

Contacts of the Estonian residents with gambling 2014



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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 and Estonian Association of Gambling Operators.
- 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;
 - Internetis hasartmängude mängimise kogemus ja eelistused;
 - kokkupuude SMS-laenude või kiirlaenudega.
- The target group for the study consisted permanent residents of Estonia aged 15-74 and the size of the study population was 991 349 people (Statistics Estonia data as of 1 January 2014).
- During the period from May-September 2014 a total of 3,496 15-74-year-old inhabitants of Estonia were surveyed.
- This was a repeat study – collection of data was previously carried out in 2004, 2006, 2010 and 2012. If possible, the results were compared to previous years.
- The Centre for Gambling Addiction owns the rights to the study results.

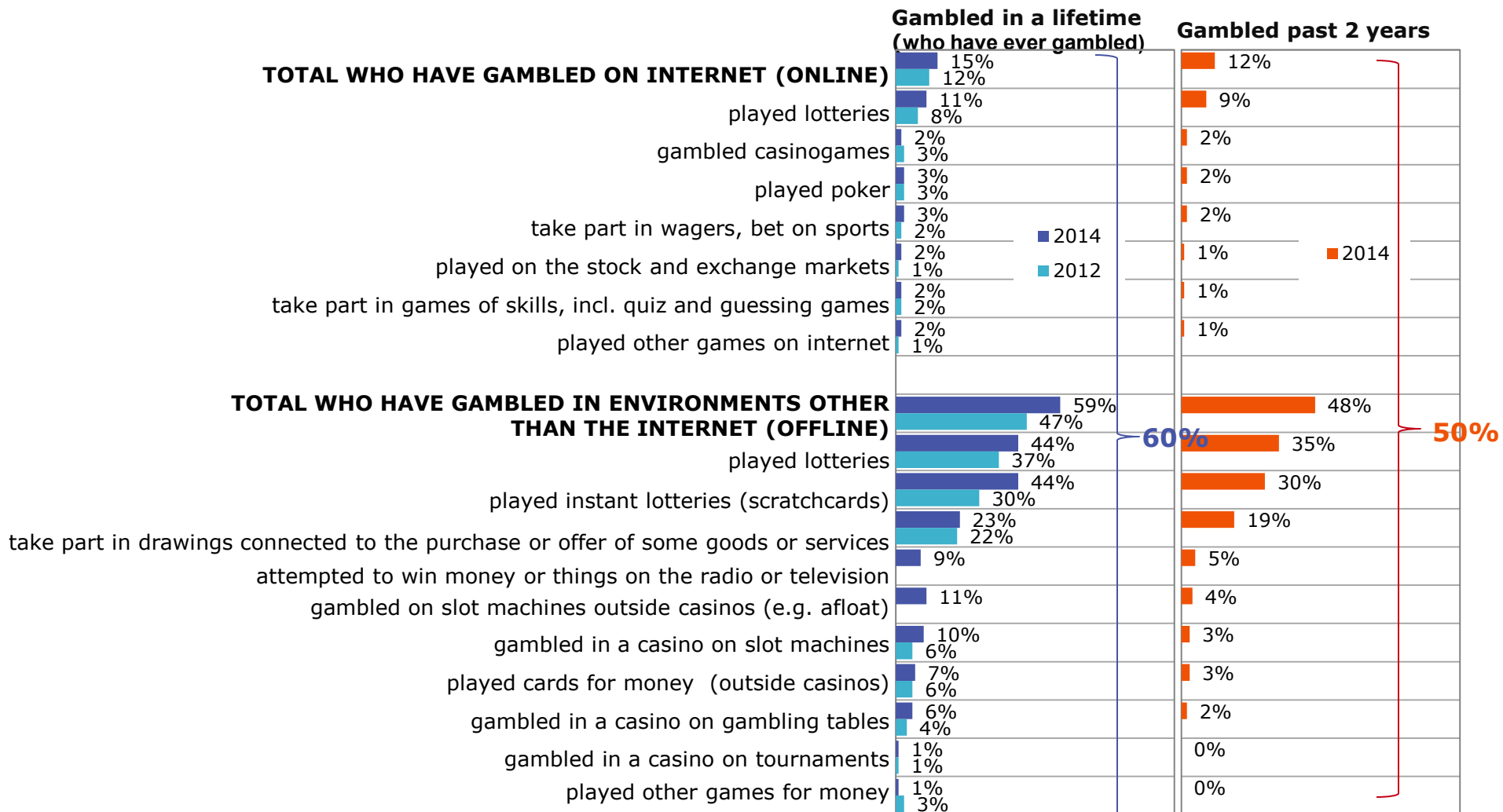
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Distribution of the population based on contact with gambling



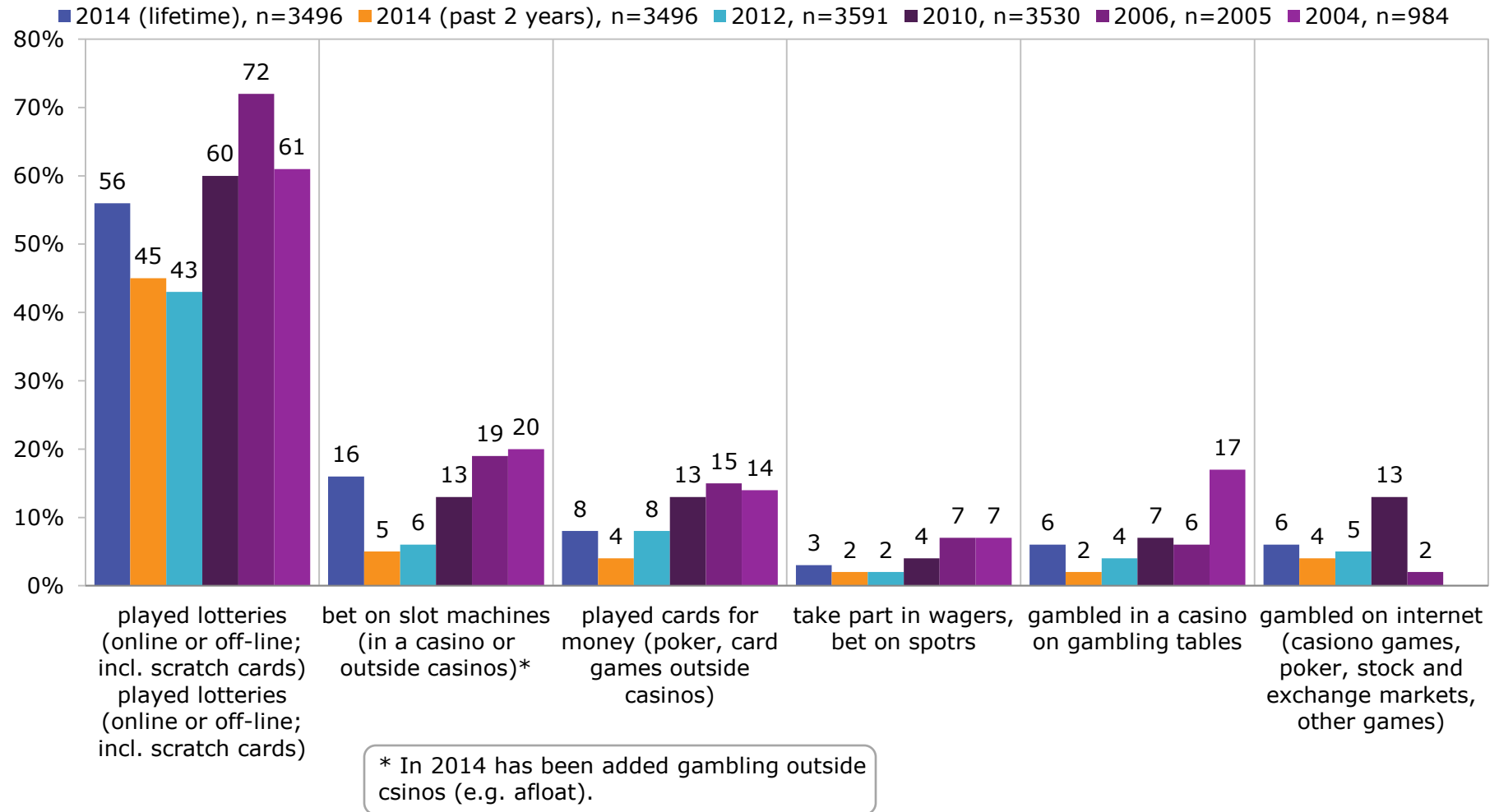
Playing for money in various forms of gambling

% of all inhabitants 15-74 years of age, n=3496



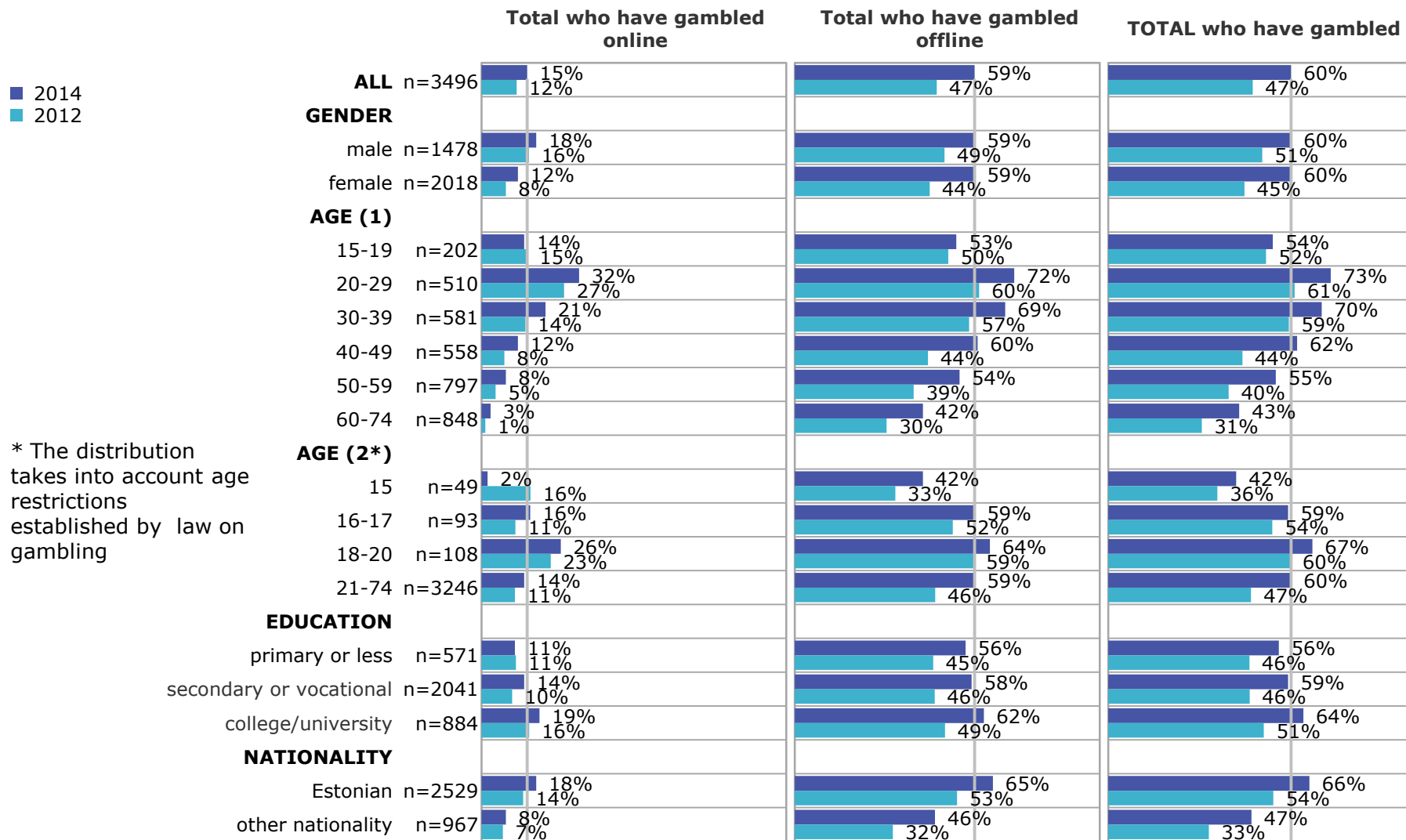
Playing for money in various forms of gambling, groups of games

% of all inhabitants 15-74 years of age, n=3496



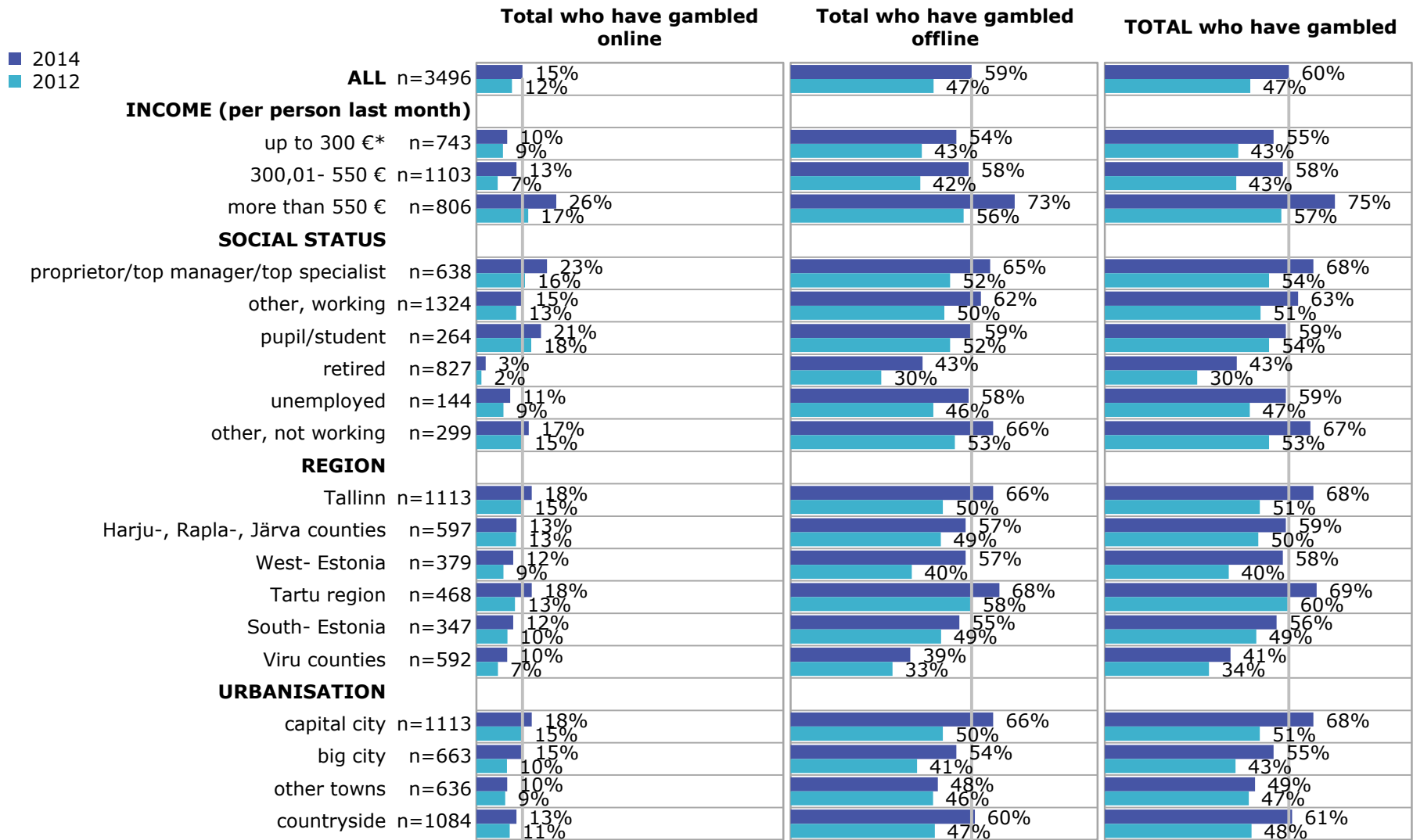
Profile of those who have gambled for money: in lifetime (1)

