the group of participants in lotteries and drawings.
- Comparing the groups, the lotteries and drawings group stands out clearly; it has the lowest share of gamblers at risk of gambling addiction. The highest share of probable pathological gamblers is in the group of gamblers of casino games in environments other than the Internet (12%) and the highest share of gamblers with some problems is in the group “online poker and casino games” (26%).
- Problem gamblers play various forms of gambling more often than gamblers without problems both online and in environments other than the Internet. In the case of online play, the problem gamblers include a higher share of people who have taken part daily in betting/sports predictions, traded on stock and exchange markets, played poker, taken part in lotteries or games of skill. In environments other than the Internet, the group of problem gamblers includes more people who play various casino games on an everyday basis.
- Compared to 2010, the share of those who gamble once a day on the Internet has increased among problem gamblers in the case of nearly every type of game. In the case of playing in environments other than the Internet and gamblers without problems, the changes in everyday play are minor. (In interpreting the results related to frequency of gambling, one should take into account that several groups of gamblers include very few respondents.)

Probable pathological gamblers have more problems

- The number of gamblers who note themselves that they have more problems today in connection with gambling for money has decreased; even so, the share of those who have had contact with the said problematic topic in specific questions dealing with sub-problems has increased.
- Three-fourths of probable pathological gamblers say that they currently have or have had problems with gambling for money. Compared to 2010 the number that have experienced problems has grown somewhat (69% → 75%), but the share of those who state that their problems exist today has dropped (19% → 13%). In the group of gamblers with some problems, a total of 12% note having experienced problems and their number has dropped since 2010 (23% → 12%; including gamblers with current problems 6% → 2%).
- About half of gamblers who have had problems have not resorted to any help option. One-third have told an acquaintance or family member about it and 19% have had a gambling prohibition set on themselves. Only 4% of players with problems have sought out psychologist/psychiatrist for treatment of pathological gambling as a psychological problem.
- The amount of money staked on gambling grows along with the risk of gambling addiction. One-third – 35% of probable pathological gamblers bets over 70 euros on average in one day of gambling (5% of gamblers with some problems, 1% of gamblers without problems). A total of 40% of probable pathological gamblers have won more than 70 euros on some occasion (21% of gamblers with some problems, 8% of gamblers without problems). Compared to 2010, the amounts wagered by probable pathological gamblers have increased (average of over 70 euros per day 23% → 35%) and the maximum winnings have decreased (over 70 euros 53% → 40%).

The social impact of addiction among probable pathological gamblers manifests more strongly

- It is probable pathological gamblers who are above all the ones in the vicious circle of gambling addiction – 37% of them try to recoup losses “mostly” or each time on the subsequent day (18% of gamblers with some problems, 1% of gamblers without problems). A total of 58% probable pathological gamblers and 45% gamblers with some problems have said that they win money when they actually lost. This share has dropped in the probable pathological gamblers group (76% → 58%).
- Most probable pathological gamblers say that they have played for a larger amount than they initially intended (90%), people have criticized them for their habits (88%), they have felt guilty over their gambling habits (79%), they have argued with people living with them over their use of money (74%), it has seemed that they want to quit gambling for money (68%), they concealed evidence that they gambled (59%). In the group of gamblers with some problems, the share of people who have gambled for a higher amount than intended (54%) and those who have wished they could quit gambling (43%) is greatest.
- Compared to 2010, the gamblers with problems concur more frequently with a number of statements that point to the risk of gambling addiction. In the group of probable pathological gamblers, the share of respondents has increased who say that people have criticized them for their gambling habit (64% → 88%). In addition, the number of those who have been absent from school/work due to their habit has increased somewhat (14% → 24%); such is also the case with people who have gambled a larger amount than intended (83% → 90%) or concealed evidence pointing to gambling (52% → 59%). The share of probable pathological gamblers who have failed to pay back money borrowed due to their habit has decreased (31% → 21%). The changes compared to the last survey do not exceed five percentage points in the case of the gamblers with some problems.
- 45% of probable pathological gamblers and 5% of gamblers with some problems say they have borrowed or otherwise asked for money for gambling or to pay a gambling debt. This indicator has dropped among probable pathological gamblers since the last survey (54% → 45%). The gamblers who borrow or otherwise accept money got it above all from relatives and acquaintances or from living expenses. One-tenth has used quick and SMS loans, and one-fifth used a credit card.

3

Population's attitude and awareness of the age restrictions and other legal restrictions related to gambling



Population's attitude and awareness of the age restrictions and other legal restrictions related to gambling (1)

% of all inhabitants 15-74 years of age

40% answered
"I don't know"

	16-17 years	18 years	20 years	21 years	22-26 years
ALL	0,5%	8,5%	0,9%	48,9%	1,0%
GENDER					
male	0,4%	8,9%	1,2%	51,4%	0,9%
female	0,6%	8,2%	0,6%	46,8%	1,0%
AGE(1)					
15-19		12,7%	1,0%	62,2%	0,5%
20-29	0,6%	3,9%	0,2%	77,1%	1,1%
30-39	0,5%	11,8%	0,9%	57,0%	1,3%
40-49	0,2%	11,8%	0,5%	48,2%	0,3%
50-59	0,8%	8,1%	0,9%	34,6%	1,3%
60-74	0,6%	5,9%	1,9%	20,5%	0,9%
AGE(2)					
15		25,1%		43,3%	
16-17		15,8%	1,1%	58,4%	1,1%
18-20		1,1%	1,1%	80,6%	
21-74	0,5%	8,3%	0,9%	47,3%	1,0%
EDUCATION					
primary education or less	0,3%	8,6%	0,9%	47,1%	0,9%
secondary or vocational	0,5%	7,9%	0,9%	48,1%	0,6%
college/university education	0,6%	10,0%	0,8%	52,6%	2,0%
NATIONALITY					
Estonian	0,7%	8,9%	0,9%	55,4%	0,8%
other nationality	0,1%	7,7%	0,9%	35,1%	1,3%

Population's attitude and awareness of the age restrictions and other legal restrictions related to gambling (2)

% of all inhabitants 15-74 years of age

40% answered „I don't know“

	16-17 years	18 years	20 years	21 years	22-26 years
ALL	0,5%	8,5%	0,9%	48,9%	1,0%
INCOME					
up to 250 €	0,3%	8,7%	0,7%	48,8%	1,3%
250,01–400 €	0,7%	7,7%	1,2%	36,4%	0,6%
more than 400 €	0,3%	10,0%	0,7%	57,2%	1,4%
SOCIAL STATUS					
proprietor/top manager/top specialist	0,3%	11,0%	0,6%	56,9%	1,2%
other, working	0,7%	7,9%	0,7%	53,4%	0,8%
pupil/student	0,0%	9,5%	0,8%	66,7%	0,8%
retired	0,6%	6,5%	1,9%	20,7%	0,7%
unemployed	0,0%	8,0%	0,8%	52,1%	2,0%
other, not working	0,7%	10,6%	0,4%	54,7%	1,2%
REGION					
Tallinn	0,4%	8,7%	0,8%	53,4%	1,1%
Harju, Rapla, Järva counties	1,0%	9,1%	1,2%	47,5%	1,1%
West-Estonia	0,5%	10,2%	1,5%	51,6%	1,4%
Tartu region	0,5%	8,3%	0,8%	59,8%	0,2%
South-Estonia	0,0%	9,8%	0,4%	48,8%	0,2%
Viru counties	0,5%	5,8%	0,9%	32,2%	1,4%
URBANISATION					
capital city	0,4%	8,7%	0,8%	53,4%	1,1%
big city	0,1%	6,6%	0,8%	45,0%	1,1%
other towns	0,1%	10,7%	0,9%	45,1%	1,0%
countryside	1,1%	8,0%	1,1%	49,6%	0,8%

Population's opinion of reasonable age restriction on playing casino games and poker (1) % of all inhabitants 15-74 years of age

5% answered
„can't say“

	Up to 17 years	18-20 years	21 years	22-25 years	26 or more years
ALL	1,1%	13,2%	43,6%	21,1%	16,2%
GENDER					
male	1,2%	15,8%	46,3%	18,0%	13,6%
female	1,1%	10,9%	41,2%	23,9%	18,4%
AGE(1)					
15-19	1,1%	23,6%	46,6%	18,5%	9,8%
20-29	1,6%	8,5%	55,5%	19,2%	12,9%
30-39	1,1%	10,0%	53,8%	19,1%	13,1%
40-49	0,7%	14,1%	48,7%	16,4%	15,5%
50-59	0,8%	13,8%	33,6%	24,4%	19,6%
60-74	1,4%	15,6%	24,8%	27,4%	22,3%
AGE(2)					
15	2,9%	38,4%	39,9%	12,4%	6,4%
16-17	1,1%	22,2%	50,7%	16,4%	8,6%
18-20		13,5%	50,3%	19,4%	15,6%
21-74	1,2%	12,4%	43,1%	21,5%	16,6%
EDUCATION					
primary education or less	1,3%	18,0%	38,2%	20,9%	17,2%
secondary or vocational	1,0%	12,4%	43,1%	20,8%	17,5%
college/university education	1,5%	11,1%	49,3%	22,2%	11,7%
NATIONALITY					
Estonian	1,1%	13,4%	47,1%	21,9%	13,2%
other nationality	1,3%	12,7%	36,0%	19,5%	22,6%

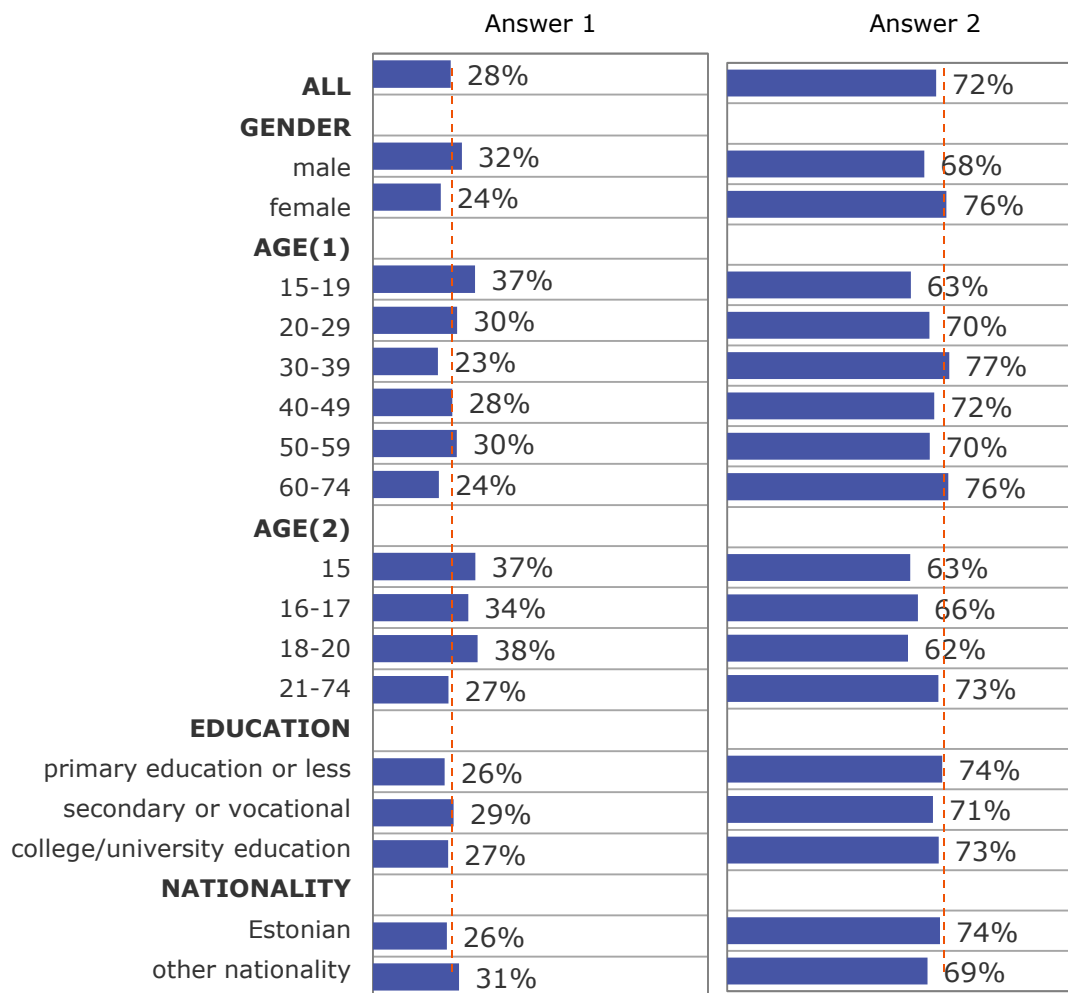
Population's opinion of reasonable age restriction on playing casino games and poker (2) % of all inhabitants 15-74 years of age

5% answered
„can't say“

	up to 17 years	18-20 years	21 years	22-25 years	26 or more years
ALL	1,1%	13,2%	43,6%	21,1%	16,2%
INCOME					
up to 250 €	1,1%	13,8%	41,0%	18,3%	18,6%
250,01–400 €	1,0%	13,0%	36,9%	22,9%	20,1%
more than 400 €	1,5%	11,8%	48,9%	21,7%	13,2%
SOCIAL STATUS					
proprietor/top manager/top specialist	0,8%	11,5%	52,1%	20,2%	12,7%
other, working	1,4%	11,4%	47,1%	19,8%	16,1%
pupil/student	1,2%	18,7%	54,5%	17,1%	8,5%
retired	1,0%	16,4%	25,0%	25,7%	22,1%
unemployed	0,0%	12,8%	42,4%	19,1%	15,9%
other, not working	1,6%	10,5%	41,4%	25,4%	19,1%
REGION					
Tallinn	1,3%	11,4%	45,1%	22,3%	15,3%
Harju, Rapla, Järva counties	1,5%	14,2%	43,1%	21,7%	12,9%
West-Estonia	0,4%	13,7%	42,9%	22,4%	15,7%
Tartu region	0,5%	11,2%	51,5%	22,6%	12,6%
South-Estonia	0,7%	14,6%	39,1%	21,5%	20,4%
Viru counties	1,8%	15,7%	38,7%	16,4%	20,7%
URBANISATION					
capital city	1,3%	11,4%	45,1%	22,3%	15,3%
big city	1,5%	12,4%	46,0%	17,2%	18,3%
other towns	0,8%	15,6%	41,0%	20,9%	16,4%
countryside	1,0%	13,8%	42,3%	22,6%	15,5%