% of all inhabitants 15-74 years of age



Profile of those who have gambled for money: in lifetime (2)

% of all inhabitants 15-74 years of age



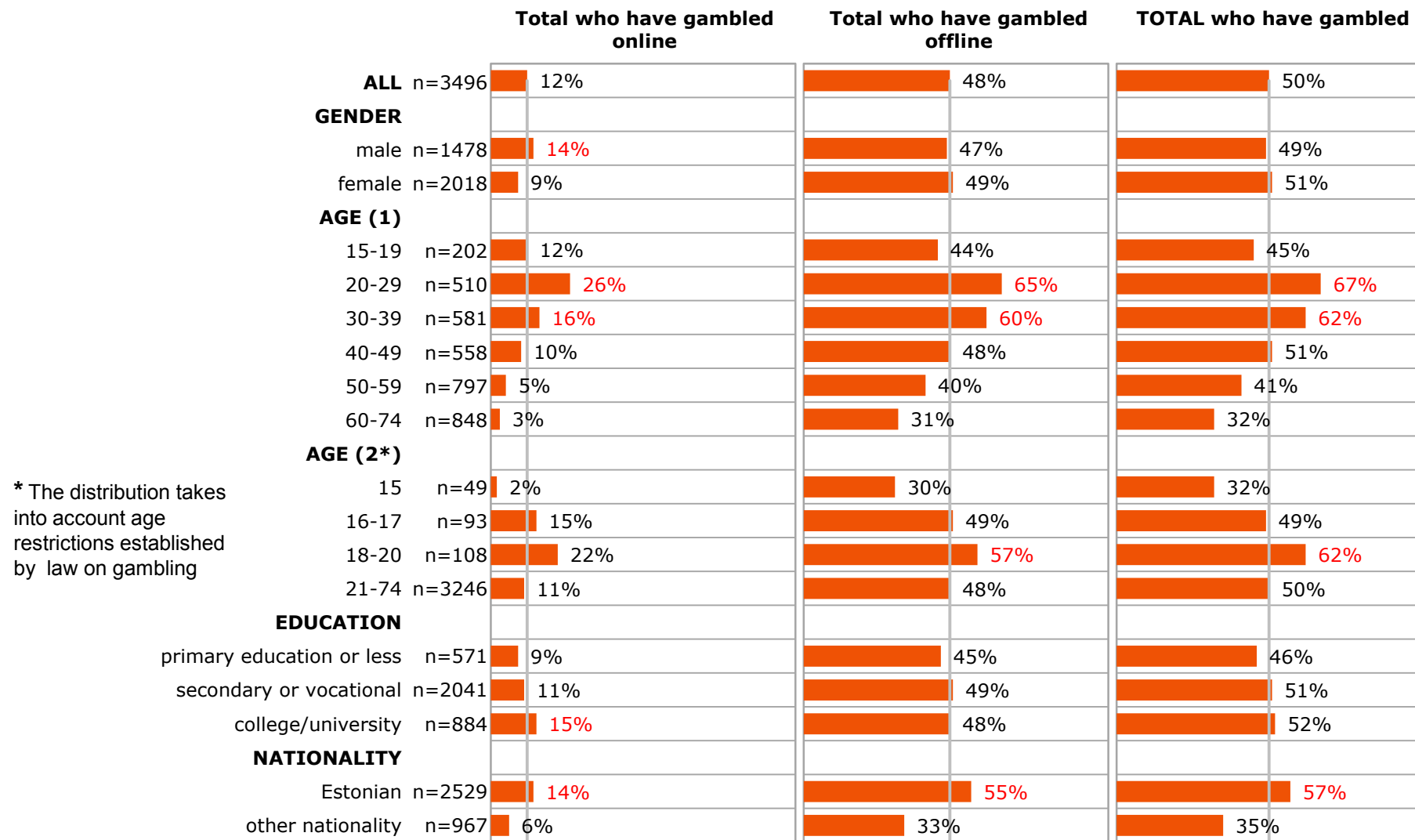
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* Here and beyond are different income classification between 2012, when it was: up to 250 €, 250,01-400 €, more than 400 €.

Profile of those who have gambled for money: last 2 years (1)

% of all inhabitants 15-74 years of age

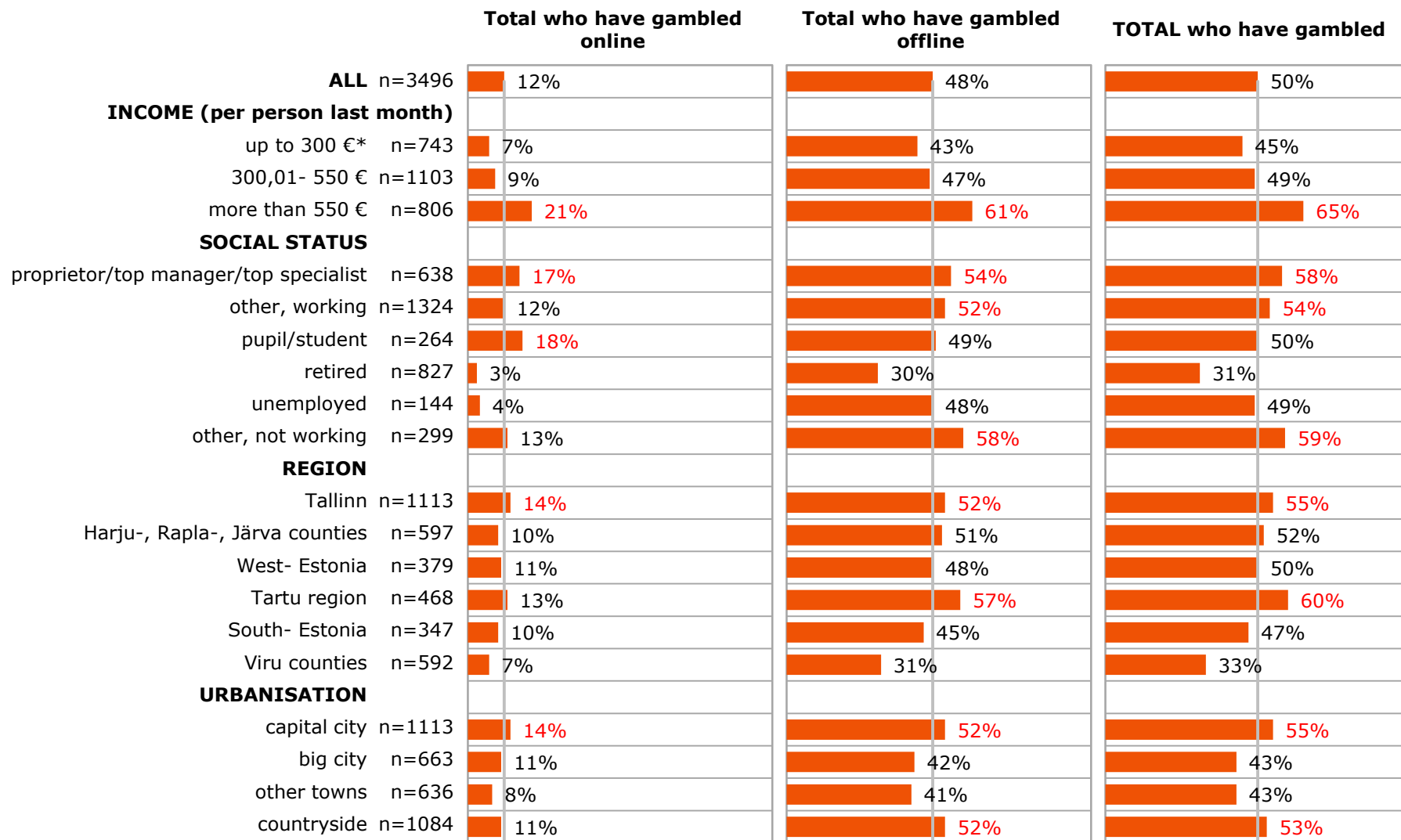


* The distribution takes into account age restrictions established by law on gambling

X% = statistically significantly above average

Profile of those who have gambled for money: past 2 years (2)

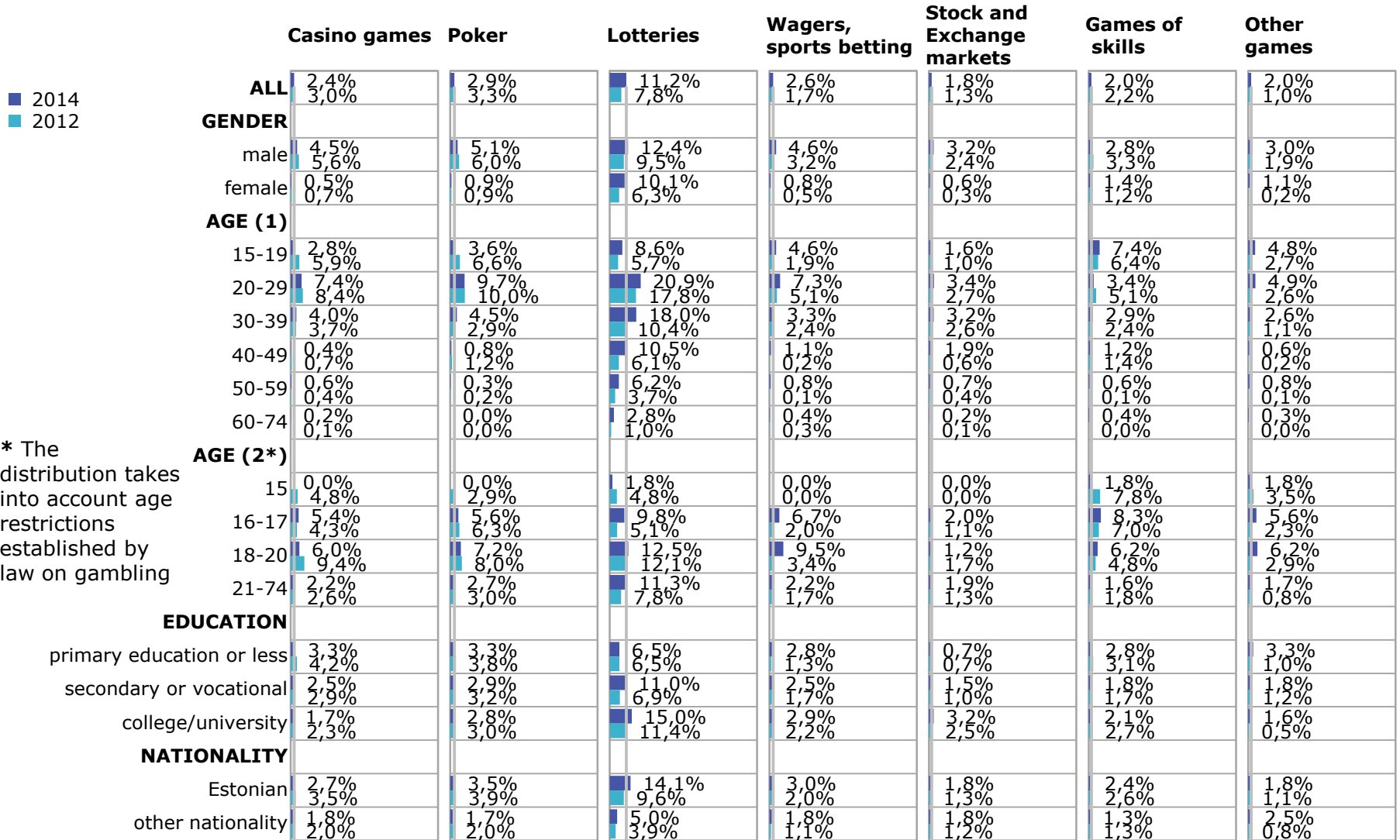
% of all inhabitants 15-74 years of age



X% = statistically significantly above average

Profile who have gambled online for money: in lifetime (1)

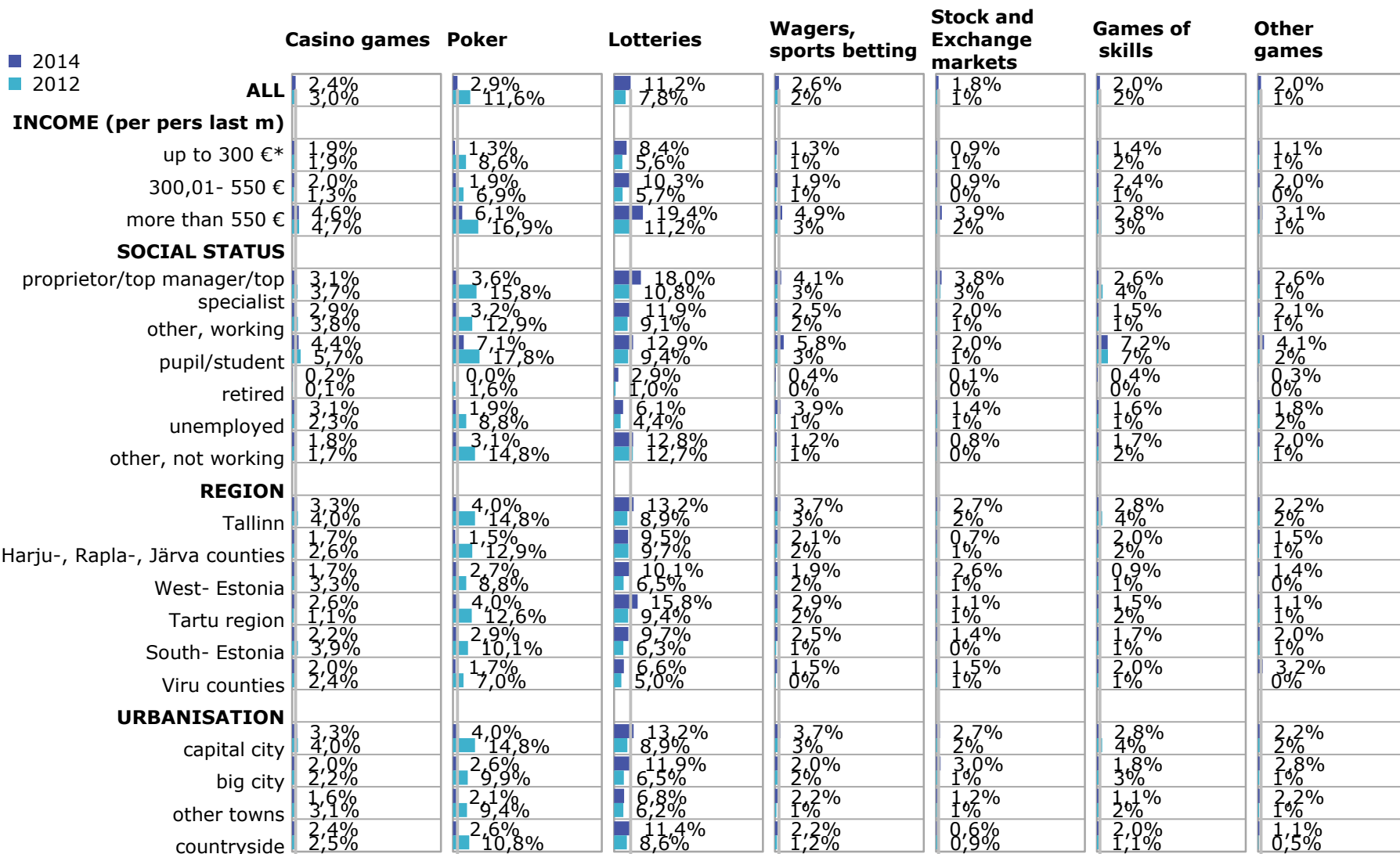
% of all inhabitants 15-74 years of age



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

Profile who have gambled online for money: in lifetime (2)

% of all inhabitants 15-74 years of age



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Profile who have gambled online for money: past 2 years (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	1,8%	2,1%	9,1%	1,9%	1,1%	0,9%	1,2%
GENDER							
male	3,2%	3,7%	10,1%	3,3%	1,9%	1,2%	2,1%
female	0,5%	0,5%	8,2%	0,5%	0,3%	0,6%	0,5%
AGE (1)							
15-19	2,8%	3,6%	8,3%	4,6%	1,6%	4,1%	3,2%
20-29	5,3%	7,2%	17,7%	5,5%	2,7%	2,0%	2,7%
30-39	3,0%	2,1%	13,5%	2,0%	1,2%	0,9%	2,2%
40-49	0,4%	0,8%	8,7%	0,5%	1,3%	0,4%	0,6%
50-59	0,1%	0,2%	4,5%	0,5%	0,1%	0,0%	0,2%
60-74	0,2%	0,0%	2,7%	0,3%	0,1%	0,1%	0,0%
AGE (2*)							
15	0,0%	0,0%	1,8%	0,0%	0,0%	1,8%	0,0%
16-17	5,4%	5,6%	9,8%	6,7%	2,0%	3,7%	3,7%
18-20	4,8%	6,6%	10,6%	8,6%	1,2%	4,2%	5,0%
21-74	1,6%	1,8%	9,2%	1,4%	1,1%	0,6%	1,0%
EDUCATION							
primary education or less	2,1%	3,1%	5,5%	2,5%	0,6%	1,0%	2,1%
secondary or vocational	2,1%	2,1%	8,9%	1,7%	0,8%	0,9%	1,1%
college/university	0,7%	1,2%	12,2%	1,8%	2,1%	0,8%	1,1%
NATIONALITY							
Estonian	2,0%	2,5%	11,5%	2,0%	1,1%	1,1%	1,2%
other nationality	1,3%	1,2%	3,9%	1,6%	1,1%	0,4%	1,4%

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

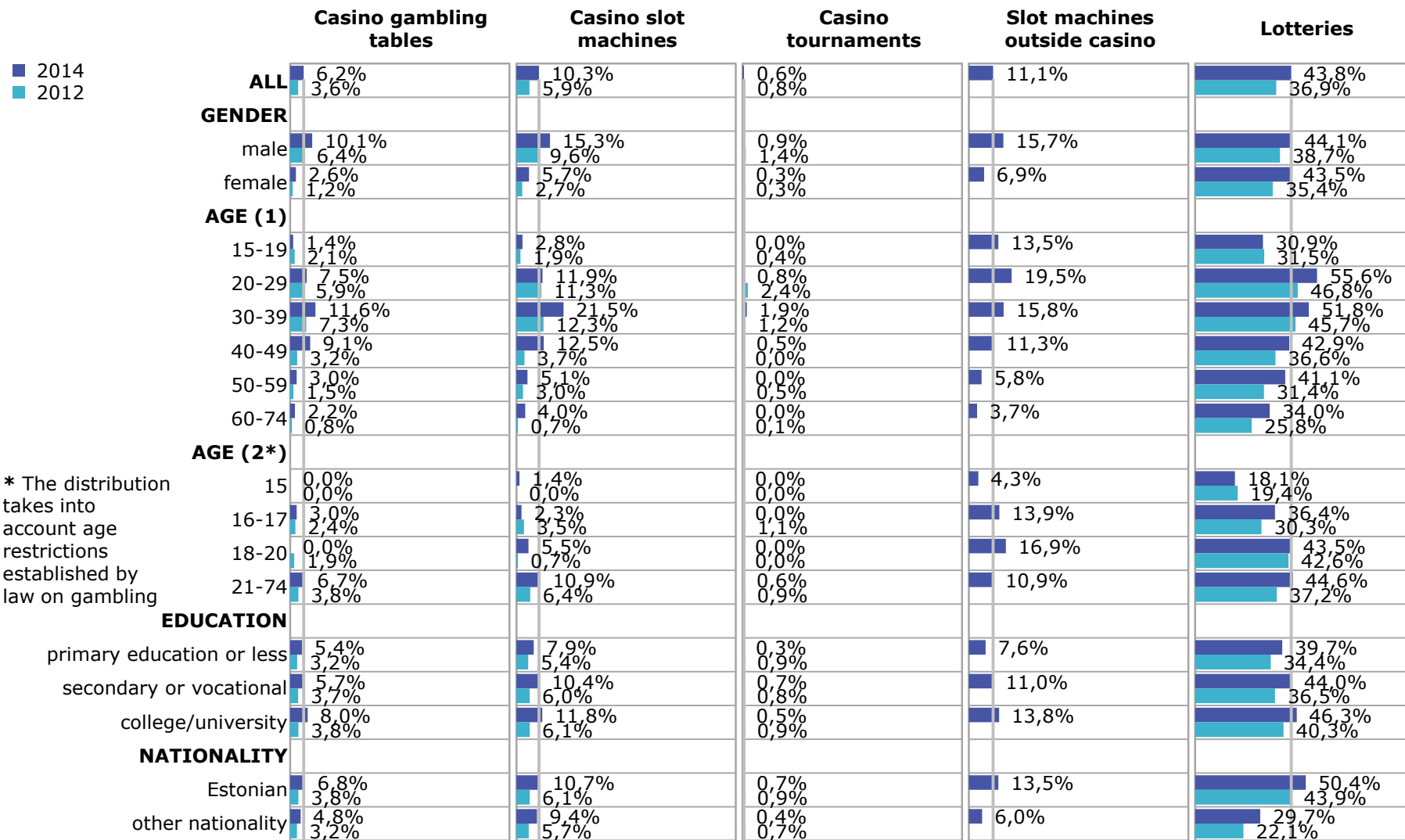
Profile who have gambled online for money: past 2 years (2)

% 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	1,8%	2,1%	9,1%	1,9%	1,1%	0,9%	1,2%
INCOME (per pers last m)							
up to 300 €*	1,2%	1,2%	6,8%	0,9%	0,5%	0,5%	0,5%
300,01- 550 €	1,4%	1,2%	7,9%	1,4%	0,5%	1,5%	1,4%
more than 550 €	3,5%	4,3%	16,1%	3,3%	2,7%	1,0%	2,0%
SOCIAL STATUS							
proprietor/top manager/top specialist	1,8%	1,6%	14,0%	2,3%	2,4%	0,7%	2,0%
other, working	2,2%	2,5%	10,0%	1,8%	1,0%	0,7%	1,3%
pupil/student	4,4%	5,9%	12,3%	5,4%	1,8%	3,6%	2,8%
retired	0,2%	0,0%	2,5%	0,3%	0,0%	0,1%	0,0%
unemployed	0,0%	1,1%	1,6%	1,9%	0,6%	0,0%	0,8%
other, not working	1,5%	2,2%	10,0%	1,2%	0,3%	1,2%	0,8%
REGION							
Tallinn	2,3%	2,4%	10,3%	2,4%	2,0%	1,0%	1,1%
Harju-, Rapla-, Järva counties	1,3%	1,3%	8,4%	1,4%	0,2%	0,9%	1,4%
West- Estonia	1,4%	2,1%	9,8%	1,9%	1,4%	0,6%	0,3%
Tartu region	1,7%	2,6%	11,4%	1,7%	0,2%	0,2%	0,9%
South- Estonia	1,7%	2,3%	8,4%	2,5%	1,4%	1,1%	1,7%
Viru counties	1,7%	1,5%	5,4%	1,1%	0,6%	1,2%	2,1%
URBANISATION							
capital city	2,3%	2,4%	10,3%	2,4%	2,0%	1,0%	1,1%
big city	1,5%	1,6%	8,7%	1,4%	1,1%	0,6%	1,8%
other towns	1,3%	1,5%	6,0%	1,9%	0,9%	0,9%	1,8%
countryside	1,7%	2,3%	10,0%	1,6%	0,2%	0,9%	0,8%

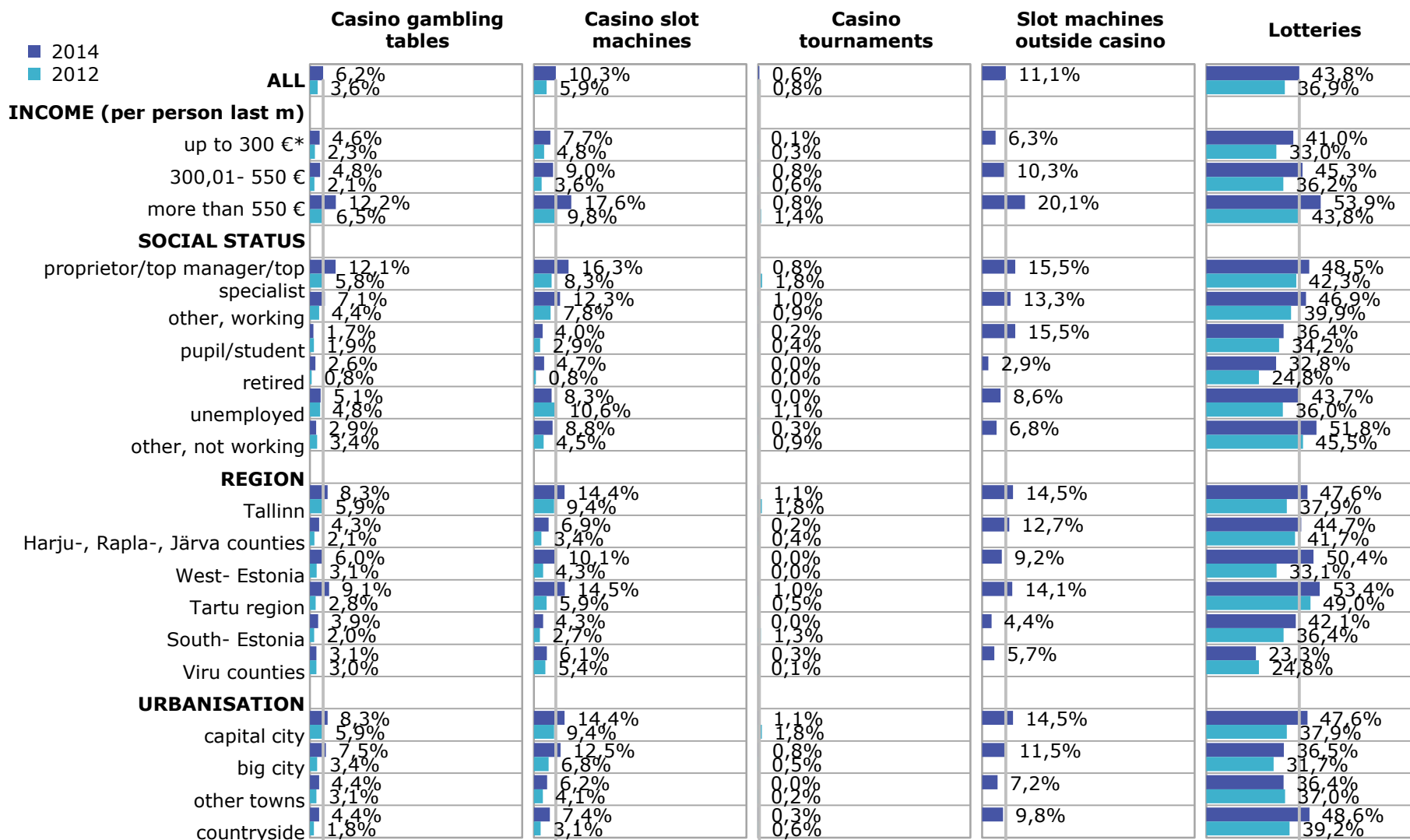
Profile who have gambled offline for money: in lifetime (1)