Population's attitude toward poker as a form of gambling (1)

% of all inhabitants 15-74 years of age



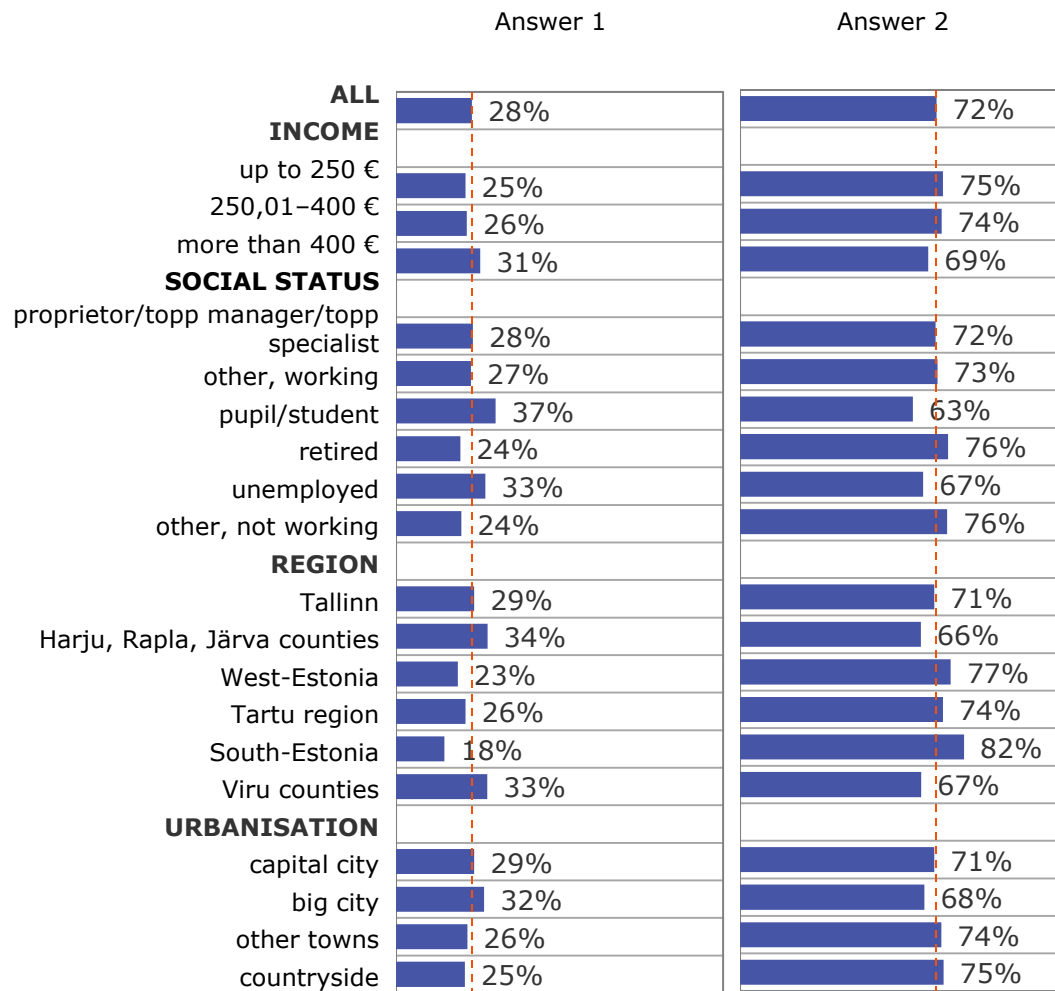
What is your attitude toward poker as a form of gambling?

Answer 1: Poker is not a form of gambling comparable to casino games and it could feasibly be played also outside casinos for money.

Answer 2: Playing poker for money runs the same risks as other casino games and should be just as strictly regulated.

Population's attitude toward poker as a form of gambling (2)

% of all inhabitants 15-74 years of age



What is your attitude toward poker as a form of gambling?

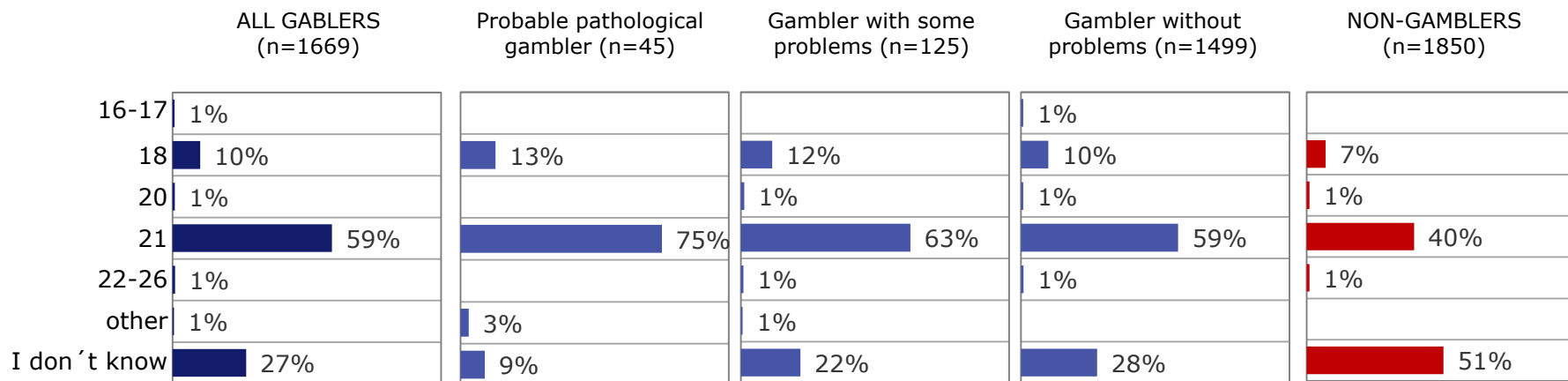
Answer 1: Poker is not a form of gambling comparable to casino games and it could feasibly be played also outside casinos for money.

Answer 2: Playing poker for money runs the same risks as other casino games and should be just as strictly regulated.

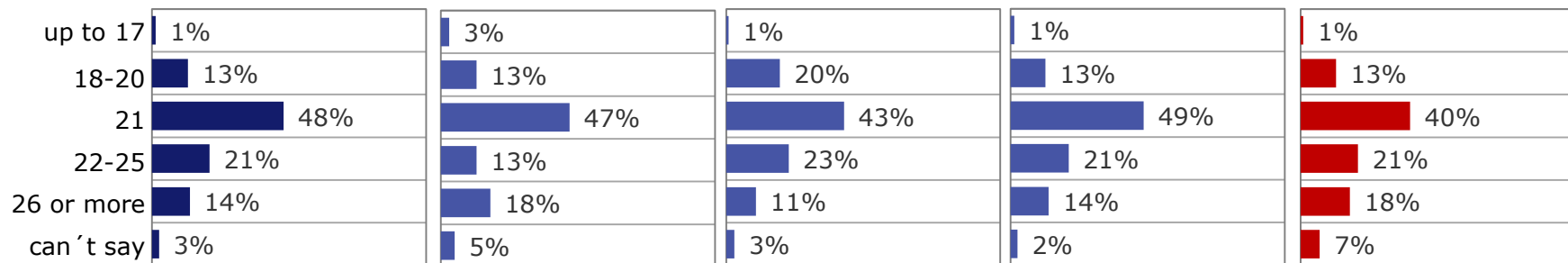
Awareness of the valid age restriction on playing casino games and poker and attitudes to this in comparison with the risk group

% of those who have gambled and who have not gambled

Do you know what the current age restriction on casino games and poker playing (including for online playing)?

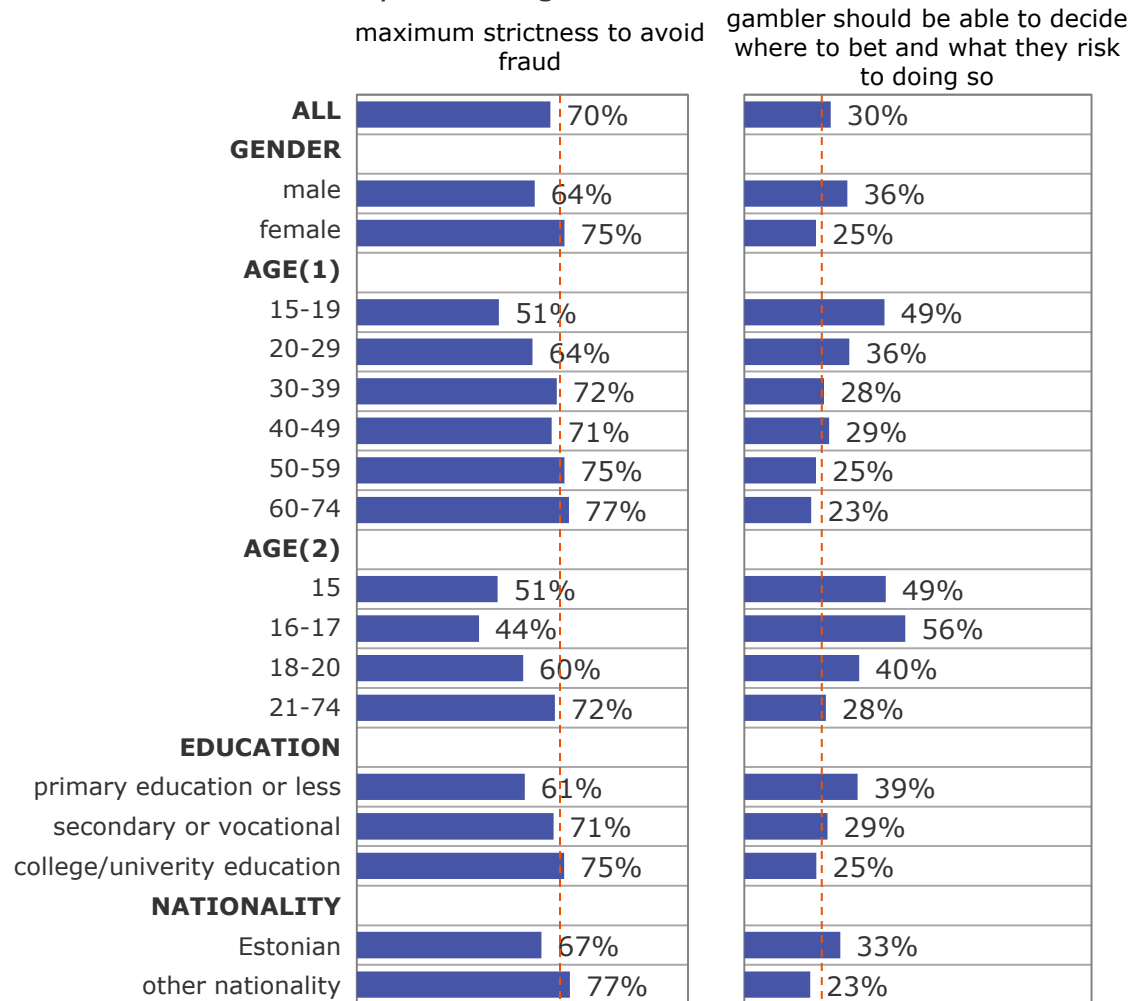


What do you feel would be a reasonable age restriction for playing these games?



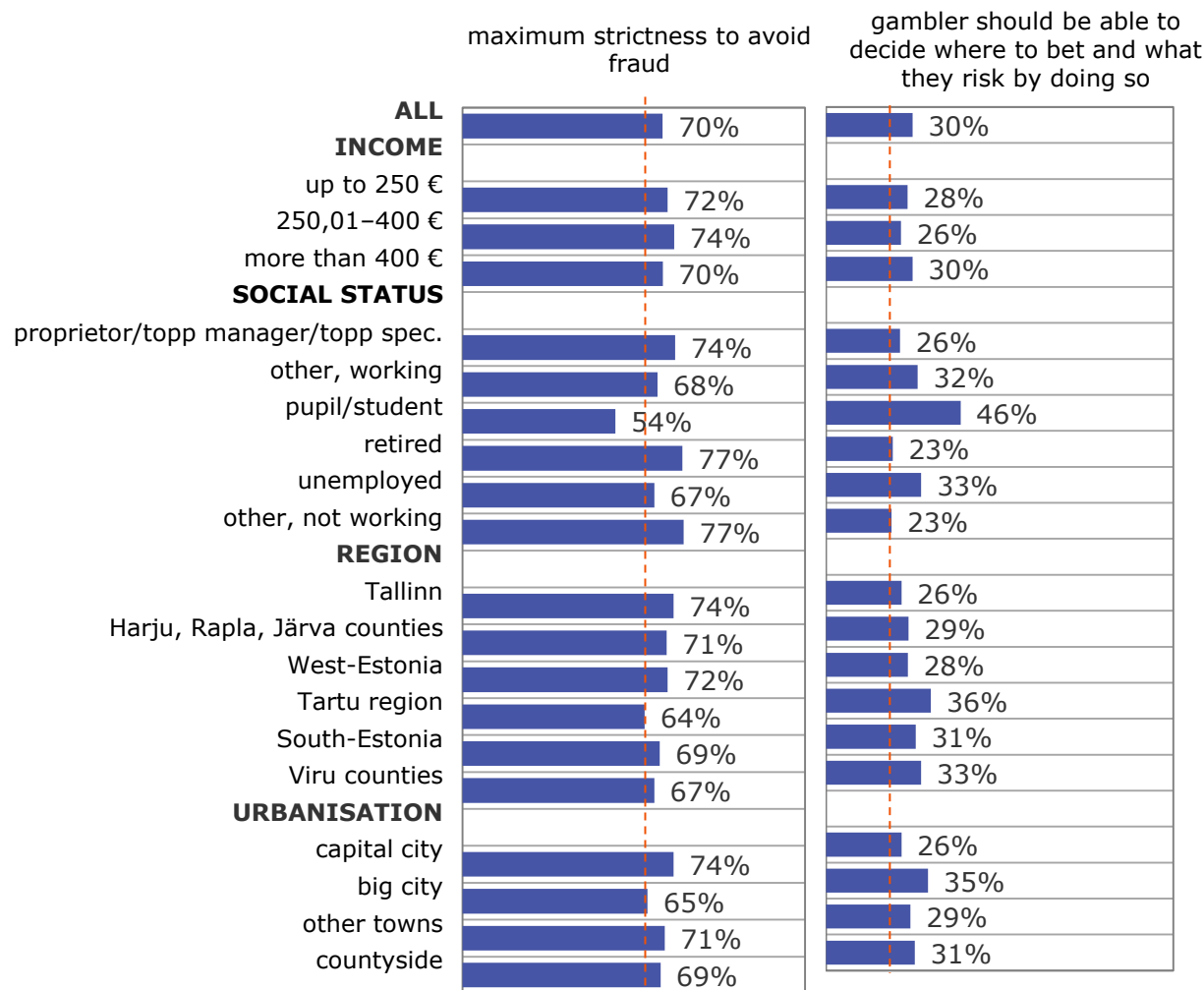
Opinion of the population regarding how strictly the state should view unlicensed online casinos (1)