% of all inhabitants 15-74 years of age



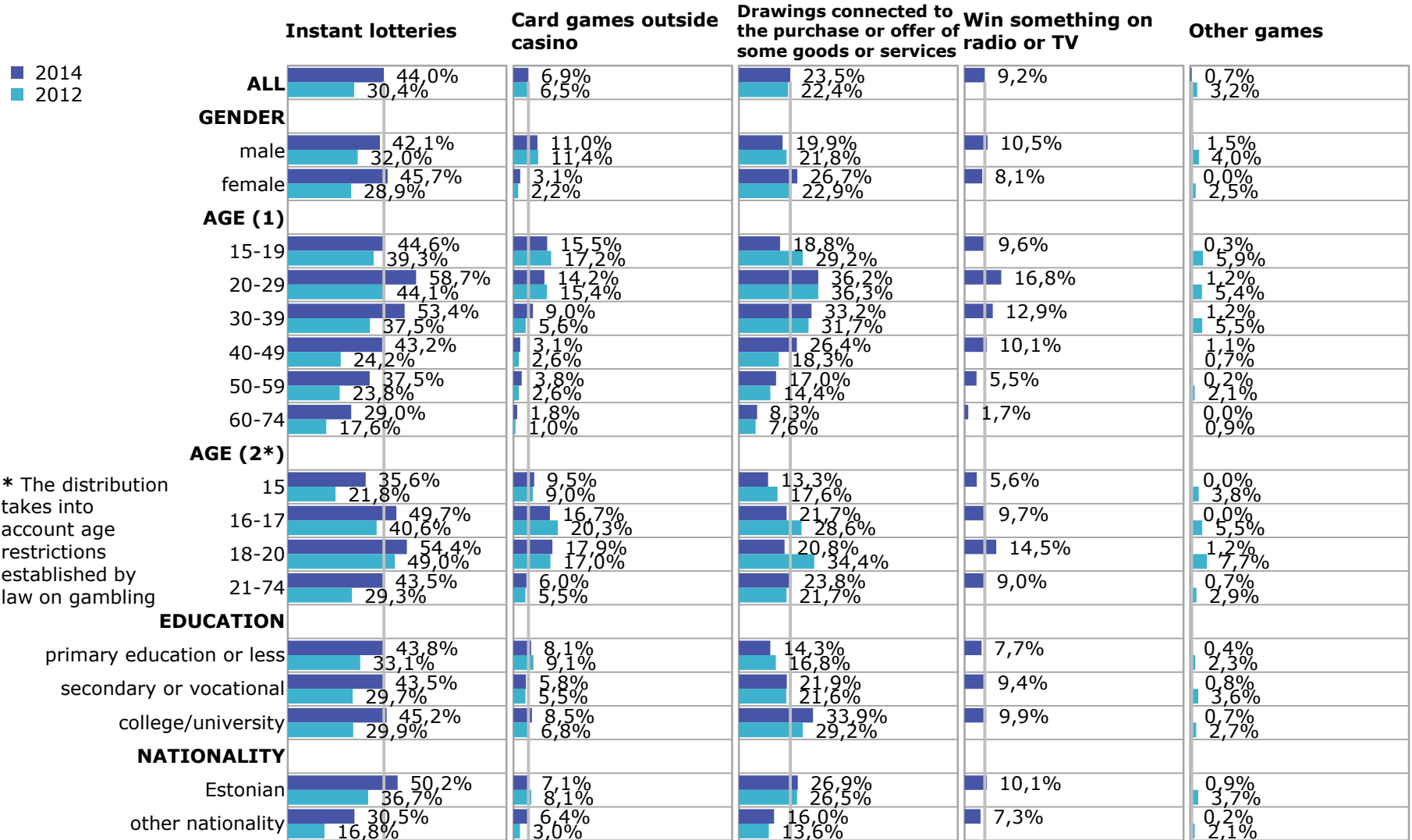
Profile who have gambled offline for money: in lifetime (2)

% of all inhabitants 15-74 years of age



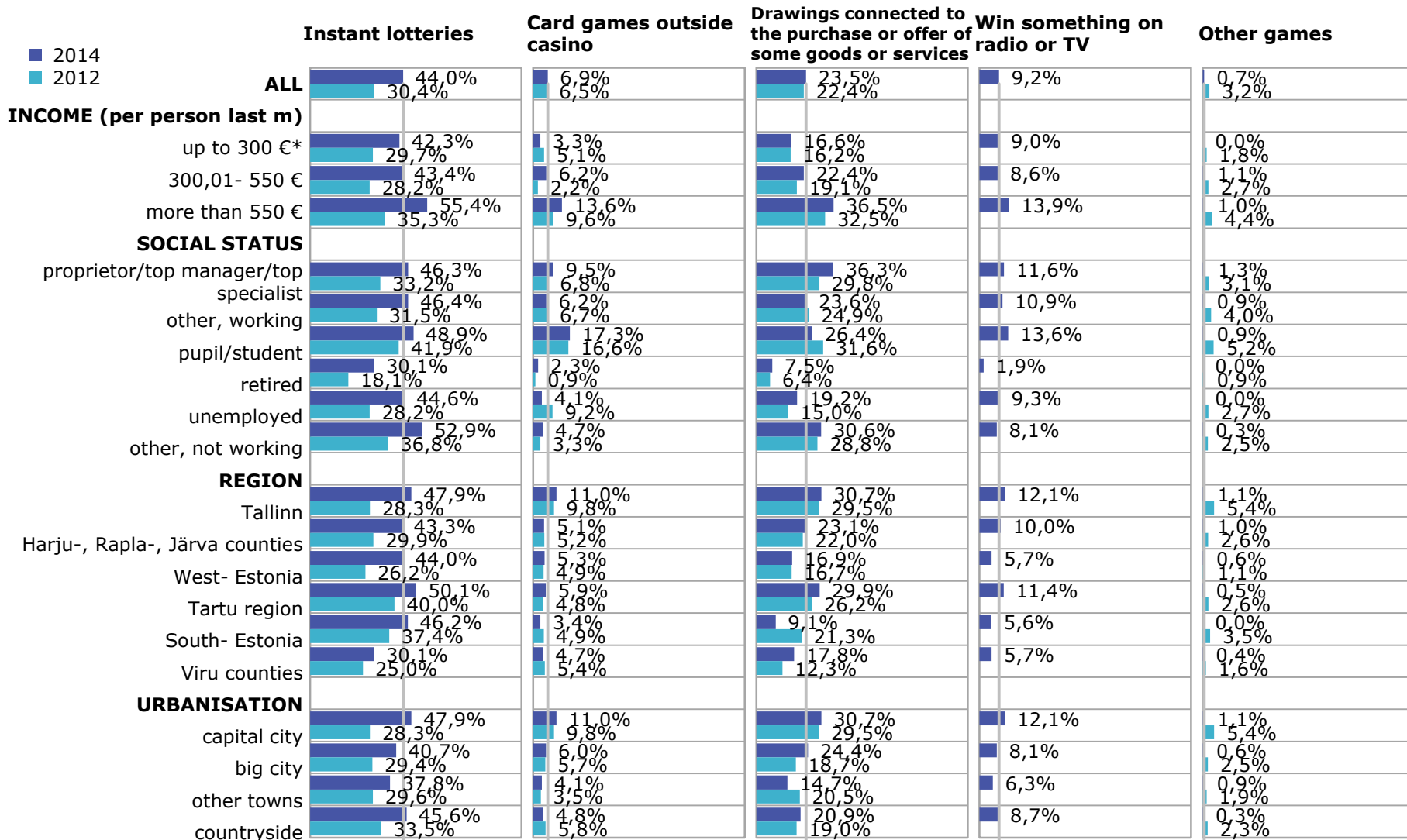
Profile who have gambled offline for money: in lifetime (3)

% of all inhabitants 15-74 years of age



Profile who have gambled offline for money: in lifetime (4)

% of all inhabitants 15-74 years of age



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Profile who have gambled offline for money: past 2 years (1)





















% of all inhabitants 15-74 years of age

	Casino gambling tables	Casino slot machines	Casino tournaments	Slot machines outside casino	Lotteries
ALL	1,8%	2,8%	0,4%	3,7%	34,8%
GENDER					
male	2,9%	4,3%	0,6%	5,6%	35,0%
female	0,8%	1,5%	0,1%	1,9%	34,6%
AGE (1)					
15-19	0,9%	2,5%	0,0%	7,9%	23,6%
20-29	4,1%	6,1%	0,1%	7,5%	47,6%
30-39	3,9%	5,1%	1,4%	4,9%	42,3%
40-49	1,0%	2,1%	0,5%	3,7%	33,9%
50-59	0,8%	1,2%	0,0%	1,2%	30,8%
60-74	0,0%	0,3%	0,0%	0,1%	25,3%
AGE (2*)					
15	0,0%	1,4%	0,0%	2,5%	12,6%
16-17	1,8%	2,3%	0,0%	8,2%	27,0%
18-20	0,0%	3,9%	0,0%	8,2%	36,3%
21-74	1,9%	2,8%	0,4%	3,3%	35,5%
EDUCATION					
primary education or less	2,7%	3,4%	0,1%	4,1%	30,6%
secondary or vocational	1,4%	2,8%	0,5%	3,8%	36,5%
college/university	2,2%	2,6%	0,3%	3,1%	33,7%
NATIONALITY					
Estonian	2,1%	2,9%	0,4%	4,3%	41,6%
other nationality	1,3%	2,6%	0,4%	2,3%	20,3%

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

Profile who have gambled offline for money: past 2 years (2)

% of all inhabitants 15-74 years of age

	Casino gambling tables	Casino slot machines	Casino tournaments	Slot machines outside casino	Lotteries
ALL	1,8%	2,8%	0,4%	3,7%	 34,8%
INCOME					
up to 300 €*	0,9%	2,1%	0,0%	1,3%	 32,7%
300,01- 550 €	1,3%	2,1%	0,6%	3,1%	 36,2%
more than 550 €	4,2%	5,2%	0,6%	6,8%	 42,5%
SOCIAL STATUS					
proprietor/top manager/top specialist	3,8%	4,4%	0,6%	4,4%	 37,5%
other, working	2,1%	3,2%	0,7%	5,1%	 38,4%
pupil/student	1,1%	3,2%	0,0%	6,3%	 29,5%
retired	0,0%	0,0%	0,0%	0,1%	 23,7%
unemployed	0,6%	5,3%	0,0%	3,1%	 34,7%
other, not working	1,6%	2,9%	0,0%	1,2%	 43,0%
REGION					
Tallinn	2,6%	3,5%	0,7%	5,1%	 33,8%
Harju-, Rapla-, Järva counties	0,5%	1,3%	0,0%	4,0%	 38,5%
West- Estonia	2,1%	3,2%	0,0%	4,4%	 42,5%
Tartu region	2,2%	4,0%	0,7%	2,9%	 44,5%
South- Estonia	1,1%	1,0%	0,0%	0,5%	 33,9%
Viru counties	1,6%	3,2%	0,3%	2,8%	 19,6%
URBANISATION					
capital city	2,6%	3,5%	0,7%	5,1%	 33,8%
big city	2,1%	3,8%	0,6%	3,1%	 28,8%
other towns	1,8%	3,1%	0,0%	3,7%	 30,7%
countryside	0,9%	1,5%	0,1%	2,5%	 41,7%

Profile who have gambled offline for money: past 2 years (3)

% of all inhabitants 15-74 years of age

	Instant lotteries	Card games outside casino	Drawings connected to the purchase or offer of some goods or services	Win something on radio or TV	Other games
ALL	30,4%	3,1%	18,7%	4,9%	0,2%
GENDER					
male	27,4%	5,4%	15,2%	5,2%	0,5%
female	33,2%	1,0%	21,9%	4,6%	0,0%
AGE (1)					
15-19	32,3%	13,1%	16,3%	7,6%	0,0%
20-29	46,5%	8,3%	30,1%	11,4%	0,2%
30-39	37,2%	2,4%	26,1%	6,7%	0,8%
40-49	28,8%	0,6%	21,9%	3,4%	0,2%
50-59	22,4%	0,6%	12,3%	2,0%	0,0%
60-74	18,8%	0,3%	6,0%	0,9%	0,0%
AGE (2*)					
15	24,9%	5,7%	11,5%	3,9%	0,0%
16-17	37,1%	16,0%	19,7%	8,7%	0,0%
18-20	41,4%	11,9%	18,1%	10,6%	0,0%
21-74	29,8%	2,2%	18,9%	4,5%	0,2%
EDUCATION					
primary education or less	31,1%	6,3%	12,3%	5,8%	0,0%
secondary or vocational	31,6%	2,2%	17,3%	4,5%	0,3%
college/university	27,2%	2,9%	26,8%	5,3%	0,1%
NATIONALITY					
Estonian	36,0%	3,5%	22,1%	5,9%	0,3%
other nationality	18,4%	2,3%	11,6%	2,6%	0,1%

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

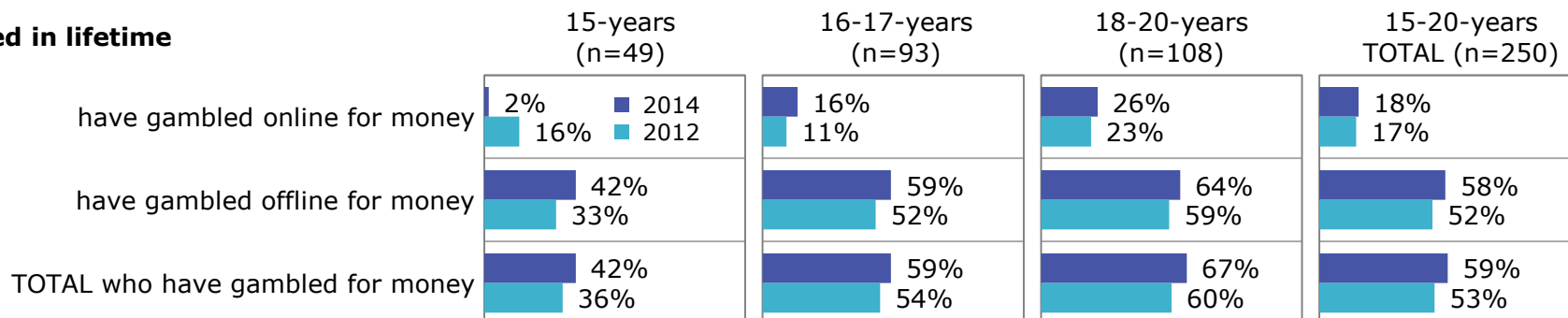
Profile who have gambled offline for money: past 2 years (4)