% of all inhabitants 15-74 years of age



Opinion of the population regarding how strictly the state should view unlicensed online casinos (2)

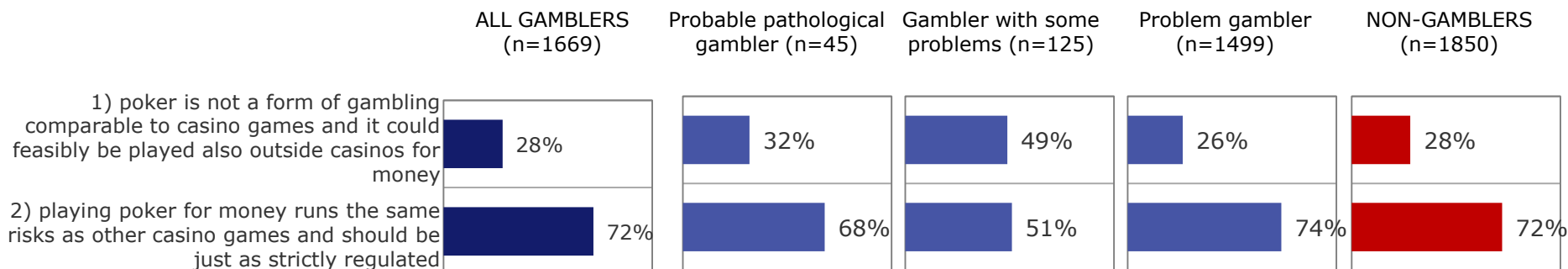
% of all inhabitants 15-74 years of age



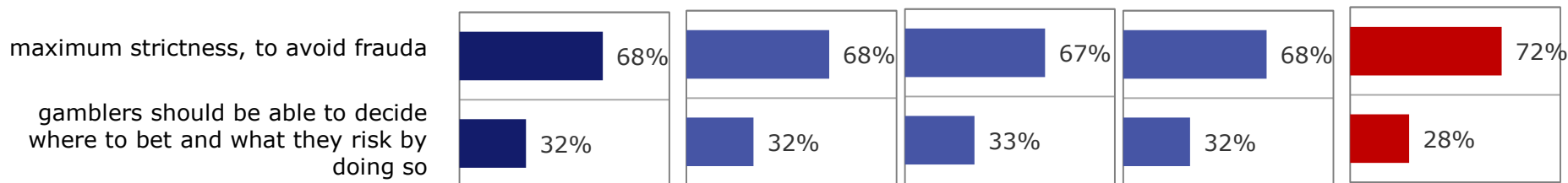
Attitude toward poker and unlicensed online casinos compared to the risk group

% of those who have gambled and who have not gambled

What is your attitude toward poker as a form of gambling?

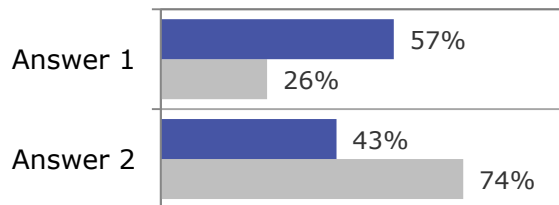


How strictly the state should view unlicensed online casinos?



■ poker gambler (n=116) ■ other gambler

Attitude toward poker: poker gamblers vs other gamblers

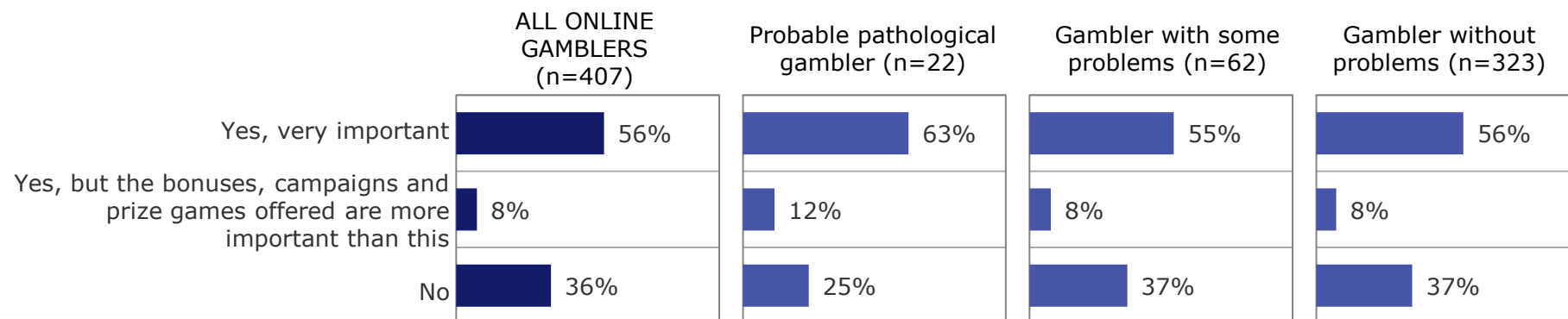


59% of poker gamblers with problems choose the first choice compared to 56% of problem gamblers.

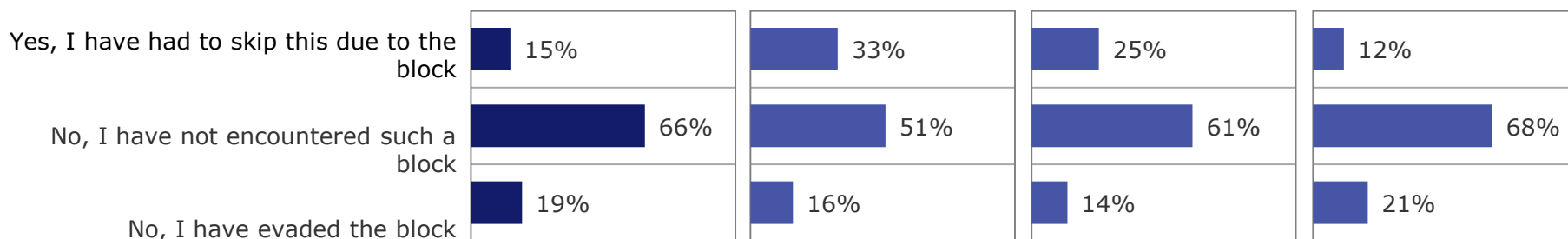
Attitude toward activity licenses and blocking access

% of those who gambled online

Is it important for you that a gambling operator whose games you play online should hold an activity license in Estonia?



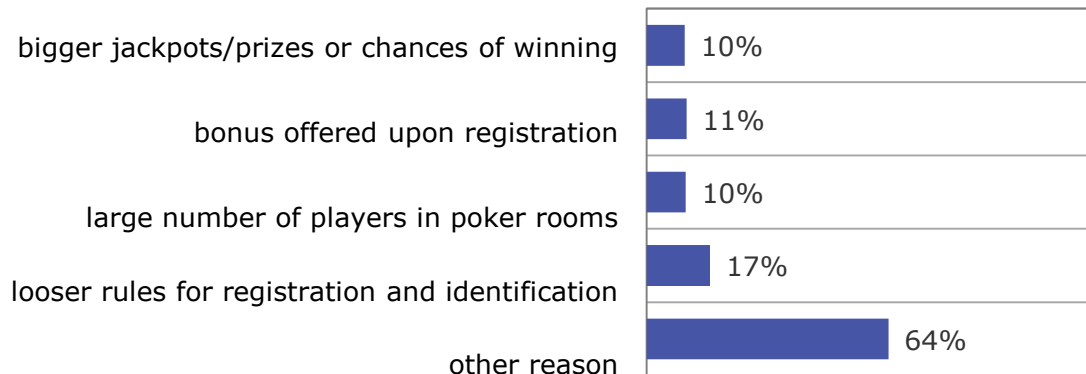
The Tax and Customs Board blocks access to websites of gambling operators that do not hold an activity license in Estonia. Have you forgone creating or using any user accounts due to this block?



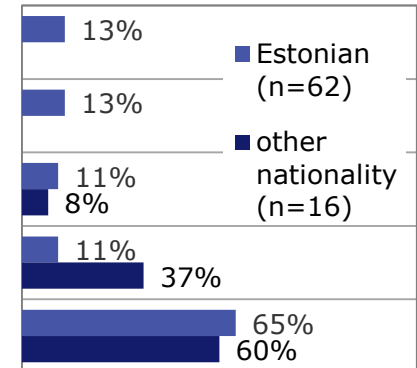
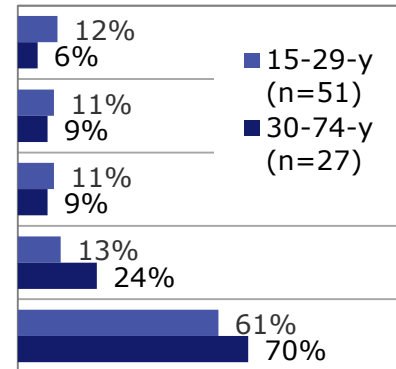
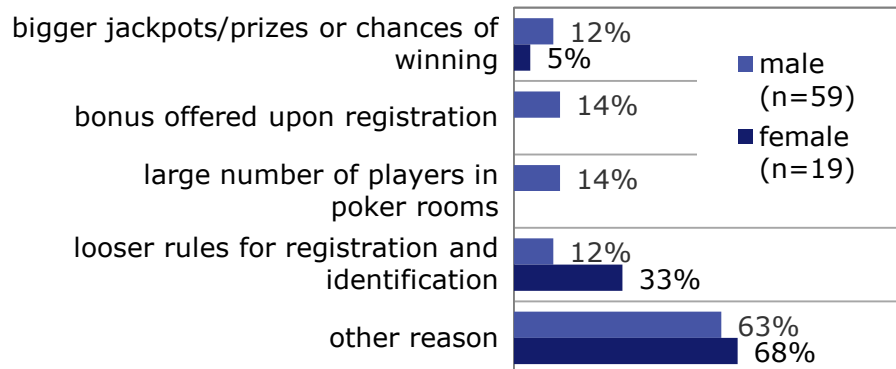
Reasons for preferring unlicensed environments

% of those who have evaded the block, n=78

Why did you decide to prefer an unlicensed environment to online gambling environments licensed in Estonia?



The answers to this question were also viewed for various demographic segments.



Awareness of setting restrictions on oneself

% of those who gambled online excl. lottery players

The analysis of results omits respondents whose online gambling is restricted only to lottery.

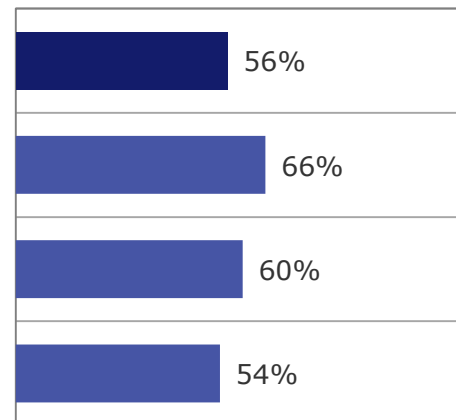
Is aware that players of games of chance online have the right and opportunity to restrict/set a limit on the total amount of bets placed during a certain period

ALL ONLINE GAMBLERS, excl. lottery (n=196)

Probable pathological gambler (n=17)

Gambler with some problems (n=50)

Gambler without problems (n=166)



They have used the opportunity or are considering doing so in future

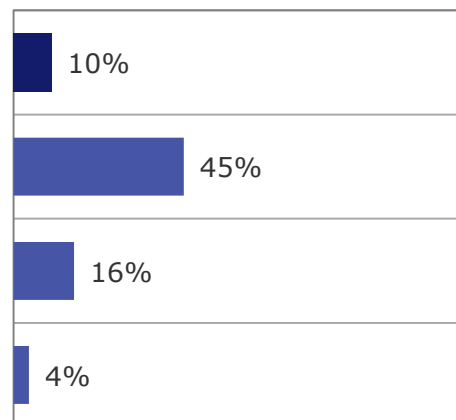
% of people who are aware

ALL ONLINE GAMBLERS, excl. lottery (n=131)

Probable pathological gambler (n=11)

Gambler with some problems (n=30)

Gambler without problems (n=90)

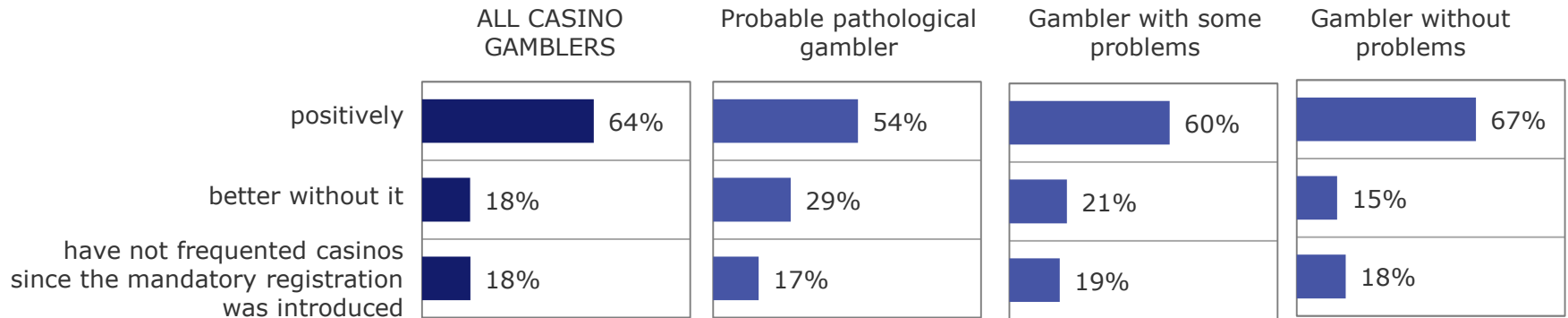


A total of 60% of all players with problems know of the possibility of setting restriction/limit and 21% have used this opportunity or are considering doing so.