% of all inhabitants 15-74 years of age

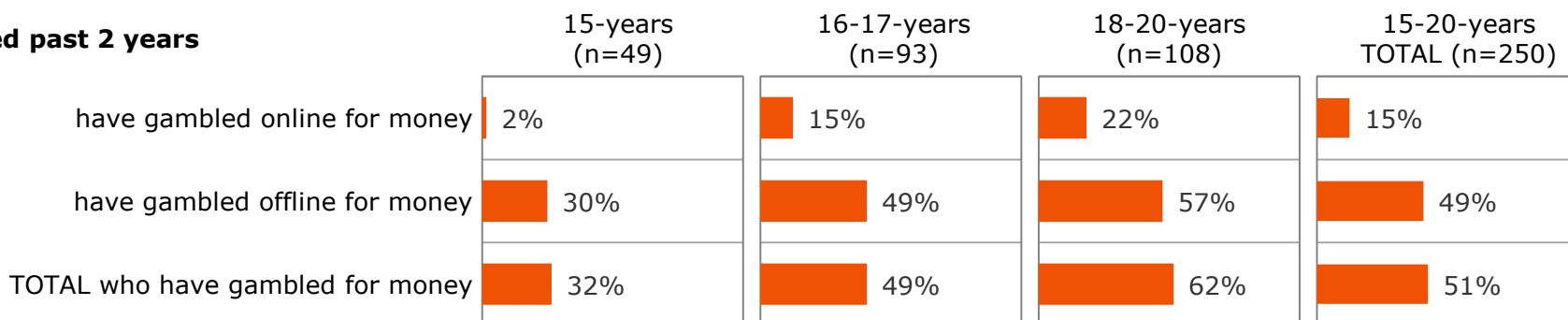
	Instant lotteries	Card games outside casino	Drawings connected to the purchase or offer of some goods or services	Win something on radio or TV	Other games
ALL	30,4%	3,1%	18,7%	4,9%	0,2%
INCOME					
up to 300 €*	29,8%	1,1%	12,9%	4,1%	0,0%
300,01- 550 €	30,0%	2,7%	18,3%	5,6%	0,4%
more than 550 €	38,2%	5,4%	29,0%	6,6%	0,2%
SOCIAL STATUS					
proprietor/top manager/top specialist	29,7%	2,7%	28,8%	5,5%	0,5%
other, working	32,8%	2,5%	18,8%	5,5%	0,3%
pupil/student	36,2%	12,9%	23,9%	10,7%	0,0%
retired	19,1%	0,1%	5,3%	1,1%	0,0%
unemployed	30,8%	3,5%	14,7%	2,8%	0,0%
other, not working	39,7%	2,5%	23,7%	4,4%	0,0%
REGION					
Tallinn	29,1%	4,0%	23,2%	4,8%	0,3%
Harju-, Rapla-, Järva counties	32,3%	3,1%	19,2%	6,4%	0,0%
West- Estonia	32,8%	2,6%	12,9%	2,8%	0,6%
Tartu region	35,9%	1,8%	25,9%	7,3%	0,0%
South- Estonia	36,2%	3,4%	8,9%	3,8%	0,0%
Viru counties	20,8%	2,5%	13,6%	3,5%	0,4%
URBANISATION					
capital city	29,1%	4,0%	23,2%	4,8%	0,3%
big city	25,9%	1,6%	19,3%	4,5%	0,2%
other towns	27,4%	2,8%	13,2%	4,0%	0,3%
countryside	36,2%	3,2%	17,2%	5,8%	0,1%

Playing for money among those aged 15-20(1)

Gambled in lifetime



Gambled past 2 years

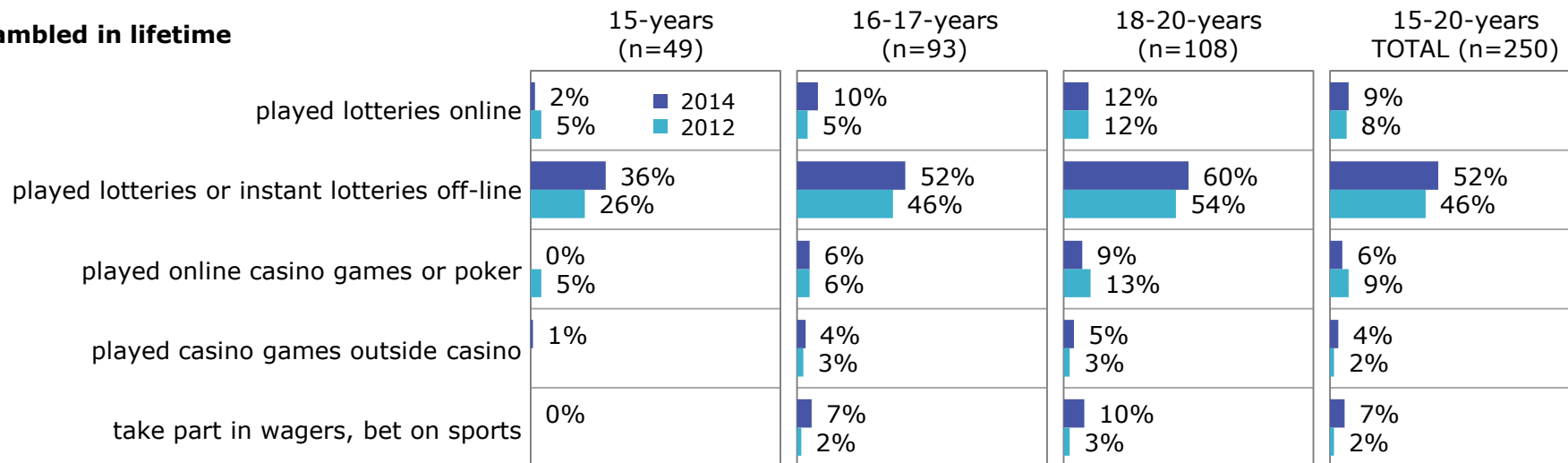


Under the Gambling Act, the following is prohibited both on and off the Internet:

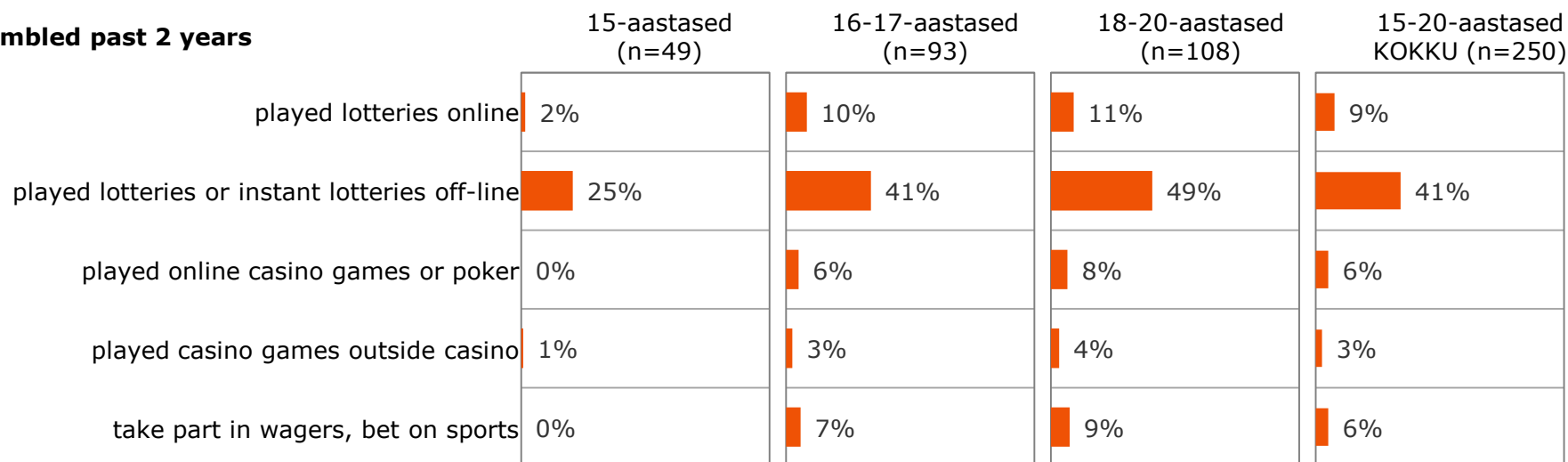
- Persons under the age of 21 playing casino games,
- Persons under the age of 18 taking part in betting and predictions on sports events (pari-mutuel betting),
- Persons under the age of 16 participating in a lottery.

Playing for money among those aged 15-20(2)

Gambled in lifetime

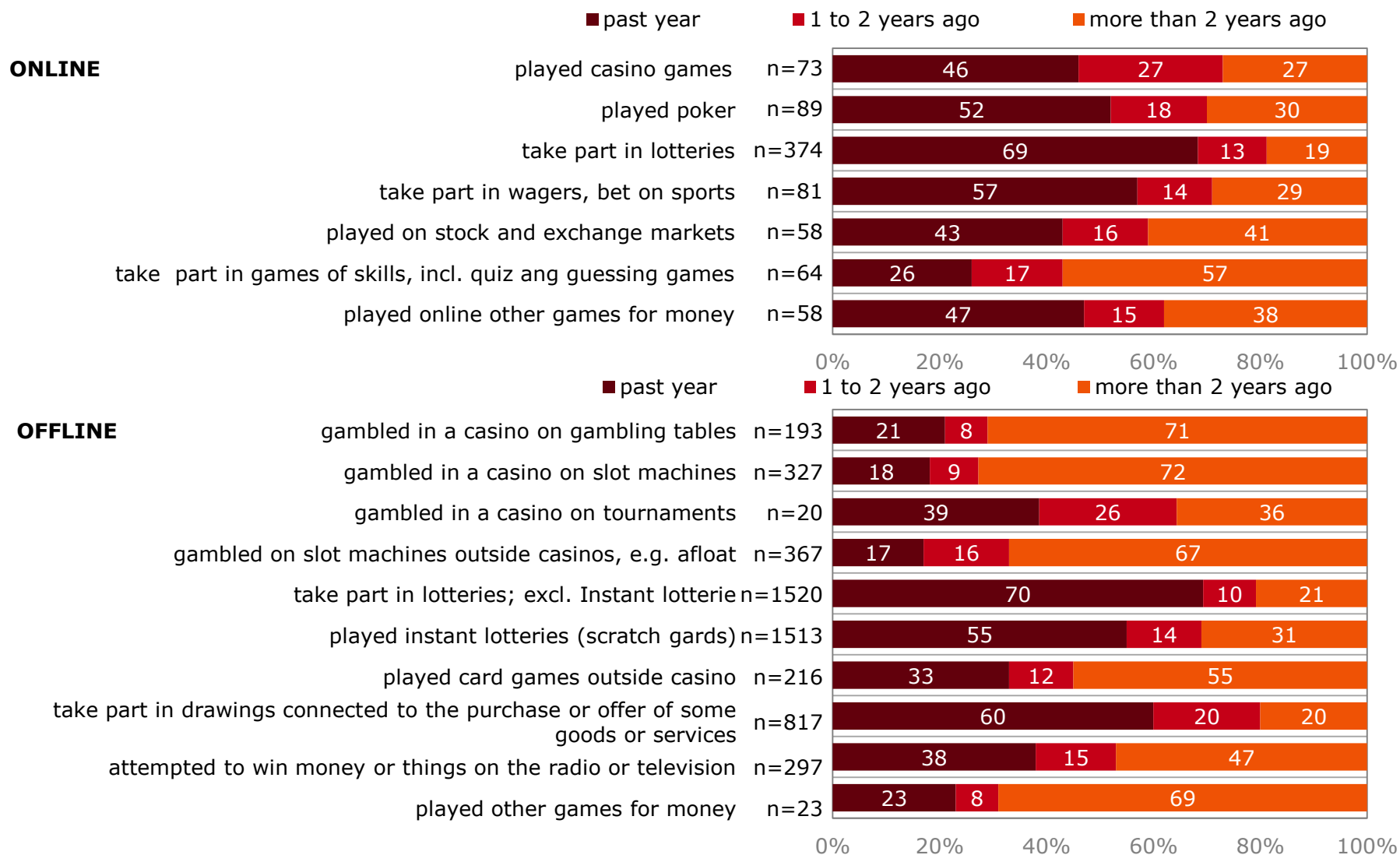


Gambled past 2 years



Frequency of gambling online for money: time section

% of those playing a respective game

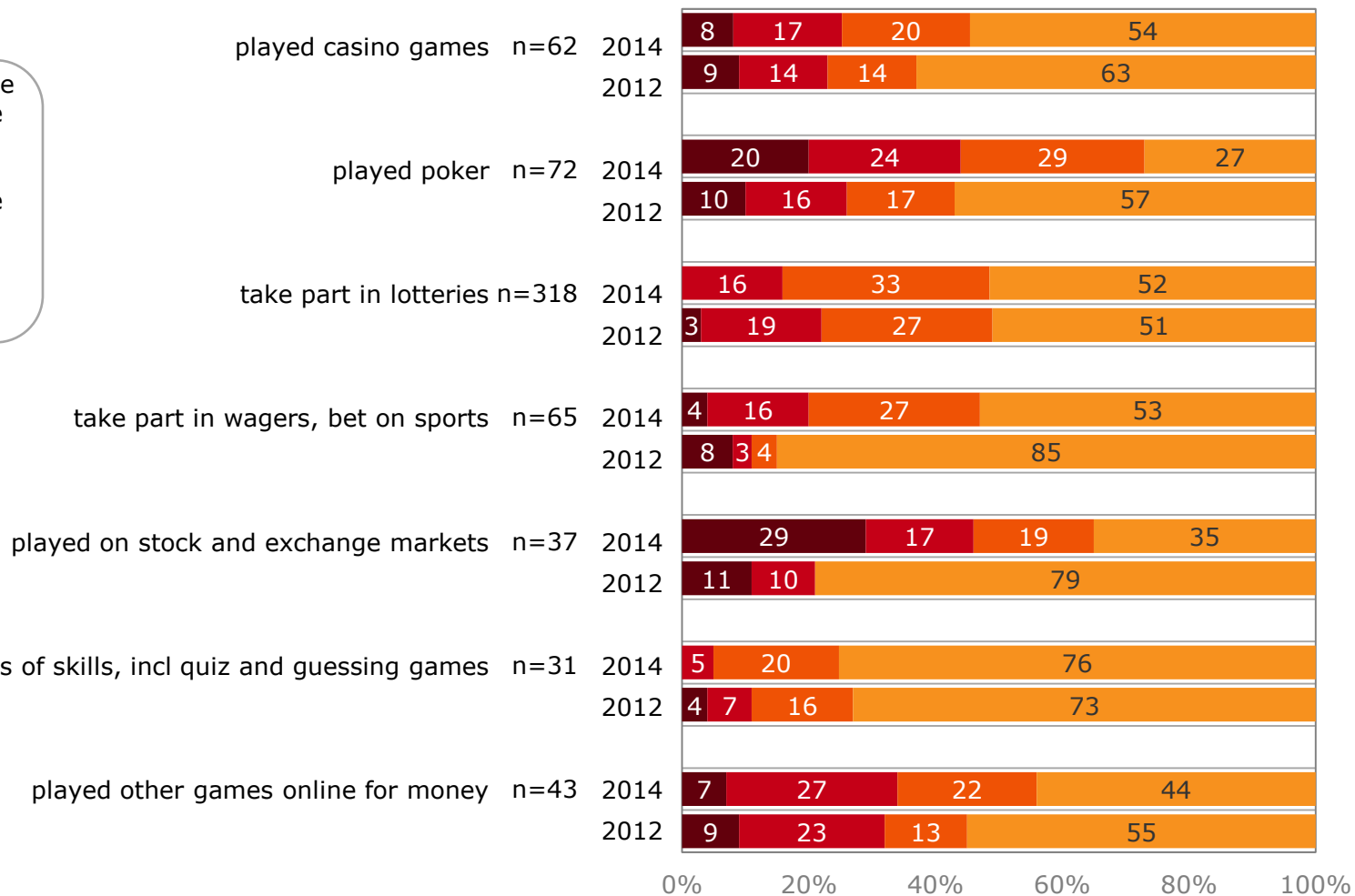


Frequency of gambling online for money

% of those playing a respective game past 2 years*

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

*2012. data of those playing a respective game in lifetime, 2014. data of those playing a respective game past 2 years.