Attitude towards identification of persons at casino

% of those who gambled in a casino

How do you view the obligatory identification of persons and self-registration upon entering Estonian casinos?



Attitudes on the part of gamblers and non-gamblers to gambling-related restrictions are similar

- 40% of Estonian inhabitants say they do not know what the valid age restriction on casino games and poker is. The ones who know it is 21 years of age account for 49% and 9% believe the restriction is 18 years of age. People who engage in gambling are more knowledgeable than people with no contact with games – 59% of players and 40% of non-players know the valid age restriction for playing casino games and poker. The likely pathological gamblers have the highest awareness in this area (75%).
- Opinions of what the reasonable age restriction for playing casino games and poker are fairly similar among both inhabitants with no contact with gambling and the people who gamble. A total of 44% of people aged 15–74 consider the current age restriction reasonable – including 48% of gamblers and 40% of non-gamblers. A total of 37% of inhabitants (including 35% of gamblers) feel the age restriction could be higher and 14%, lower. It is above all the youths (15-17 years of age) who cannot by law play yet who want the age restriction lowered.
- Gamblers and people with no contact with gambling have identical attitudes to poker – 72% of either group sees poker as having just as great a risk level as other casino games and that it should be strictly regulated. A total of 43% of poker players choose this response and more than half say that poker could be played for money outside casinos.
- The views among gamblers and non-gamblers are similar in connection to licensing online casinos. A total of 72% of non-gamblers and 68% of gamblers say the state should treat unlicensed online casinos with the utmost stringency. About one-third agrees that gamblers must be able to make the choices him or herself and decide what he or she is risking. This position is supported more by younger people; above all those who are not yet permitted to play in casinos.

Over one-half of players consider activity licenses and identification of persons important

- More than one-half of online gamblers (56%) (including both players with and without problems) consider it important that gambling operators who provide the games they play online hold a license to operate in Estonia.
- 15% of online gamblers have been dissuaded from creating or using a user account on websites of gambling operators who do not have an activity licence in Estonia and which have been blocked by the Tax and Customs Board; 19% have evaded the block. The rest have not encountered such a blocked site.
- 56% of online gamblers (not including lottery players who do not have the option of having set restrictions on themselves) are aware that online gamblers have the right and opportunity to restrict/limit the total amount of money staked in a specific time period and 10% of them have used this possibility or considers doing so in future. Awareness of the possibility of setting a restriction on oneself is somewhat higher among problem gamblers than it is among gamblers without problems and a total of 21% of problem gamblers have used this possibility or considers doing so.
- 64% of people who have played in casinos take a positive attitude toward obligatory identification of players and self-registration in Estonian casinos. The positive attitude drops as the risk of gambling addiction deepens – 67% of problem gamblers view this as positive, 60% of those with some problems and 54% of probable pathological gamblers. Close to one-fifth (18%) of those who have played in a casino have not visited casinos since the mandatory registration policy was launched.

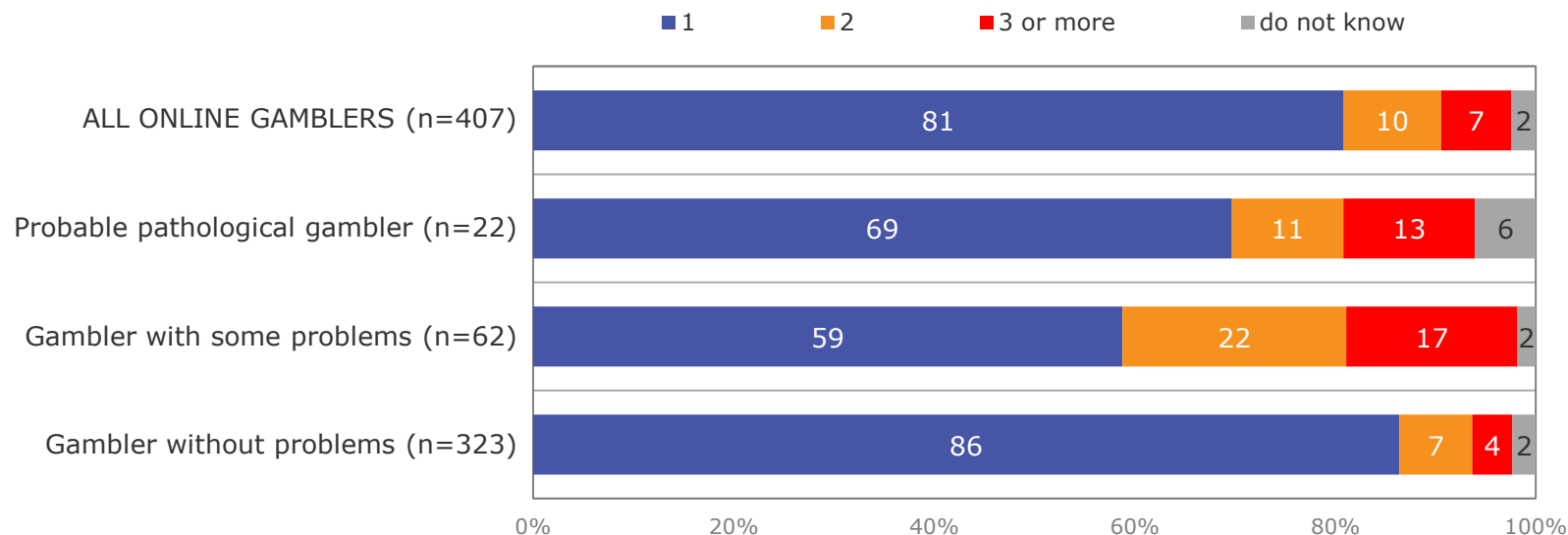
4

Preferences and habits related to gambling



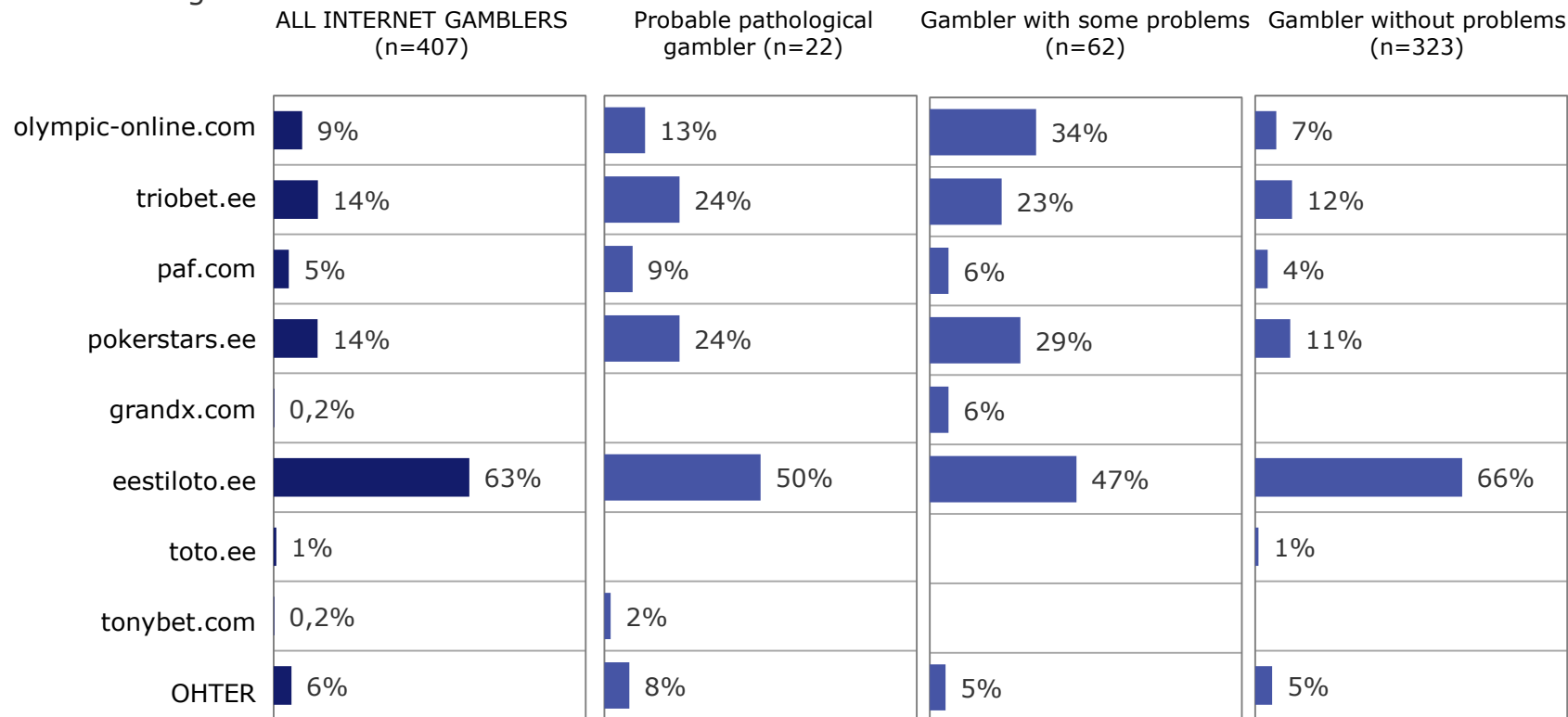
Number of websites or Internet environments where the person has played for money in the last year

% of those who gambled online (24% of all gamblers)



Websites or Internet environments where the person has played for money in the last year (1)

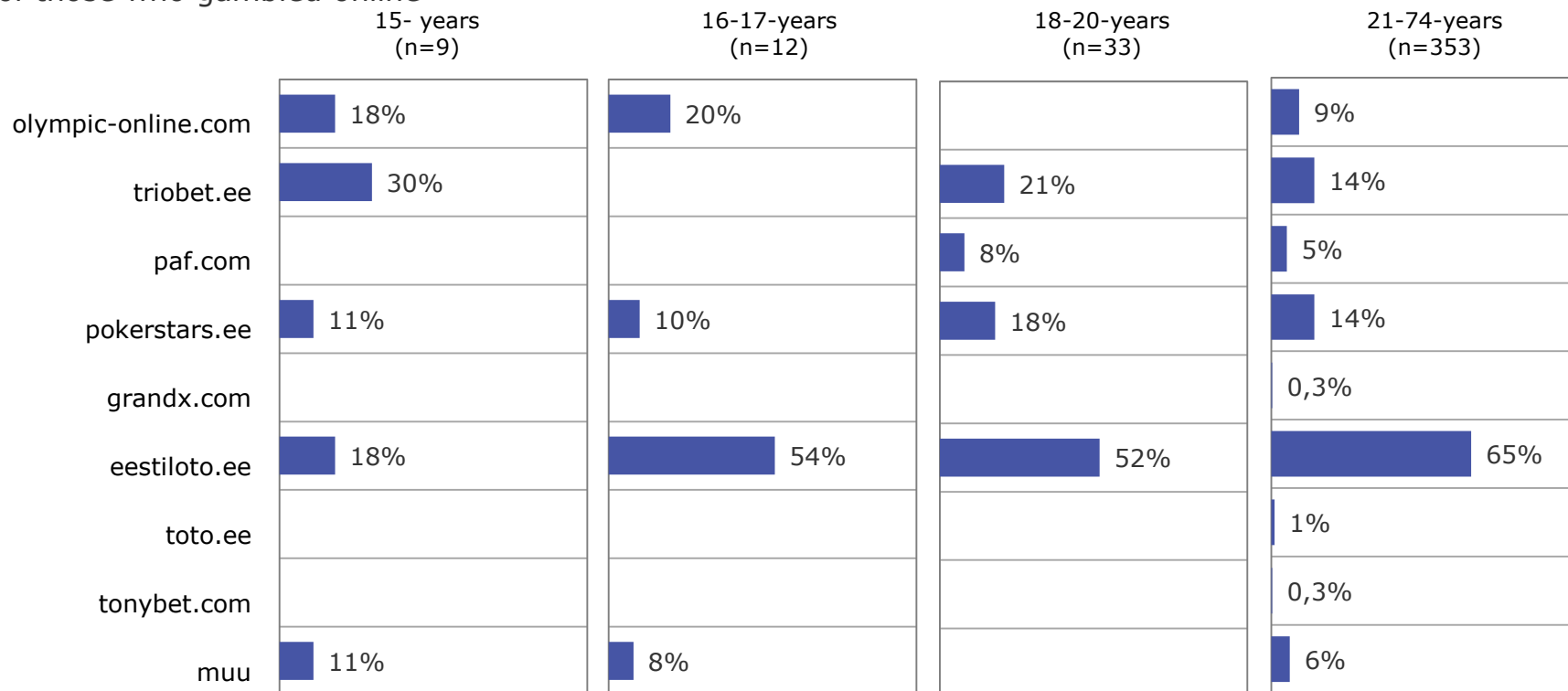
% of those who gambled online



„Other“: bwin (n=2), cakepoker.com, playray.com, betcityru.com, carbon.com, aeriagames.com, Nyse, Nasdaq, pokerstars, prc poker, euromillion, forex metal, galacasino, kauplemisplatvorm, Soome aadresside, lalgpalliennustus sõpradega, facebook (n=2).

Websites or Internet environments where the person has played for money in the last year (2)

% of those who gambled online



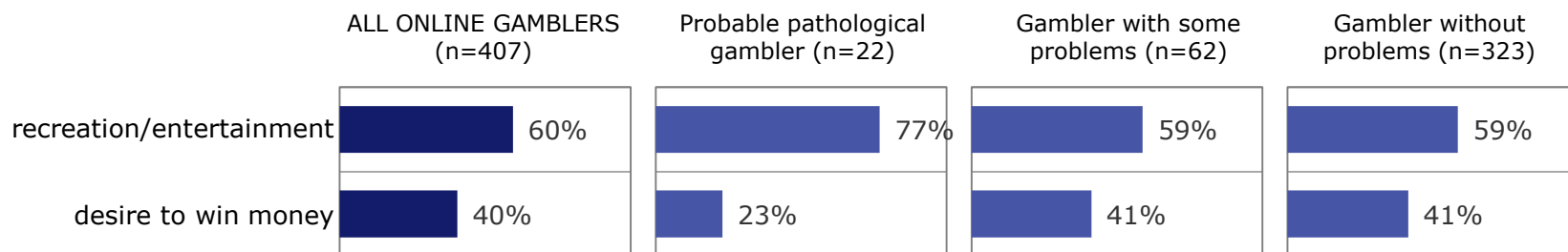
A total of 25% of online players aged 15-20 have played in the past year on websites which people under the age of 21 are barred by law from accessing.

- *Olympic-online.com, paf.com, pokerstars.ee ja grandx.com klient peab olema vähemalt 21-aastane.*
- *Triobet.ee klient peab olema vähemalt 18-aastane toto mängimiseks ning 21-aastane pokkeri ja kasiinomängude mängimiseks.*
- *Toto.ee ja tonybet.com klient peab olema vähemalt 18-aastane.*
- *Eestiloto.ee klient peab olema vähemalt 16-aastane.*

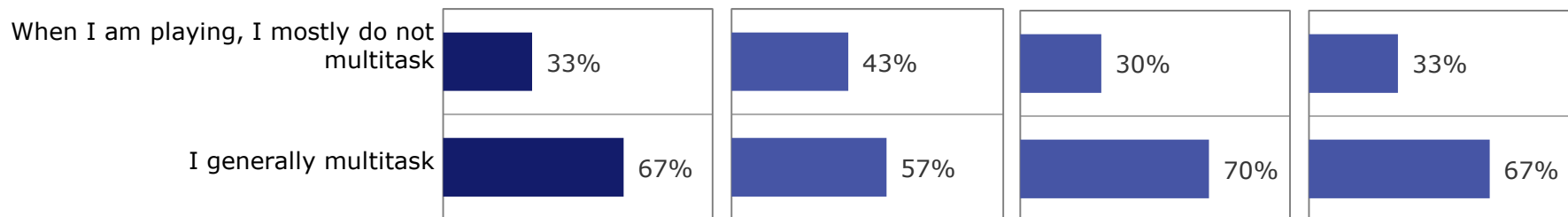
Expectation for gambling and concentration

% of those who gambled online

What is your primary expectation in gambling online?



How much do you concentrate on the game when playing casino games over the Internet?



Results based on frequency of playing over the Internet for money:

- Plays at least one game every week (n=110; including everyday gamblers: 43% plays primarily for the purpose of winning money; 30% do not generally engage in other activities at the same time.
- Plays at least one game every day (n=22): 40% play primarily for purpose of winning money; 46% mainly do not engage anything else.

Noticing information (1)

% of those who gambled online

Have you, while in gambling environments on the Internet, noticed information...

... on responsible gambling?

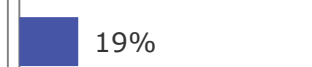
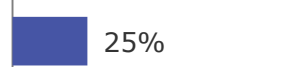
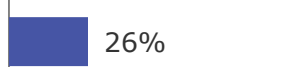
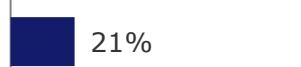
ALL ONLINE GAMBLERS
(n=407)

Probable pathological
gambler (n=22)

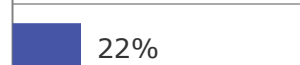
Gambler with some
problems (n=62)

Gambler without
problems (n=323)

yes, in nearly every environment
that I use



yes, in some environment
that I use

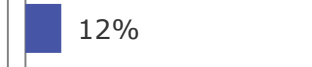


no, I have not noticed it

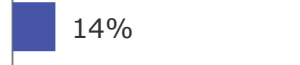
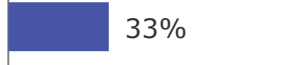
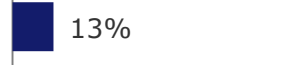


... on possibilities for counselling for prevention of gambling addiction?

yes, in nearly every environment
that I use



yes, in some environment
that I use

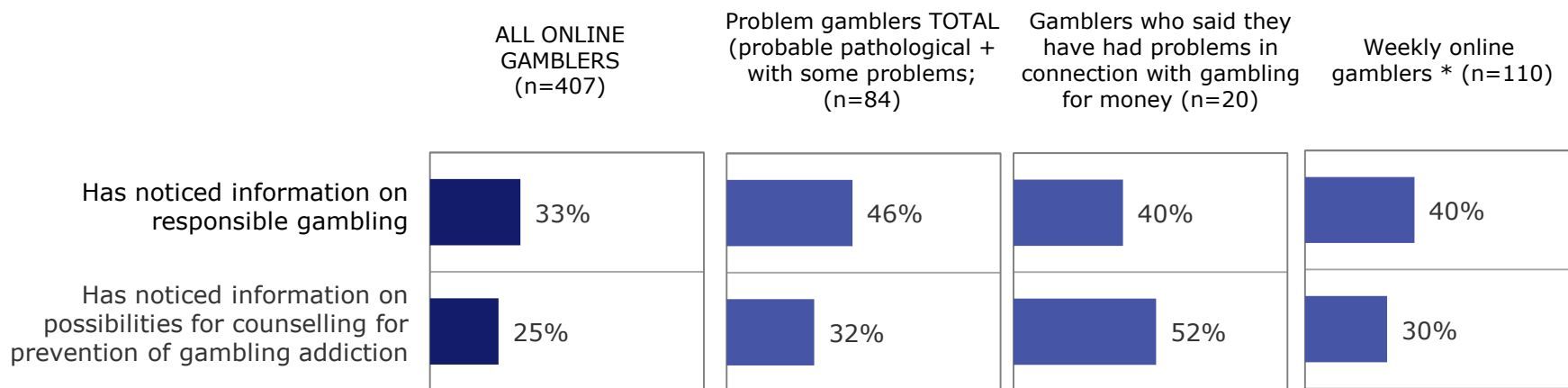


no, I have not noticed it



Noticing information (2)

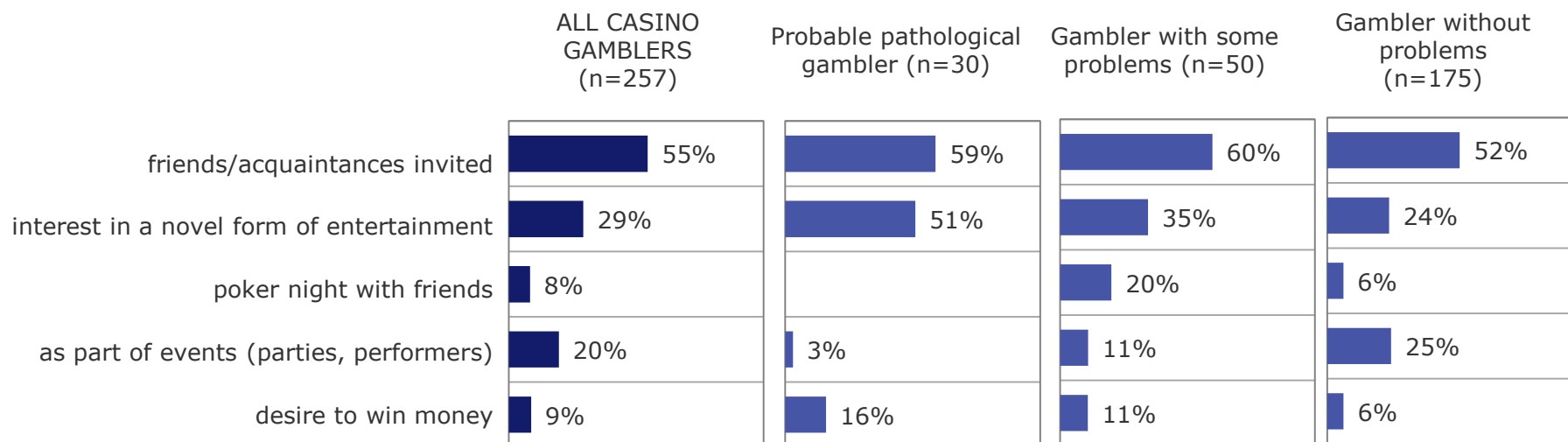
% of those who gambled online



* Incl. 55% ja 39% of everyday online gamblers (n=22).

Reason for the first casino visit

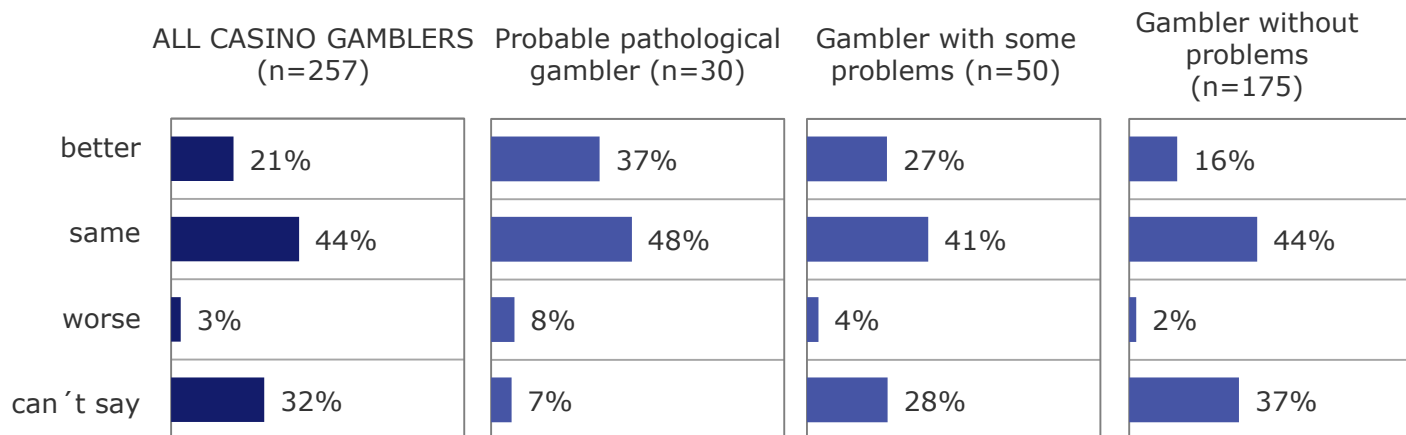
% of those who have played in casinos other than over the Internet (15% of all gamblers)



Rating of service in casinos

% of those who have played in casinos

How do you rate the level of service in Estonian casinos in comparison with other entertainment venues?



Most online gamblers have not noticed information related to counselling and responsible gambling

- Most (81%) of those who have gambled online have gambled for money on one website or Internet environment. Eleven per cent of gamblers in the gambling addiction risk group play two or more environments, 39% of problem gamblers and 24% of probable pathological gamblers. The probable pathological gamblers stand apart from gamblers with some problems in that they are more loyal to one environment.
- In the case of most of the websites referred to in the question, the online gamblers with problems have made greater use of them in the past year than the gamblers without problems. The website eestiloto.ee is the most often played site among all risk level groups (a total of 63% of online gamblers). A total of 25% of online players aged 15-20 have played in the past year on websites which people under the age of 21 are barred by law from accessing.
- Online gamblers are looking mainly for entertainment (60%) and online casino games are played for the most part simultaneously with other activities (67%).
- Most online gamblers have not noticed information on responsible gambling or options for counselling for prevention of gambling addiction – the percentage of those who noticed these types of information is 33% and 25%, respectively. Among problem gamblers, 46% have noticed information on responsible gambling and 32% have noticed the information on counselling. The indicators are higher also in the everyday online gambling group – 55% and 39%, respectively.
- 29% of casino gamblers said the main reason for their first visit to a casino was interest in a novel form of entertainment. The majority (55%) made their first visit at the invitation of friends/acquaintances. The desire to win money was the main reason for the first visit more among problem gamblers – this was the response made by 16% of probable pathological gamblers, 11% of gamblers with some problems and 6% of casino gamblers without problems. The gamblers without problems more often than problem gamblers found themselves in a casino for the first time in connection with some party or social event.