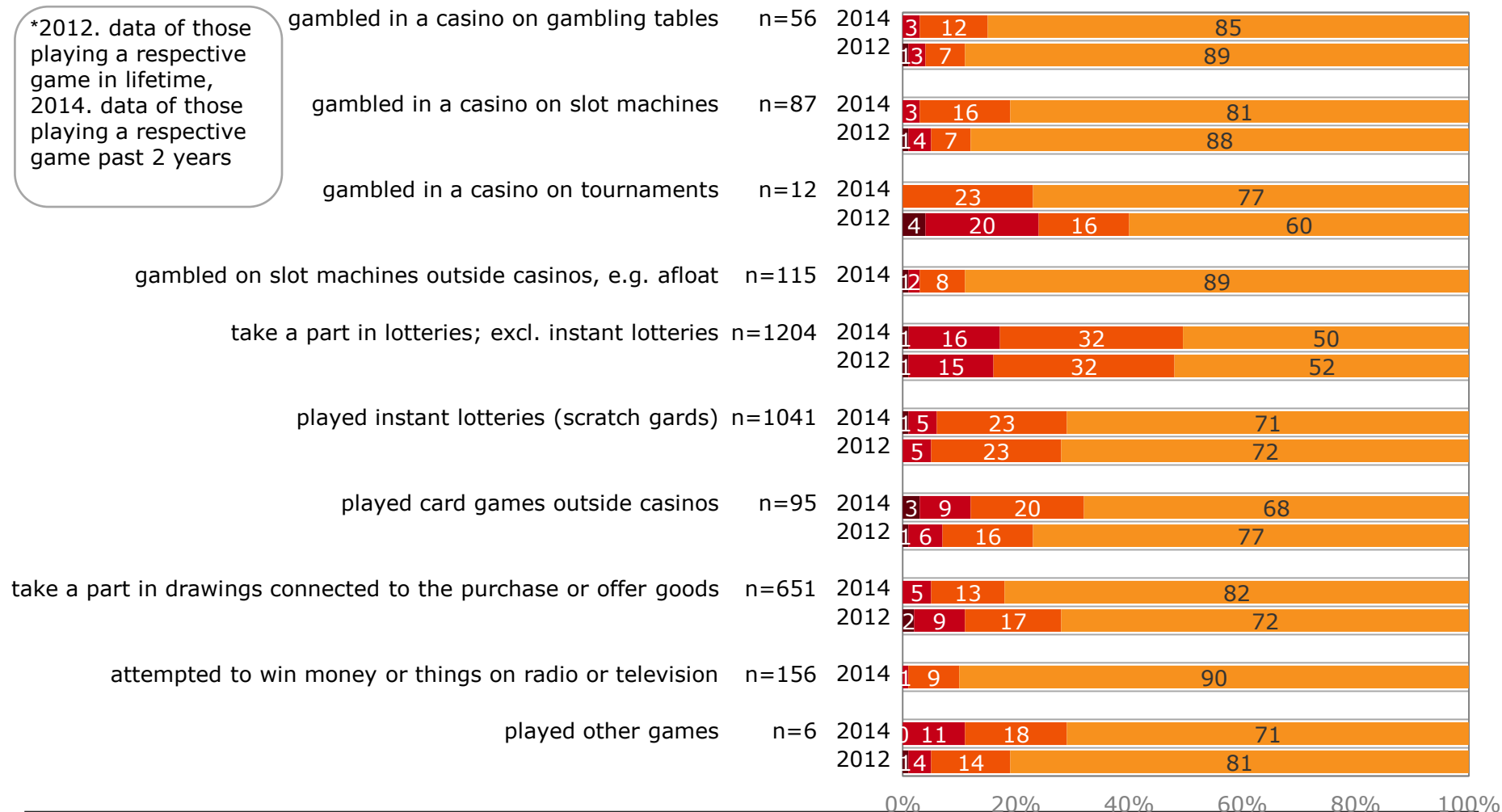


Frequency of gambling offline for money

% of those playing a respective game past 2 years*

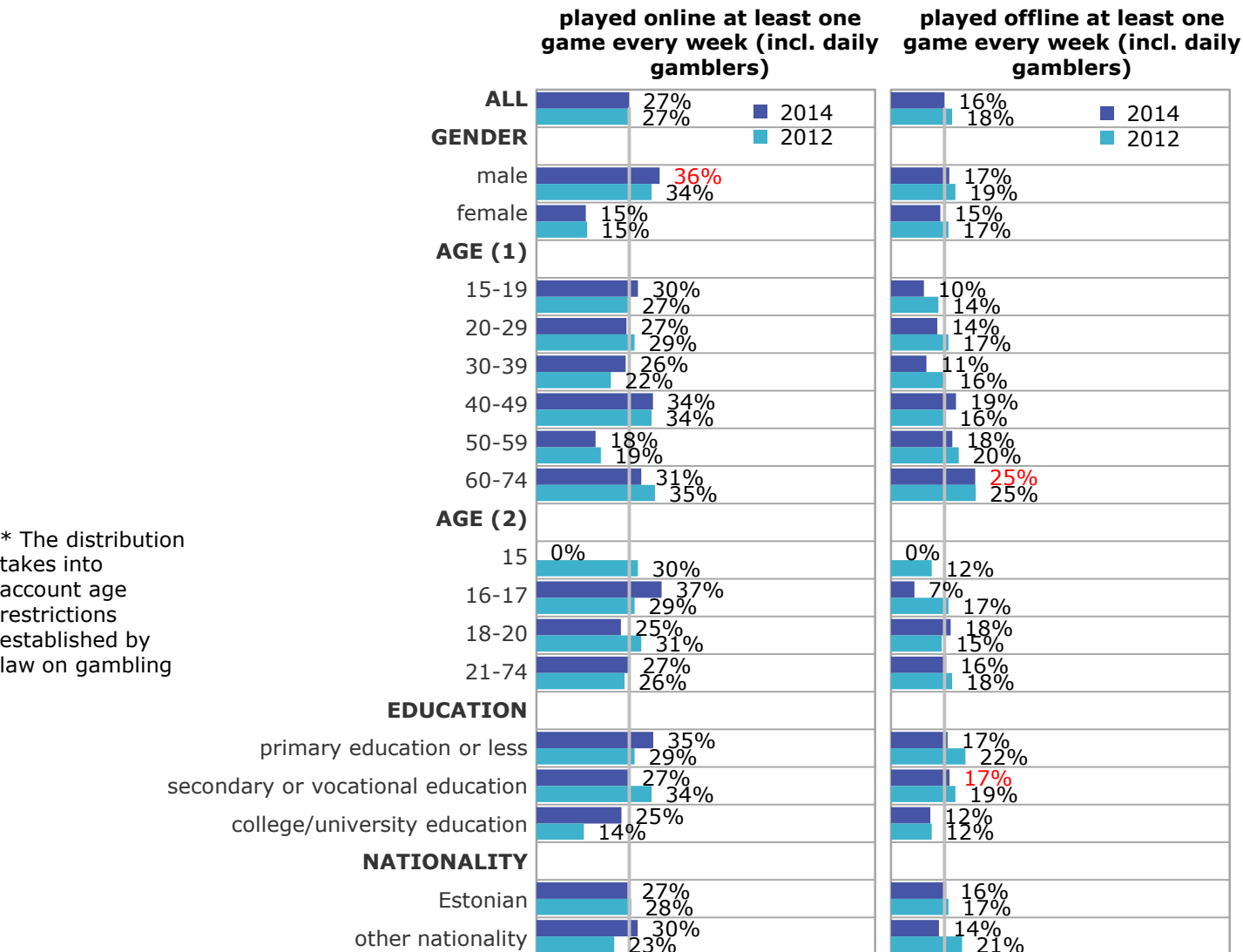
■ at least once a day ■ at least once a week or more frequently ■ at least once a month ■ less often than once a month

*2012. data of those playing a respective game in lifetime, 2014. data of those playing a respective game past 2 years



Weekly gamblers(1)

% of those who played either online or offline past 2 years



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

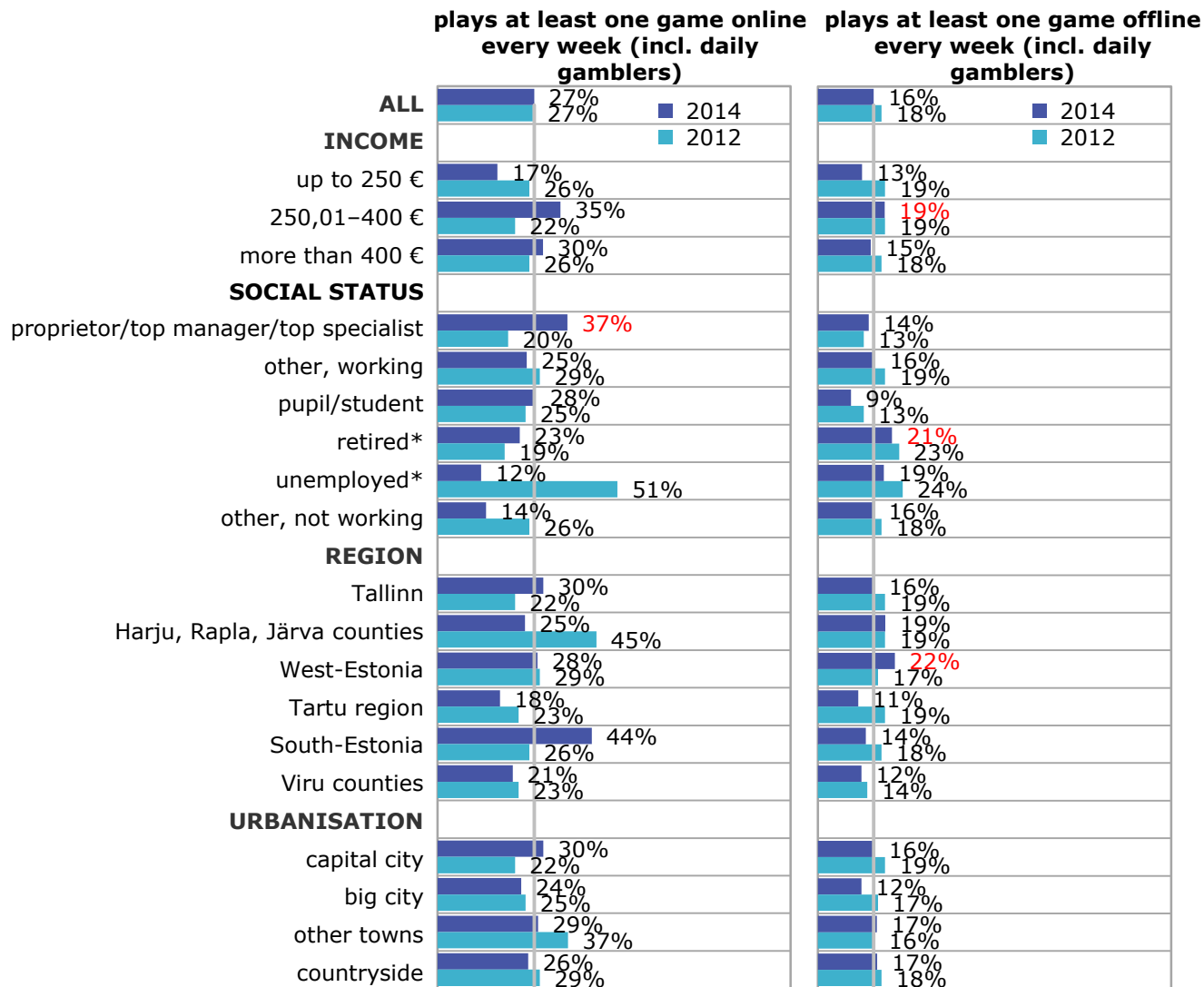
The profile of daily gamblers has not been separately pointed out as they are too few to analyse:
25 respondents gamble daily online (7% of those who have gambled online for money in the past 2 years, n=380) and 17 respondents gamble daily offline (1% of those who have gambled offline in the past 2 years, n=1651).

**in case of those who gamble online, the number of respondents is below 30 in these subgroups).
Of those who gamble offline, fewer than 30 respondents fall in the 15-year-olds age group)

X% = statistically significantly above average

Weekly gamblers(2)

% of those who played either online or offline



**of those who gamble online, the number of respondents in these subgroups is below 30). Of those who gamble offline, fewer than 30 respondents fall in the 15-year-olds age group)

X% = statistically significantly above average

Groups of gambling games that people usually prefer to play together

Name of the group		% of all inhabitants	% of gamblers (in lifetime)	% of gamblers (past 2 years)	Games belonging to the group
Lotteries and drawings*	2014	58%	98%	97%	Lotteries on internet and outside internet, instant lotteries, drawings connected to the purchase or offer of some goods or services**
	2012	45%	96%		
	2010	63%	96%		
Casino games offline*	2014	17%	28%	12%	Slot machines in a casino and outside casino **, gambling tables (in 2012 were part of a group also tournaments at casino)
	2012	7%	15%		
	2010	14%	22%		
Online poker, casino games and prediction games	2014	14%	23%	22%	Online poker and casino games, stock and exchange markets via internet, wagers and sports bettings
Online games of skills and other games	2014	12%	20%	13%	Games of skills incl. quiz and guessing games online, other games for money online or off-line

The basis for grouping is factor analysis. Tournaments at casinos and card games not in a casino did not fall under any factor. *Compared to 2012, two groups were formed on similar, but not the same grounds: lottery and drawings and casino games in environments other than the internet (offline). ** missing from the group in 2012.