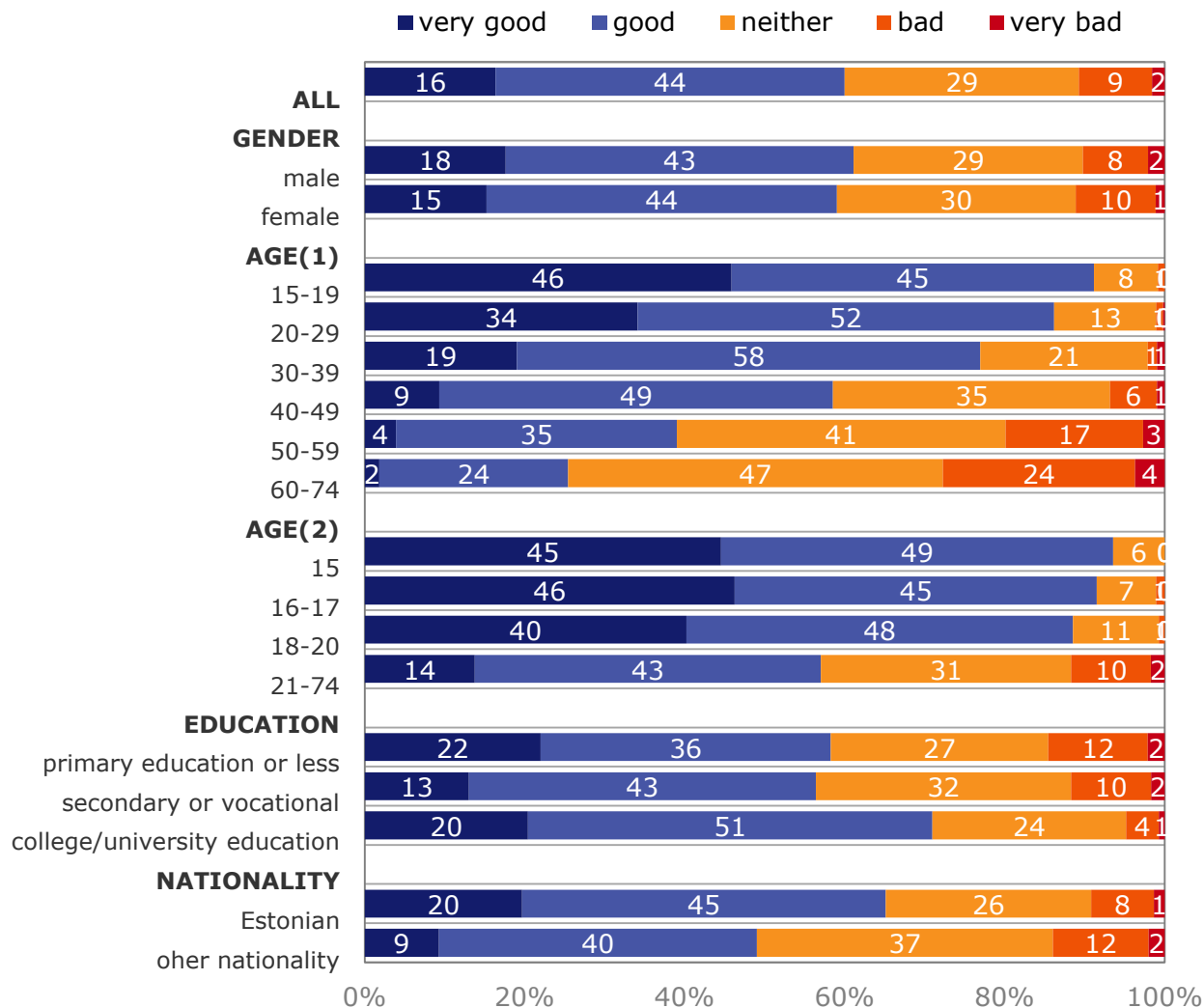
5

Ratings as to one's health and satisfaction with life among inhabitants as well as among players in gambling addiction risk groups



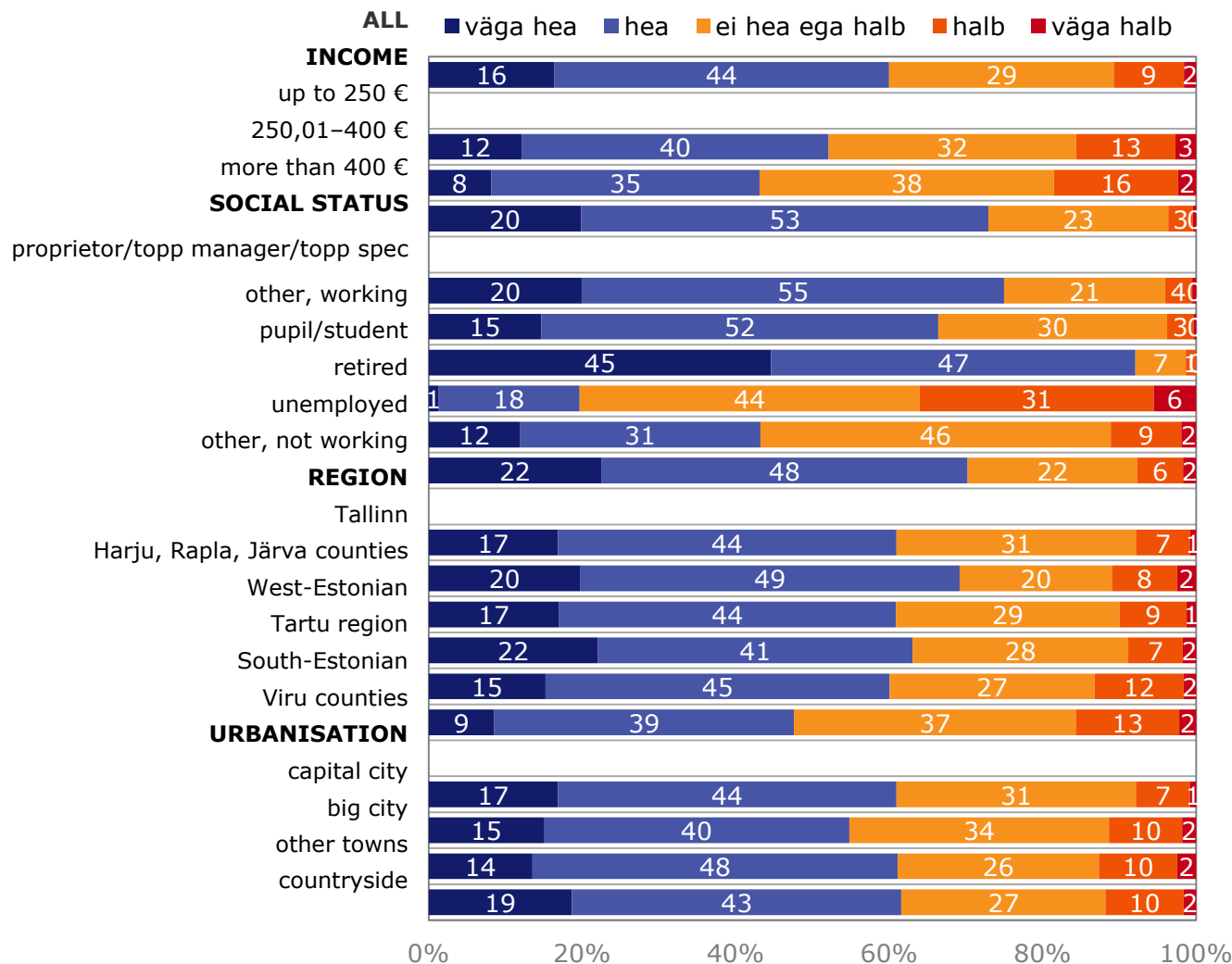
Ratings to health (1)

% of all inhabitants 15-74 years of age



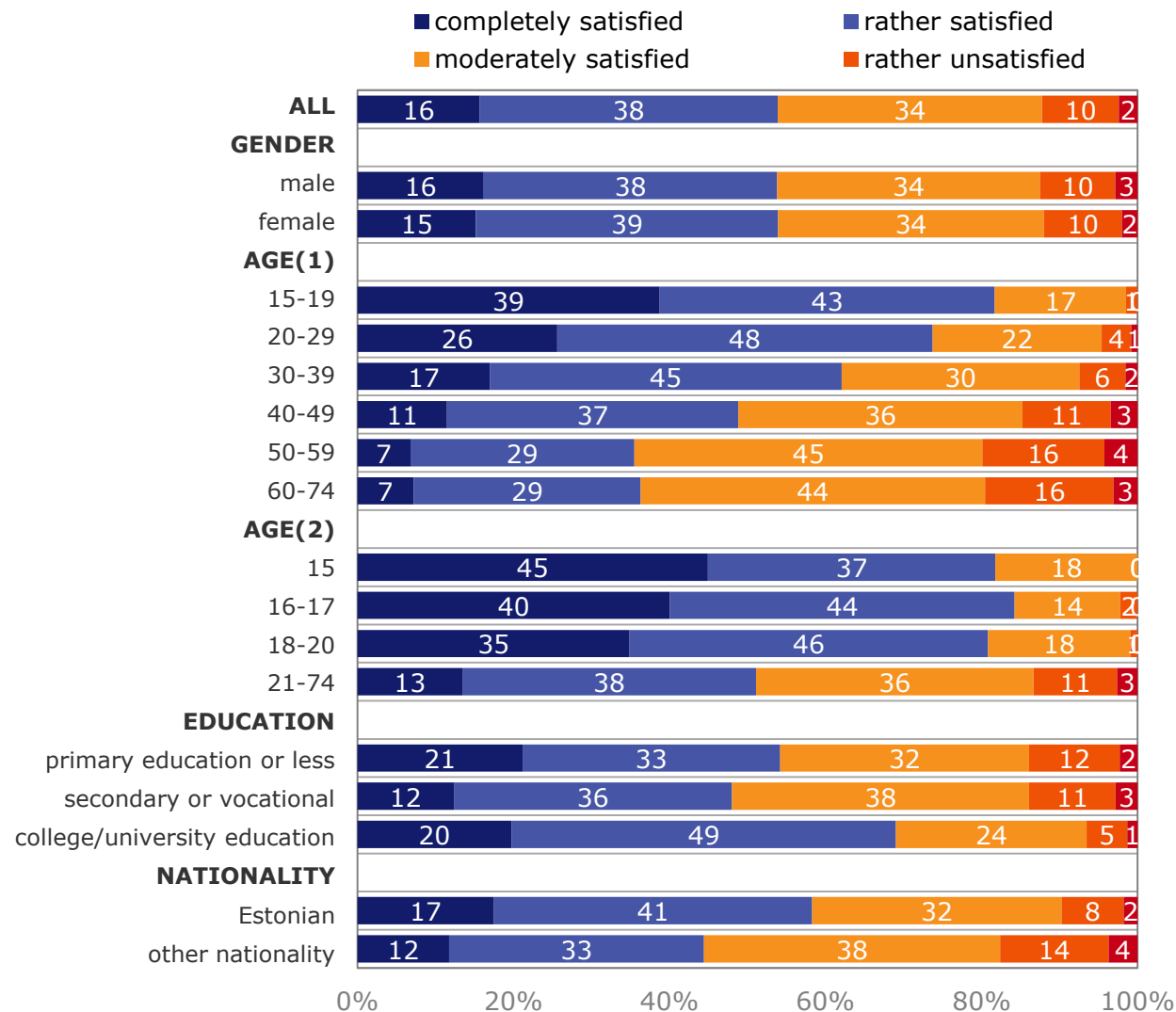
Ratings to health (2)

% of all inhabitants 15-74 years of age



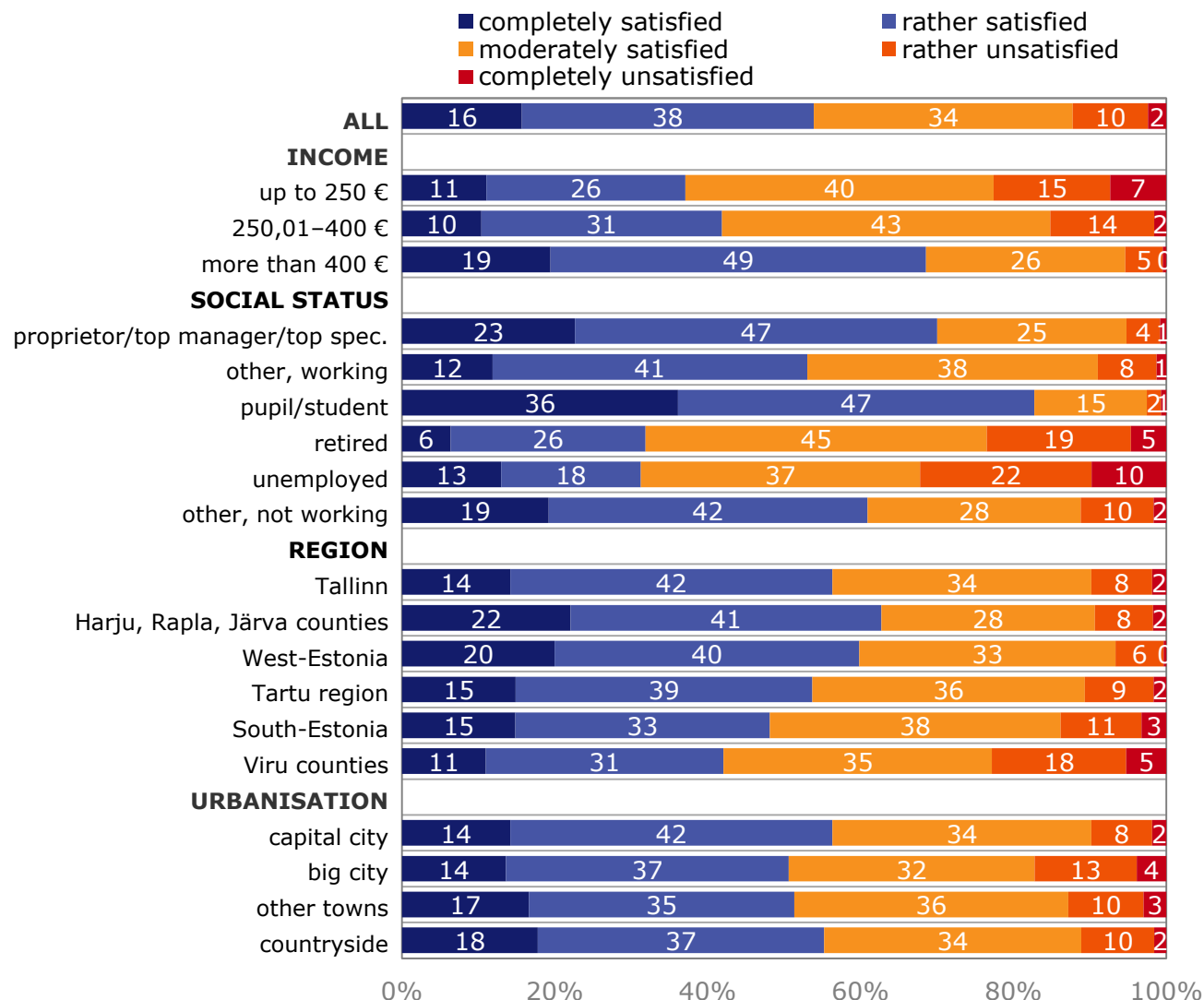
Satisfaction with life (1)

% of all inhabitants 15-74 years of age



Satisfaction with life (2)

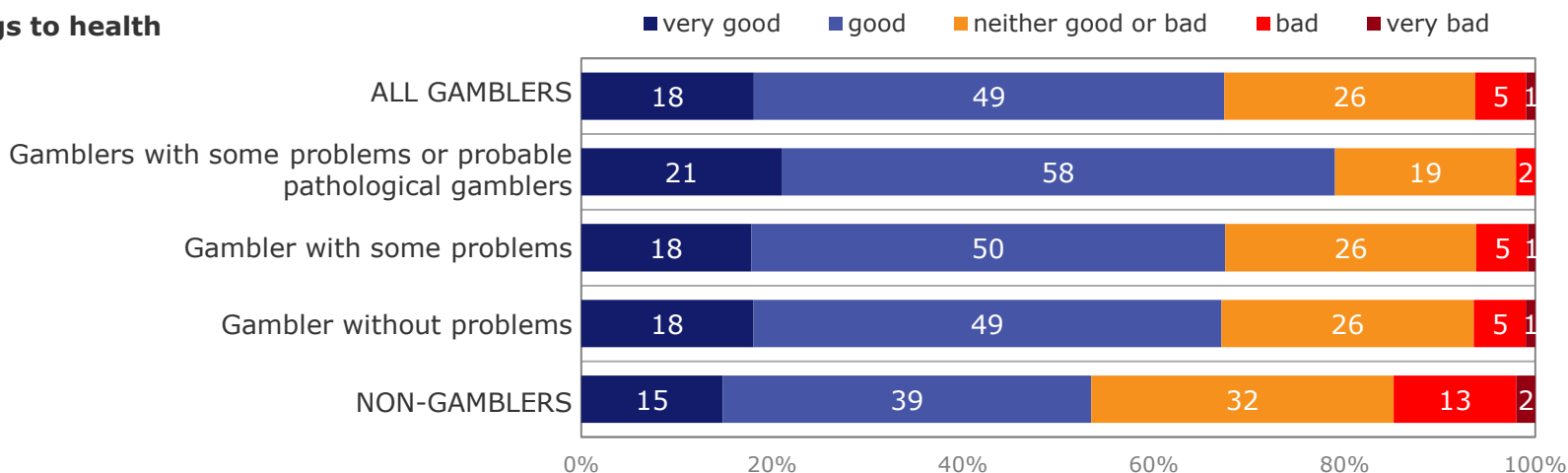
% of all inhabitants 15-74 years of age



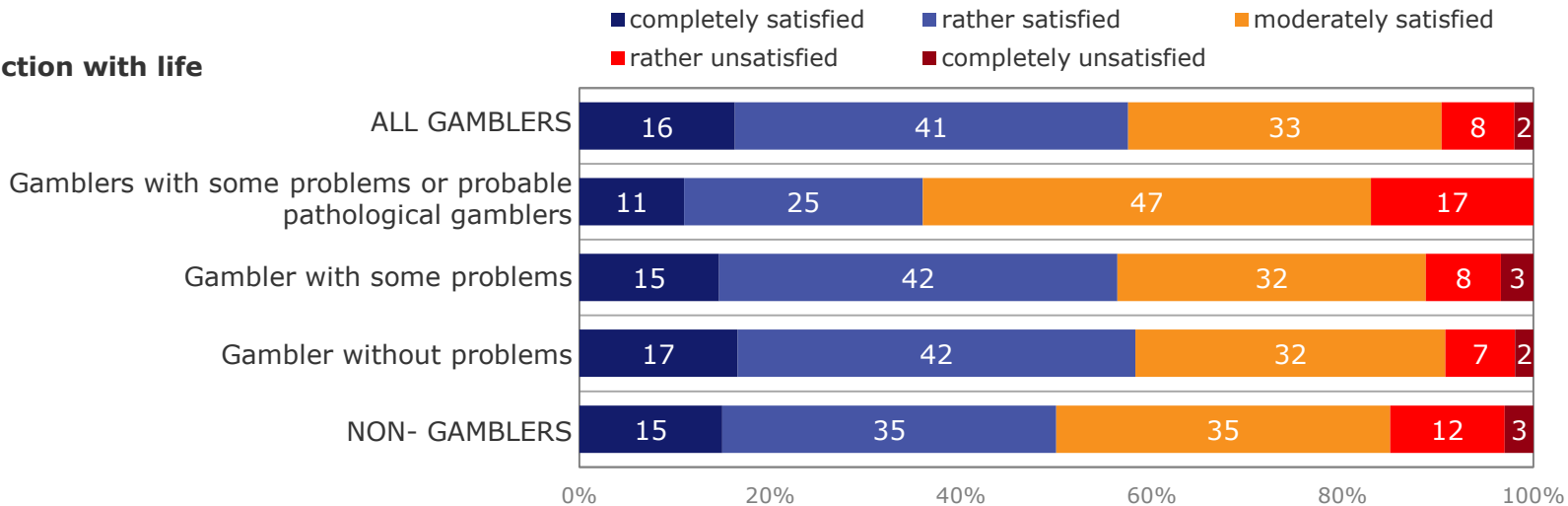
Ratings to health and satisfaction with life

% of gamblers and non-gamblers

Ratings to health



Satisfaction with life

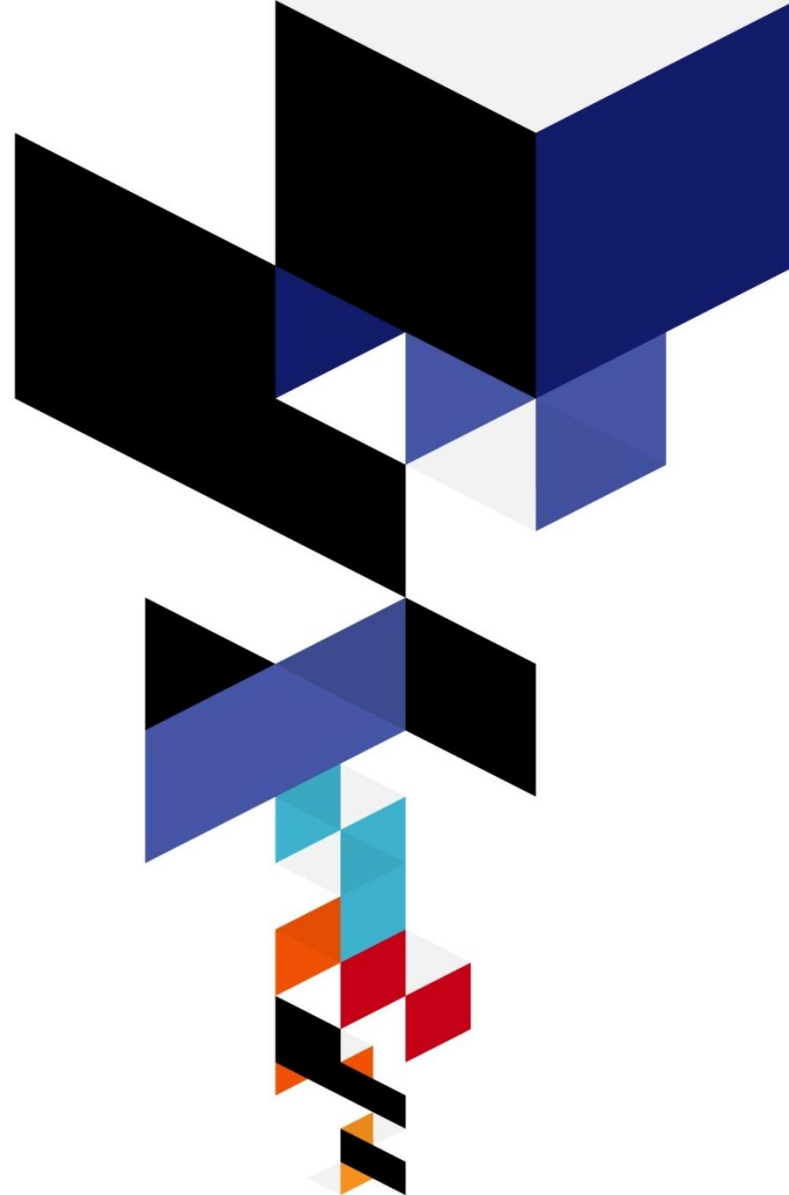


Probable pathological gamblers are less satisfied with their lives

- At the end of the survey, respondents were asked to rate their health and level of contentedness with life. Sixty per cent of people aged 15-74 in Estonia say their health is good and 54% are content with their lives. The younger the respondent, the better they rate their health and the more content with their life. A greater share of ethnic Estonians, those with higher education, and higher-income earners give positive ratings to both aspects. The lowest ratings to contentment with life came from pensioners and the unemployed.
- Comparing the gamblers group with non-gamblers, the ratings of gamblers are more positive. Health is considered good or very good by 67% of gamblers and 54% of non-gamblers and 57% of gamblers and 50% of non-gamblers are very satisfied or rather satisfied with life. It must be taken into consideration that the gamblers include a significantly greater number of younger people, and that satisfaction is higher among this set.
- The situation is very different when we look at the gamblers in gambling addiction risk group. In the probable pathological gamblers group, 79% of people rate their health is good, (which is an even greater percentage) but only 36% are satisfied in their lives – fewer respondents than among other gamblers or among non-gamblers. This could be related to problems stemming from their gambling habits. Compared to other gamblers, the unsatisfied gamblers include more respondents who have played for more money than they originally intended, or who have been criticized in connection with their habit or have argued with people living with them over their use of money.

6

Conclusion



Conclusions (1)

- One in two people in Estonia aged 15-74 have been engaged in gambling. The most popular types of gambling continue to be lotteries and drawings in environments other than the Internet, followed by online lotteries, card games in environments other than the Internet, and casino slot machines.
- Although the incidence of playing for money is high, the share of those who engaged in forms of gambling for money has dropped in nearly every type of gambling in comparison with an analogous 2010 survey. At the same time, when we view the level of playing at least once a week, the frequency of play has not changed among gamblers.
- It is above all younger people, those with higher incomes and ethnic Estonians who gamble more than the average. The level of playing some forms of gambling is higher among higher educated people and males. Although it could be presumed on the basis of the profile described above that it is more the young professionals who gamble, the contingent of those who have gambled also includes the unemployed and the non-working population (home-makers or people on child care leave) and pupils/students.
- Five per cent of people aged 15-74 in Estonia are in a gambling risk group – i.e. they are problem gamblers; this makes up 10% of all gamblers. The greatest number of problem gamblers is found among males, youths and the unemployed. As a positive trend, the risk of gambling addiction has declined in the population as a whole as well as among gamblers. We can suppose that the drop in the level of gambling and the risk of gambling addiction is at least partially the result of various measures applied at the same time, such as more effective legislation introduced by the state for regulating gambling, implementation of and publicity by gambling operators for responsible gambling measures and support for carrying out treatment and prevention programs. (At the same time, it must be taken into account that the present study used a somewhat different method of asking questions on playing for money, compared to previous studies.)
- A noteworthy share of youths have gambled even though they should actually not even have access to gambling due to age restrictions established by legislation. In spite of the age restrictions, youths have played (online and in environments other than the Internet) casino games, they have taken part in betting and sports predictions, played lotteries and instant lotteries. For instance; one in four people aged 15 say they have played the lottery in environments other than the Internet; and of those aged 15-20 one in 10 claims to have played casino games or poker on the Internet.

Conclusions (2)

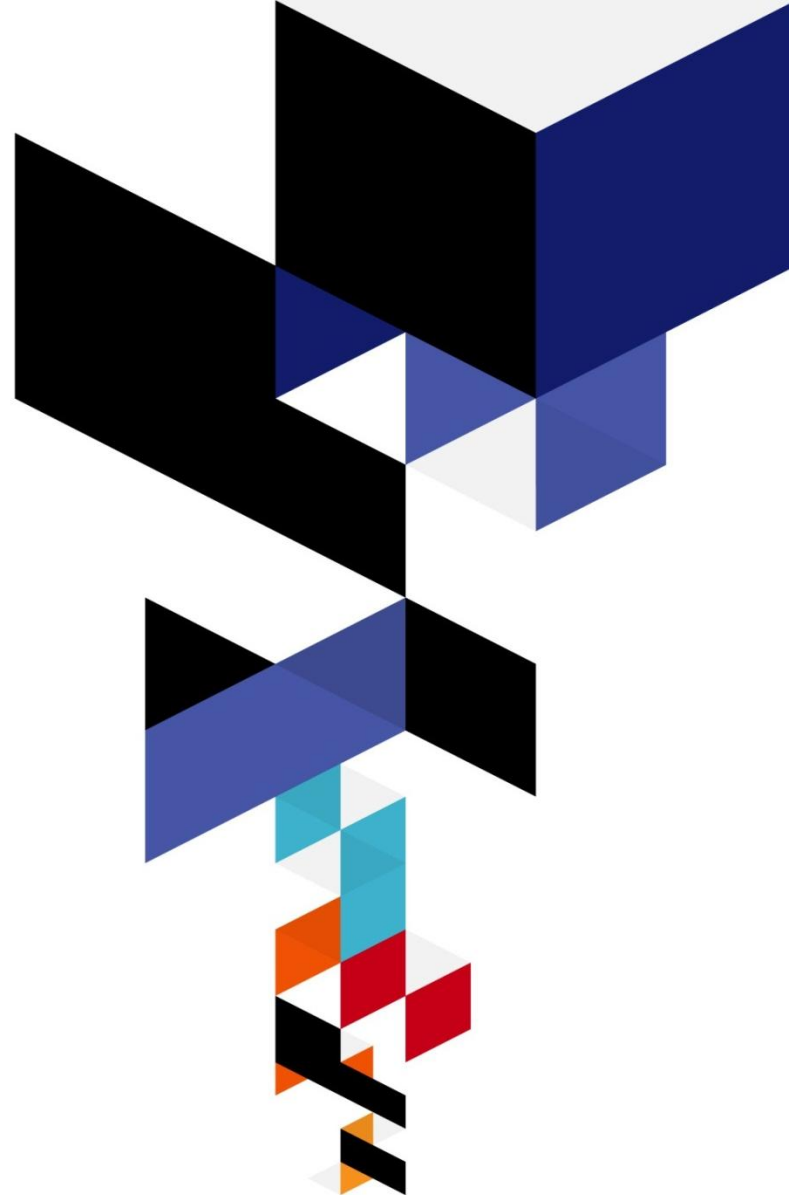
- Compared to gamblers without problems, gamblers in the gambling addiction risk group have had more contact with most forms of gambling and play more frequently. Casino games and card games in environments other than the Internet are very widespread among probable pathological gamblers. Their frequency of gambling online has increased since 2010.
- Compared to 2010, the problems of probable pathological gamblers have deepened and they more frequently agree with statements that signal the risk of gambling addiction. For instance, the percentage who have played for a larger amount than planned, or who have missed work/school etc, has grown. Probable pathological gamblers also have staked larger amounts, and the maximum winning amount has decreased. Over half of them have said that they win money, when they have actually lost. The number of probable pathological gamblers who themselves say that they have experienced problems in connection with playing for money.
- Different categories of gambling have a different effect on the development of the risk of gambling addiction. Lotteries and drawings stand out, as players of these have the least number of gamblers at risk of gambling addiction. The players of poker and casino games have the most risk-group gamblers; only slot machine gamblers in environments other than the Internet and players of prediction games and other games had a higher share.
- About one-half of gamblers who say they have problems have not used any of the means of assistance listed in the questionnaire. The most preferred means is to talk to acquaintances or family members, establishing self-prohibition on gambling has been one of the possibilities used for self-help. But only a few problem gamblers have sought out a psychologist or psychiatrist for treatment of pathological gambling as a psychological problem. It can be presumed that this is related to the low awareness on the part of gamblers with regard to the possibilities for treating gambling addiction or unwillingness to face up to the need for treatment. For instance, most online players have not noticed information on possibilities of gambling addiction prevention counselling.