In the past two years, half of the inhabitants of Estonia aged 15-74 have gambled for money

- In the past 2 years, 50% of the inhabitants of Estonia aged 15-74 have gambled for money (approx. 495,675 people*). 60% of the respondents (approx. 495,675 people*) have gambled in general, that is, ever in their life (in lifetime).
- In the past 2 years, 12% of the respondents have gambled for money online and 15% have gambled in general.
 - In case of gambling online, in the past two years, lotteries have been the most popular ever (9% and 11%, respectively). Other types of gambling online are less popular: a few per cent of the inhabitants have gambled and played casino games, poker, participated in wagers and made sports predictions in the past couple of years and the level of participation in these games is not significantly higher among those who have ever gambled in their life.
 - In case of gambling online, lotteries have had the most participants over the past year (69%), as well participation in wagers and sports predictions (57%), poker (52%) and casino games (46%). In games of skill, lotteries and guessing games, the experience of most gamblers falls in the period of more than two years back (57%).
- In environments other than the Internet, 48% of the inhabitants have gambled for money in the past 2 years and 59% ever in their life.
 - Offline, the most popular types of gambling are lotteries and instant lotteries and participation in drawings related to purchase of any goods or services. In the past two years, 35% of people have participated in lotteries, 20% in instant lotteries and 19% in drawings, whereas ever in their life, significantly more people have done this: 44%, 44% and 23%, respectively.
 - Compared to those who have ever gambled, in the past 2 years, there are fewer of those who have played slot machines outside casinos (11% and 4%), played slot machines in casinos (10% and 3%, respectively), and those who have attempted to participate in a television or radio game with the aim of winning money or items (9% and 5%). In other words, if people are asked about their gambling experience offline without setting a time limit, most of them state their gambling experience to be longer than 2 years.
 - Of all types of gambling outside the casino, in the past year, lotteries (70%), drawings (60%) and instant lotteries (55%) have been participated in the most. Compared to more than 2 years back, slot machines (72%), table games (71%), participation in other games (69%) and slot machines outside casinos (67%) were the most popular.

Most gamblers play the lottery both online and offline, and the most often.

- On the basis of grouping based on factor analysis, lotteries and drawings make up the group of games with the largest number of players among the population, those who have ever gambled and those who have gambled in the past two years. This is followed by casino games in environments other than the internet both among the population and those who have ever gambled. Among those who have gambled in the past two years, however, by poker, casino and prediction games on the internet.
- In the past two years, the gambling games played on the Internet the most often, that is, at least once a week, have been the lottery (49%), playing on stock and exchange markets (46%) and poker (44%).
- The share of daily gamblers is the highest in case of playing on stock and exchange markets and poker: respectively, 29% and 20% have gambled daily in the past 2 years.
- In environments other than the internet, lottery is played the most often, that is, at least every week (except instant lottery), as well as card games outside casino: 17% and 12%, respectively, of those who have gambled in the past two years.
- Among those who gamble on the Internet every week, men and business people / executives / specialists exceed the average.
- Among those who play every week in environments other than the Internet, most people are aged 60-74, have secondary or vocational education, average income, are pensioners and live in West-Estonia.

Level of gambling for money is comparable to that of 2010

- The share of those who have ever gambled in their life has increased compared to 2012 from 47% to 60% and is comparable with the year 2010, when it amounted to 65%.
- Upon the interpretation of the results, it must be kept in mind that in the surveys, the share of gamblers has been measured with somewhat different questions.
 - In the 2014 survey, it was specified whether respondents have gambled in the past two years, whereas in 2012, it was only asked which games they have ever played.
- Also, the 2014 survey contained slightly more detailed questions about gambling in environments other than the Internet. It is exactly in this group that the share of those who have ever gambled has significantly increased (from 47% to 59%) compared to gambling on the Internet (increase from 12% to 15%). More specifically, as types of gambling measured separately for the first time, 11% of the respondents mentioned playing slot machines outside the casino, 9% mentioned participation in television or radio games with the aim of winning money or items and 1% mentioned playing other games for money. Out of earlier types of gambling, playing of instant lottery was mentioned significantly more (increase from 30% to 44%) and playing of lottery was also mentioned somewhat more often (increase from 37% to 44%).

In the past two years, younger people have been more engaged in gambling

- In the past two years, more than the average, mainly people aged 18-20 (62%), 20-29 (67%) and 30-39 (62%), inhabitants of the Tallinn (55%) and Tartu region, and people whose income per person per month exceeds 550 euros (65%) and who are Estonians (57%) have gambled for money.
 - Both on the Internet and in environments other than the Internet, people aged 20-29 and 30-39 have had contact with most types of gambling. The people aged 18-20 have also had contact with most types of gambling, except the table games in casinos and tournaments in casinos.
- The aggregate levels of gambling among women and men in the past two years have no significant differences (51% and 49%, respectively).
 - Compared to women, men gamble more on the Internet and have had contact with most types of gambling both online and offline.
 - On the average, women play instant lottery in environments other than the Internet significantly more often than men and participate in drawings related to purchase of any goods or services more often than men.
- In the past two years, Estonians have gambled more than people of other nations (57% and 35%), which is mainly indicated by the figures related to lottery and drawings.
- The aggregate level of gambling is similar in case of people with different levels of education. Gamblers with higher education play more lottery compared to respondents with a lower level of education (on the Internet or in other environments), or have played on stock and exchange markets on the Internet and participate in drawings related to purchase of any goods or services in environments other than the Internet.

Gamblers who are more active than the average are business people, salaried workers and non-working people

- By status, in the past two years, business people / executives / specialists (58%), other employed (54%) and other non-working (54%) people have gambled for money significantly more often than the average. Pupils/students stand out with gambling online (18%). Pensioners have gambled for money significantly less (31%).
 - Those in the business people / executives / specialists group played mostly lottery and played on stock and exchange markets online, and offline on casino game tables, and participated in drawings related to purchase of any goods or services.
 - Other salaried workers mention casino tournaments, gambling on slot machines outside casinos and instant lotteries more than the average.
 - Among other non-working people, participants in lotteries and instant lotteries in environments other than the Internet exceed the average.
 - In the non-working people group, players on casino slot machines in environments other than the Internet exceed the average.
- People with a higher income (more than 550 euros per family member per month) mention playing most types of gambling games more than the average.
 - By regions, the Tallinn (55%) and Tartu (60%) regions stand out with a higher aggregate level of gambling and Viru County with a lower figure (33%). The inhabitants of Tallinn gamble online more than the average (14%). Compared to other regions, in Tallinn, casino games are rather played online, on stock and exchange markets, in casinos at game tables and on slot machines outside casinos. In the Tartu region, lottery outside the casino and casino slot machines are played more, drawings related to purchase of any goods or services are participated in, as well as television and radio games.
- Countryside people play more lottery (incl. instant lottery) in environments other than the Internet than city people.

Share of gambling youths who should not even have access to gambling due to age restrictions established by legislation has not significantly changed in two years

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)**

- 6% of those aged 15-20 claim to have played casino games or poker on the Internet in the past two years (this share matches with that of those who have ever gambled). Among them, 4% of 15-17-year-olds have gambled (ever and in the past two years). These figures are on the same level with the year 2012 when 9% of 15-20-year-olds had gambled; incl. 5% of 15-17-year-olds.
- 4% of 15-20-year-olds have gambled at casinos in environments other than the Internet; incl. 3% in the past two years. This figure has not significantly changed compared to 2012.

■ **Persons under the age of 18 participating in a lottery or taking part in betting and predictions on sports events**

- 7% of those aged 16-17 have (ever and in the past two years) taken part on the Internet in betting and sports predictions (no such respondents among 15-year-olds). Taking the limits of statistical error into account, there is no significant increase here compared to 2012, but a certain growth trend can be noticed.

■ **Persons under the age of 16 participating in a lottery**

- A total of 36% of those aged 15 say they have played lottery or instant lottery in environments other than the Internet and 2% have played lottery on the Internet. These figures are also comparable to two years back. In the past two years, 2% of those aged under 16 have gambled online and 25% in environments other than the Internet.

* Restrictions established by legislation in the Republic of Estonia are not applicable to other countries.

2

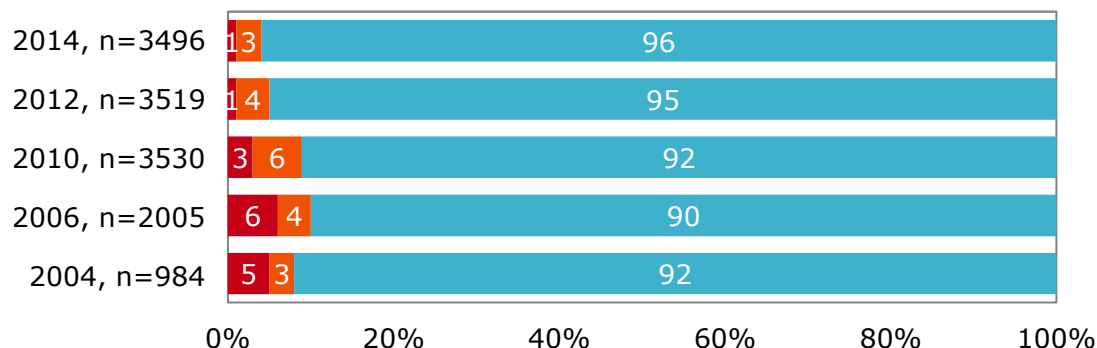
Risk groups of gambling addiction and their background



Risk of gambling addiction in the population and among gamblers

In the total population

- Probable pathological gambler
- Gambler with some problems
- Gambler without problems and non-gambler



Methodology for scoring gambling addiction is SOGS (see method chapter).

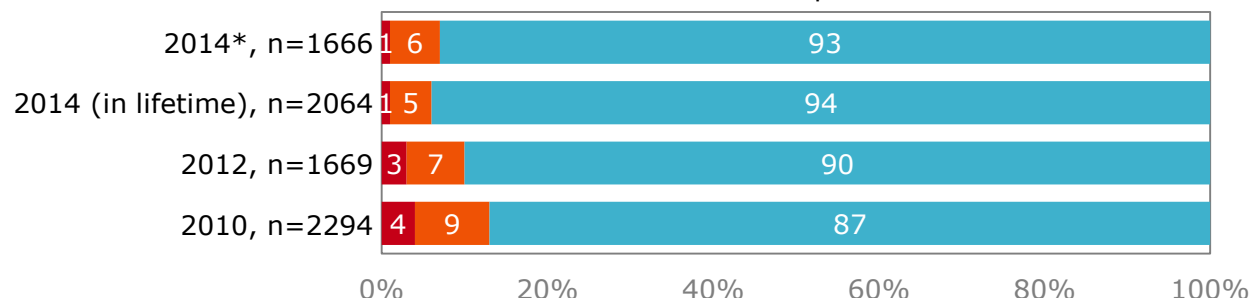
Risk group of gambling addiction or gambler with problems = probable pathological gambler + gambler with some problems.

Of the total population are probable pathological gamblers 0,7% and of those who have played online or offline* past 2 years 1,4%.

The gambling addiction risk group is 3,6% of people aged 15-74 years. Of those who have played in lifetime belongs to risk group 6% and of those who have played past 2 years* 7%.

Among gamblers

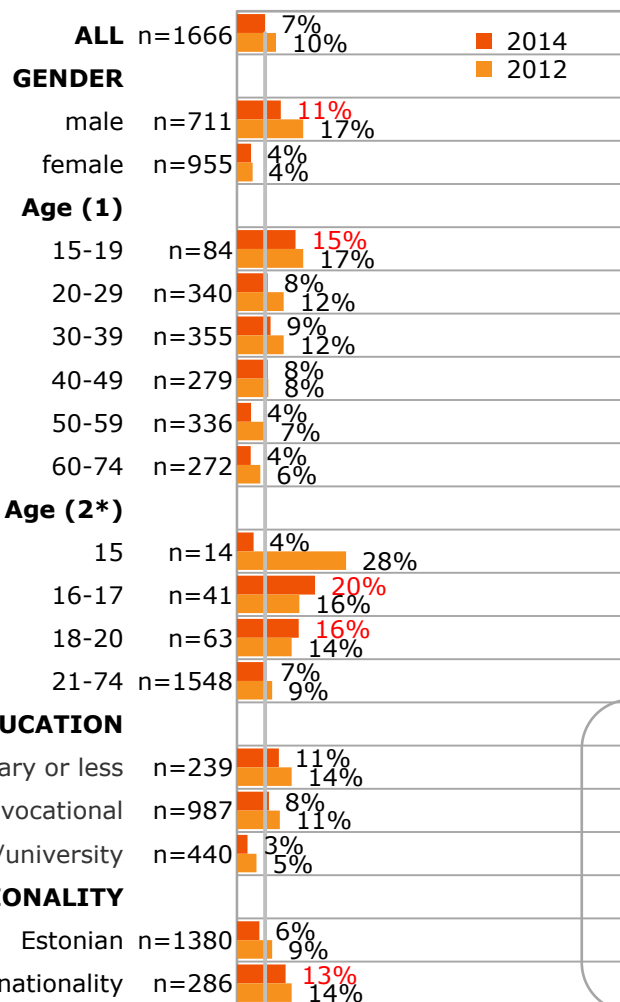
- Probable pathological gambler
- Gambler with some problems
- Gambler without problems