Conclusions (3)

- The attitude of gamblers and non-gamblers to the current restrictions related to gambling is similar. Most agree that a reasonable age restriction on playing casino games and poker is 21 years of age and that the state should treat unlicensed Internet casinos with the maximum level of strictness. For players, it appears to be important that gambling operators whose games they play online hold an activity license in Estonia; players also tend to take a positive view of obligatory self-identification and registration requirements upon entering a casino. The positive attitude in connection with registering a person upon entering a casino nevertheless reduces the risk of gambling addiction becoming deeper, and thus it can be supposed that players with problems are looking more for opportunities to disregard the restrictions.
- In further activity, attention should be devoted above all to the following aspects:
 - The biggest problem area with regard to engaging in gambling in the population was the fact that even minors who should not even have contact with gambling due to age restrictions stemming from legislation, gamble for money. Further preventive efforts should be focused on raising the knowledge level and awareness among young people, parents and specialists working with children.
 - Information must be disseminated and awareness increased among problem gamblers in connection with the existence and necessity of ways of treating gambling addiction.
 - Not just one specific activity, but various measures taken together (legislation, promoting responsible gambling, treatment and prevention of gambling addiction) influence both gambling in the population as a whole as well as the level of gambling addiction risk among players. Thus the multi-faceted cooperation should be continued along the same lines in as part of subsequent activities.

7

Methodology of the study



Sample

- The general set of the study is constituted by permanent residents of the Republic of Estonia in the age of 15–74. The sample was formed on the basis of a general sample proportional model where all the people belonging to the general sample have an equal opportunity to become a respondent.
- Respondents were found on the basis of stratified two-level selection. First, the general sample was divided territorially into 6 layers by the place of residence. The size of the sample in each layer corresponded proportionally to the division of the general sample. After that, a two-level selection was performed at each level.
- Initial selection units were settlements (towns, boroughs, small boroughs, villages). Sample points (with the precision of up to the source address level) were found at random selection with a proportional probability of the size of the settlement (number of inhabitants). The basis for selection was the national population register. After that, secondary sample units were selected in each initial selection unit – people.
- For finding the respondents in the sample point, the source address method and the so-called young men-young women rule were used. Source address method is a set of rules for selecting the route, houses, households to move on from the source address. Young men-young women rule means that we question the youngest man in the age of 15-74 who is at home. If there are no males in that age group living at the particular address or are not at home, we question the youngest woman at home in the age of 15–74.
- The size of the sample, i.e. the total amount of respondents covered by the study was 3,519 representing the Estonian population of the respective age group.

Data collections

- The questionnaire was performed on the method of computer assisted personal interview (CAPI – Computer Assisted Personal Interviewing) in the period of 20.06–03.10.2012 within the framework of TNS Emori Omnibuss-studies where respondents answers to the questions at their home.
- In case of a CAPI-interview, the questions are on the screen of a laptop and the interviewer inserts the answers directly to the computer. Filters and rotations are programmed, thereby decreasing mistakes in questioning.
- A questionnaire was prepared by the Centre for Gambling Addiction
- Analogical survey was conducted also 2004., 2006. ja 2010.

Profile of respondents, n=3519

Indicator		n	%
GENDER	male	1 650	47
	female	1 869	53
AGE	15-19	261	7
	20-29	711	20
	30-39	624	18
	40-49	620	18
	50-59	636	18
	60-74	666	19
NATIONALITY	Estonian	2 398	68
	other nationality	1 121	32
EDUCATION	primary education or less	666	19
	secondary or vocational education	2 069	59
	college/university education	784	22
SOCIAL STATUS	proprietor/top manager/top specialist	579	16
	other, working	1 387	39
	pupil/student	359	10
	retired	693	20
	unemployed	230	7
	other, not working (lapsehoolduspuhkus, kodune)	270	8

Indicator		n	%
Net income for one family member last month	up to 250 €	674	19
	250,01-400 €	933	27
	more than 400 €	1 016	29
REGION	Tallinn	1 053	30
	Harju, Rapla ja Järva counties	527	15
	West-Estonia (Lääne, Pärnu, Hiiu and Saare counties)	422	12
	Tartu region (Tartu ja Jõgeva counties)	484	14
	South-Estonia (Põlva, Valga, Viljandi and Võru counties)	410	12
	Viru counties (Ida- ja West Viru counties)	622	18
URBANISATION	capital city	1 053	30
	big city (Tartu, Pärnu, Narva, Kohtla-Järve)	676	19
	other towns	723	21
	countryside	1 067	30

South Oaks Gambling Screen (SOGS) methodology for scoring gambling addiction (1)

- **South Oaks Gambling Screen** (SOGS; Lesieur & Blume, 1987, Laansoo, 2005*) is a valid and highly reliable screening test measuring the general behaviour related to gambling and distinguishing players with problems caused by gambling and players without problems. Questions comprise pathological gambling markers, such as regaining the loss, playing longer than planned, guilt accompanying gambling, negative reactions by other people in relation to gambling of an individual, claiming of having won instead of losing, borrowing money for gambling, etc.
- Respondents are grouped according to their gambling habits and points gathered for questions. Possible amount of points is 0-20. 5 or more points refers to pathological gambling; 2-4 points refer to a player belonging to the gambling addiction risk group with some problems, which may lead to the formation of pathology if deepened.
 - 0–1 points: no problem;
 - 2–4 points: some problem;
 - 5 or more points: probable pathological gambler.

**Lesieur, H. R., & Blume, S.B. (1987). The South Oaks Gambling Screen (The SOGS):*

A new instrument for the identification of pathological gamblers. American Journal of Psychiatry, 144, 1184-1188.

Laansoo, S. (2005). Patoloogiline hasartmängimine: ulatus Eestis ning seosed käitumuslike ja isiksuslike riskifaktoritega. Magistritöö. Tallinna Ülikool.

(Laansoo, S. (2005). Pathological gambling: scope in Estonia and relations with behavioural and individual risk factors. Master's Thesis. Tallinn University)

SOGS methodology for scoring gambling addiction(2)

Questions for scoring:

- Question (Q) „When you gamble, how often do you go back another day to win back money you lost?“, answers 1 or 2 („every time I lost“, „most of the time I lost“) – 1 point.
- Q „Have you ever claimed to be winning money gambling but weren't really? In fact, you lost?“, answers 1 or 2 („yes, most of the time“, „yes, less than half the time I lost“) – 1 point.
- Q „Do you feel you have ever had a problem with betting money or gambling?“, answers 1 or 2 („yes“, „yes, in the past but not now“) – 1 point.
- “Yes,, = 1 point:
 - Did you ever gamble more than you intend to?
 - Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
 - Have you ever felt guilty about the way you gamble or what happens when you gamble?
 - Have you ever felt like you would like to stop betting money or gambling but didn't think you could?
 - Have you ever hidden betting slips, lottery tickets, gambling money or other signs of betting or gambling from your spouse, children or other important people in your life?
 - Have you ever argued with people you live with over how you handle money?
 - (If you answered yes to previous question):Have money arguments ever centered on your gambling?
 - Have you ever borrowed from someone and not paid them back as a result of your gambling?
 - Have you ever lost time from work (or school) due to betting money or gambling?
- Q „If you borrowed money to gamble or to pay gambling debts, who or where did you borrow from?“ , every answer gives 1 point (from household money; from spouse; from relatives, from bank; from credit card; from loan-office (quick- and SMS loans); sold personal or family property, other).

Confidence interval of results

In interpreting the results, one should take into account the margin of error in the sample. The table presents the margin or error with a 95% confidence level for different sample and subset sizes. For instance, with 3,500 respondents, the maximum margin or error for a random sample does not exceed $\pm 1.65\%$; or, in the case of 1,500 respondents, $\pm 2.53\%$.

Sample	Percentage of chosen response options											
	50%	45%	40%	35%	30%	25%	20%	15%	10%	5%	3%	2%
	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	97%	98%
25	20,60%	20,50%	20,18%	19,65%	18,88%	17,84%	16,48%	14,71%	12,36%	8,98%	7,03%	5,77%
40	15,97%	15,89%	15,65%	15,23%	14,64%	13,83%	12,78%	11,40%	9,58%	6,96%	5,45%	4,47%
60	12,91%	12,84%	12,65%	12,31%	11,83%	11,18%	10,33%	9,22%	7,75%	5,63%	4,40%	3,61%
100	10,00%	9,95%	9,80%	9,54%	9,16%	8,66%	8,00%	7,14%	6,00%	4,36%	3,41%	2,80%
120	9,04%	8,99%	8,85%	8,62%	8,28%	7,83%	7,23%	6,45%	5,42%	3,94%	3,08%	2,53%
150	8,00%	7,96%	7,84%	7,63%	7,33%	6,93%	6,40%	5,71%	4,80%	3,49%	2,73%	2,24%
200	6,93%	6,89%	6,79%	6,61%	6,35%	6,00%	5,54%	4,95%	4,16%	3,02%	2,36%	1,94%
250	6,20%	6,17%	6,07%	5,91%	5,68%	5,37%	4,96%	4,43%	3,72%	2,70%	2,11%	1,74%
300	5,66%	5,63%	5,54%	5,40%	5,18%	4,90%	4,53%	4,04%	3,39%	2,47%	1,93%	1,58%
400	4,90%	4,87%	4,80%	4,67%	4,49%	4,24%	3,92%	3,50%	2,94%	2,14%	1,67%	1,37%
500	4,38%	4,36%	4,29%	4,18%	4,02%	3,79%	3,51%	3,13%	2,63%	1,91%	1,49%	1,23%
600	4,00%	3,98%	3,92%	3,82%	3,67%	3,46%	3,20%	2,86%	2,40%	1,74%	1,36%	1,12%
700	3,70%	3,68%	3,63%	3,53%	3,39%	3,21%	2,96%	2,64%	2,22%	1,61%	1,26%	1,04%
800	3,46%	3,45%	3,39%	3,30%	3,17%	3,00%	2,77%	2,47%	2,08%	1,51%	1,18%	0,97%
900	3,27%	3,25%	3,20%	3,11%	2,99%	2,83%	2,61%	2,33%	1,96%	1,42%	1,11%	0,91%
1 000	3,10%	3,08%	3,03%	2,95%	2,84%	2,68%	2,48%	2,21%	1,86%	1,35%	1,06%	0,87%
1 500	2,53%	2,52%	2,48%	2,41%	2,32%	2,19%	2,02%	1,81%	1,52%	1,10%	0,86%	0,71%
2 000	2,19%	2,18%	2,15%	2,09%	2,01%	1,90%	1,75%	1,56%	1,31%	0,95%	0,75%	0,61%
2 500	1,96%	1,95%	1,92%	1,87%	1,79%	1,70%	1,57%	1,40%	1,17%	0,85%	0,67%	0,55%
3 000	1,79%	1,78%	1,75%	1,70%	1,64%	1,55%	1,43%	1,28%	1,07%	0,78%	0,61%	0,50%
3 500	1,65%	1,65%	1,62%	1,58%	1,52%	1,43%	1,32%	1,18%	0,99%	0,72%	0,56%	0,46%
4 000	1,55%	1,54%	1,52%	1,48%	1,42%	1,34%	1,24%	1,10%	0,93%	0,67%	0,53%	0,43%

Project team

Data analysis and graphing for the report: TNS Emor
Report conclusions: Centre for Gambling Addiction and TNS Emor

Contact person for the Centre for Gambling Addiction, report compiler: Pille-Riin Kaare

TNS Emor

Project management, report compilation: Agne Kinks, Aire Trummal, Jaana Helm

Sample selection :	Katre Seema
Programming the survey:	Mare Lepik
Coordinating the survey:	Kaja Ruuben
Data processing:	Aivar Felding
Graphing:	Grete Maria Vürst

Contact information

Agne Kinks
TNS Emor, Head of department
Phone: 626 8533
E-mail: agne.kinks@emor.ee

TNS Emor
Phone: 626 8500
Fax: 626 8501
E-mail: emor@emor.ee
Address: A. H. Tammsaare tee 47, 11316 Tallinn