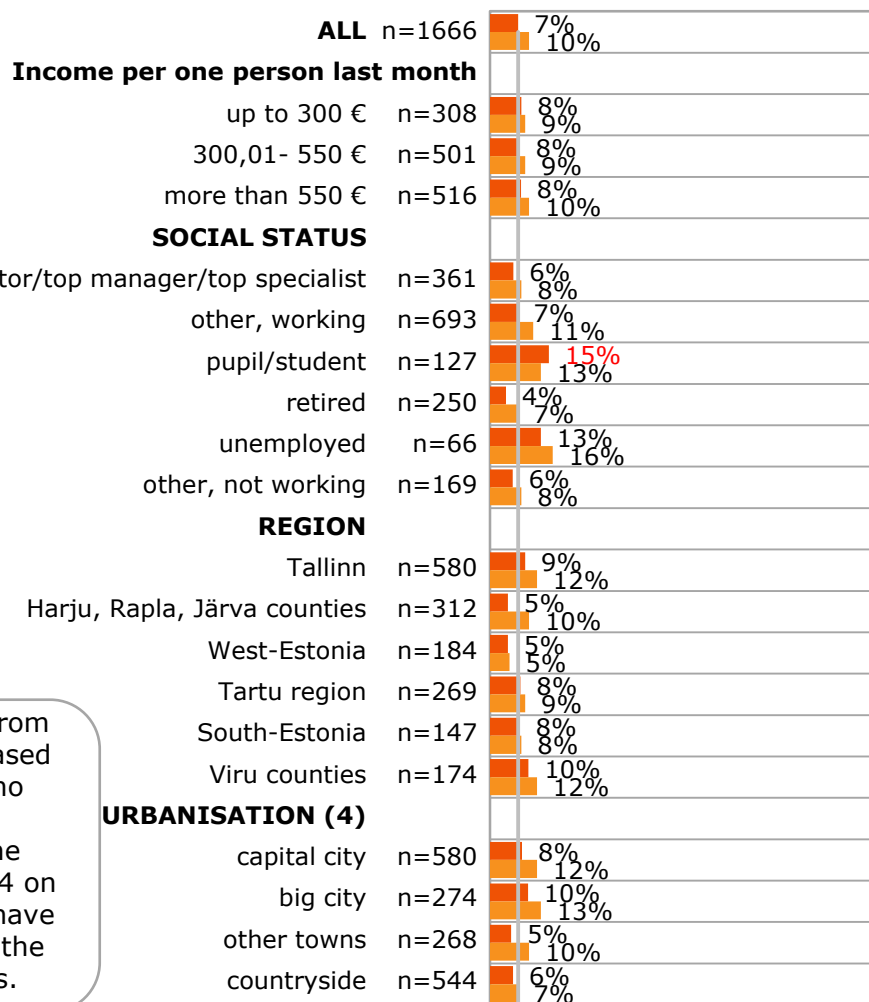
* those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television

Profile of gamblers belonging to a gambling addiction risk group

% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television*

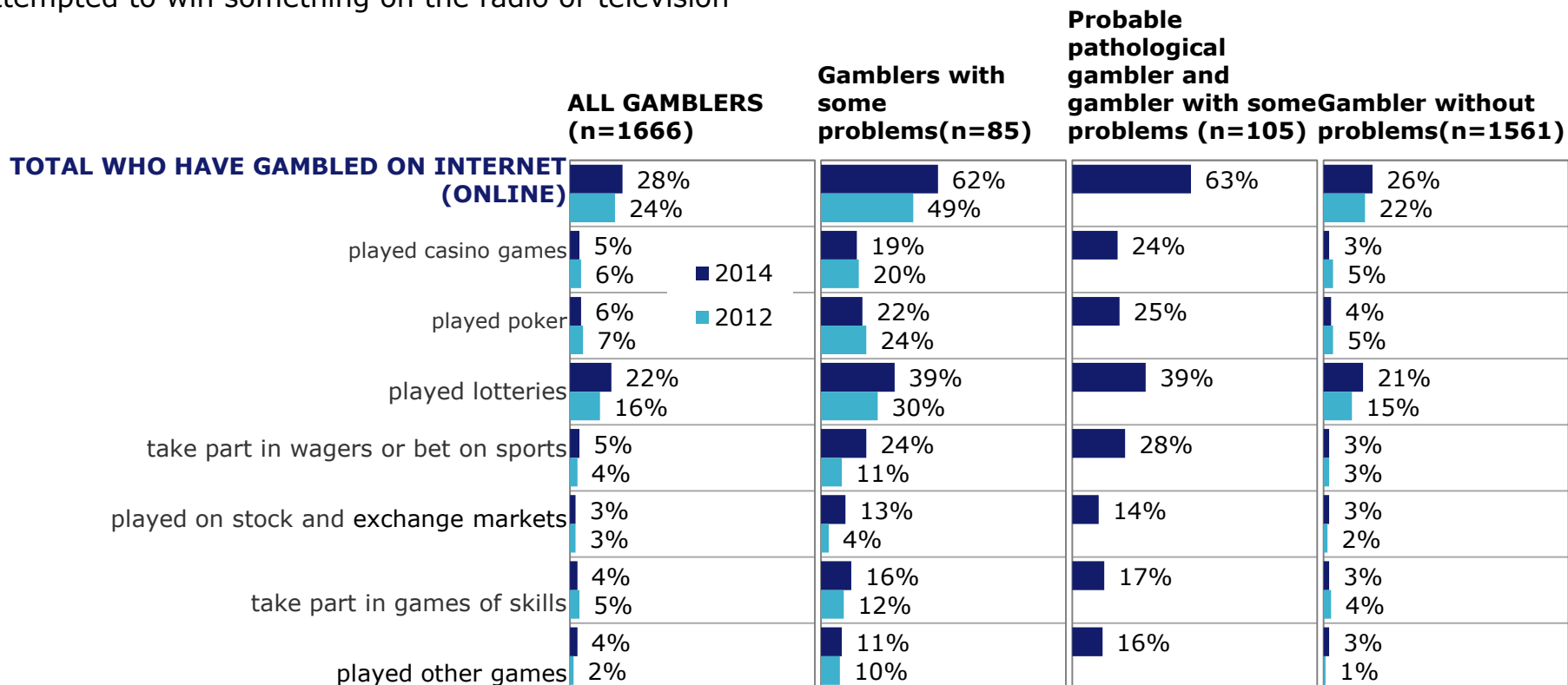


*The data from 2012 are based on those who have ever gambled, the data of 2014 on those who have gambled in the past 2 years.



Playing various games in risk groups

% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television

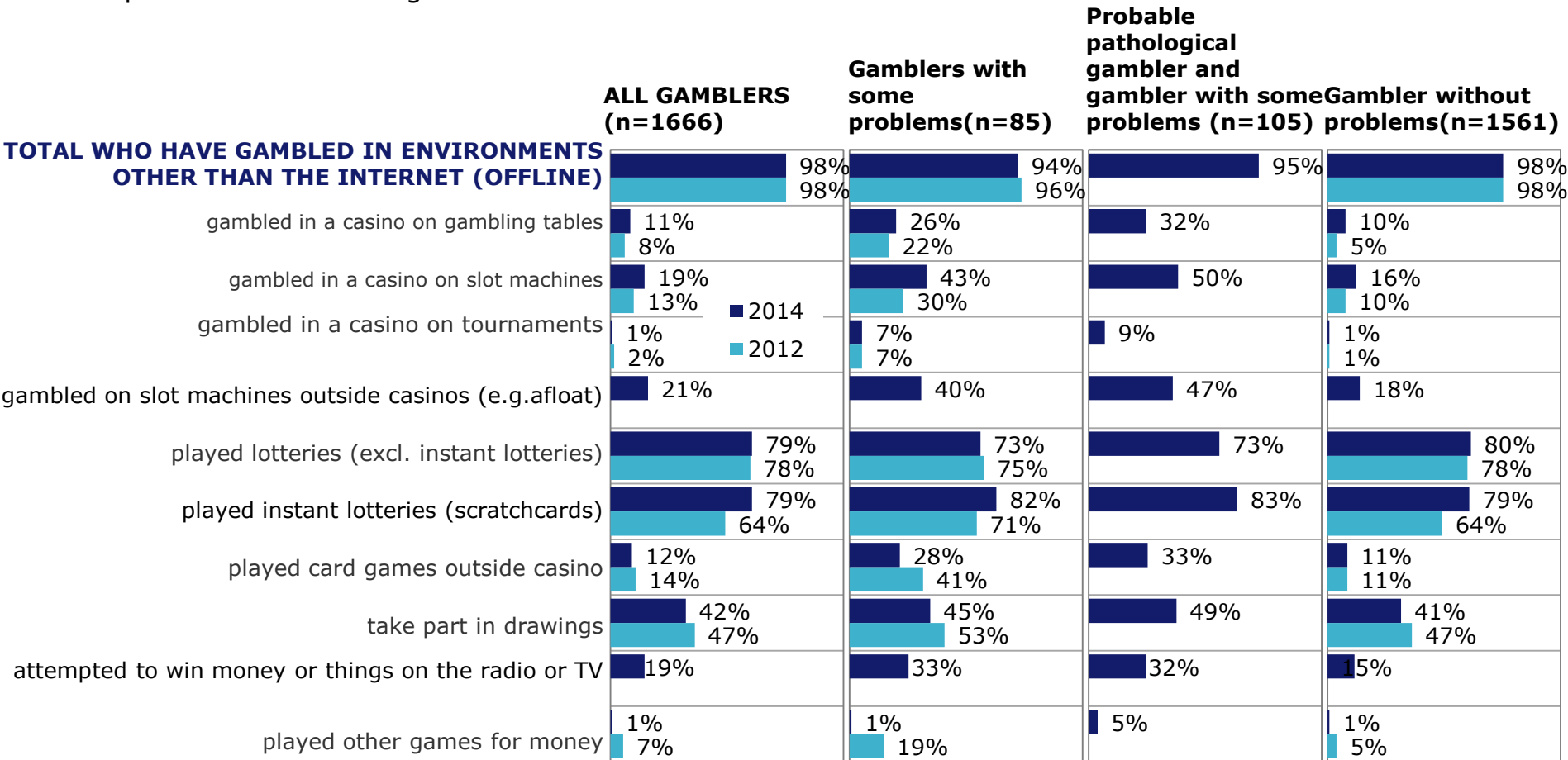


The number of pathological gamblers (SOGS score 5 and higher) in the sample is 20 respondents, which does not allow a separate analysis of the target group this time (in earlier surveys, there have been sufficient respondents for making a separate analysis). This is why here and henceforth, the following risk groups have been pointed out:

- Gamblers with some problems – SOGS score 2-4
- Probable pathological gambler and gambler with some problems (named: gambler with problems) – SOGS score 2 and more.

Playing various games in risk groups

% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television



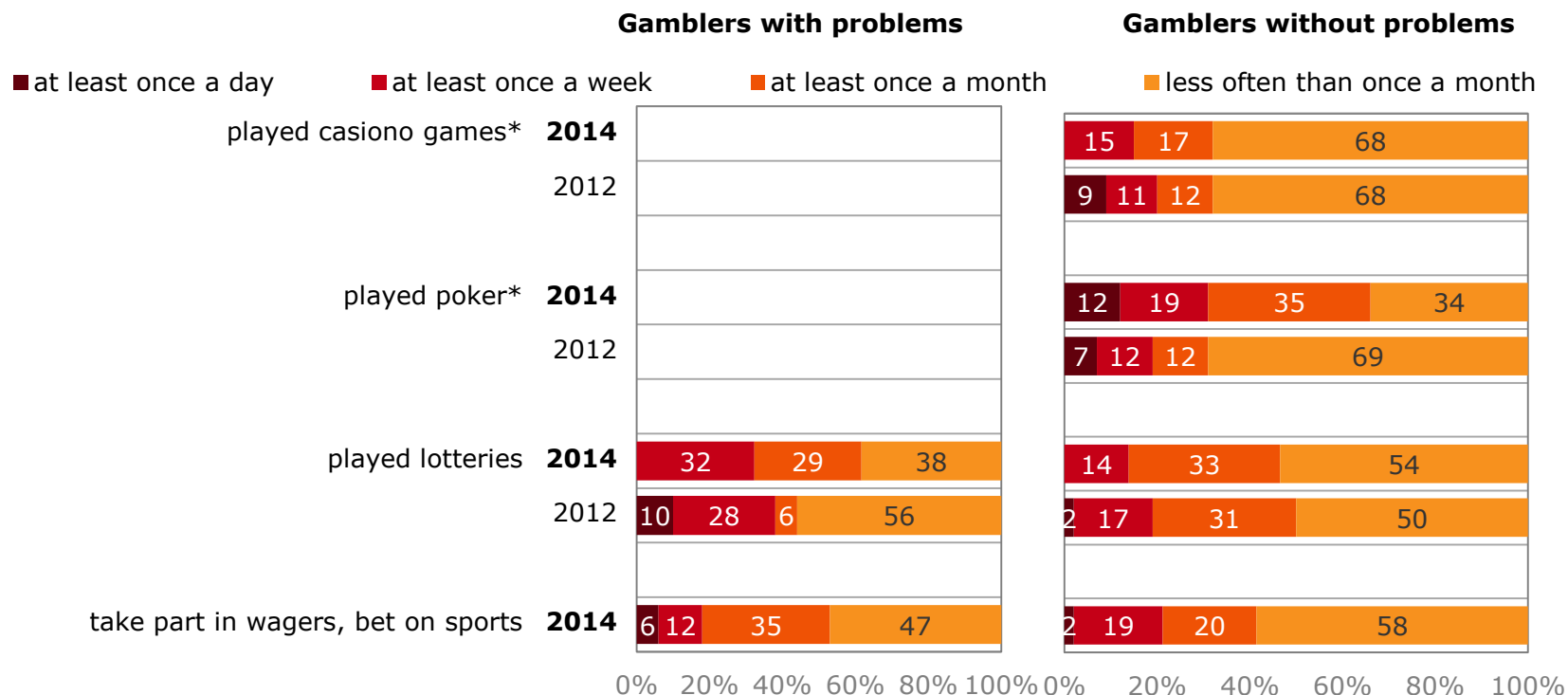
Gambling addiction risk level in groups of gambling games

Name of the group		Is among gamblers with problems ***	Incl. gamblers with some problems	Games belonging to the group
Lotteries and drawings*	2014	95%	95%	Lotteries on internet and outside internet, instant lotteries, drawings connected to the purchase or offer of some goods or services**
	2012	10%	7%	
	2010	13%	9%	
Casino games offline*	2014	36%	28%	Slot machines in a casino and outside casino **, gambling tables (in 2012 were part of a group also tournaments at casino)
	2012	31%	20%	
	2010	33%	19%	
Online poker, casino games and prediction games	2014	48%	48%	Online poker and casino games, stock and exchange markets via internet, wagers and sports bettings
Online games of skills and other games	2014	32%	32%	Games of skills incl. quiz and guessing games online, other games for money online or off-line

The grouping is based on factor analysis. Tournaments at casinos and card games outside casinos did not fall under any factors. * Compared to 2012, two groups were formed on similar, but not the same grounds: lottery and drawings and casino games in environments other than the internet (offline). ** missing from the group in 2012. The SOGS scores of 2010 and 2012 were calculated from those who have ever played; in 2014, from those who have played in the past two years (excluding those who have only participated in drawings or television and radio games). *** Probable pathological gamblers and gamblers with some problems.

Frequency of gambling online for money

% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television



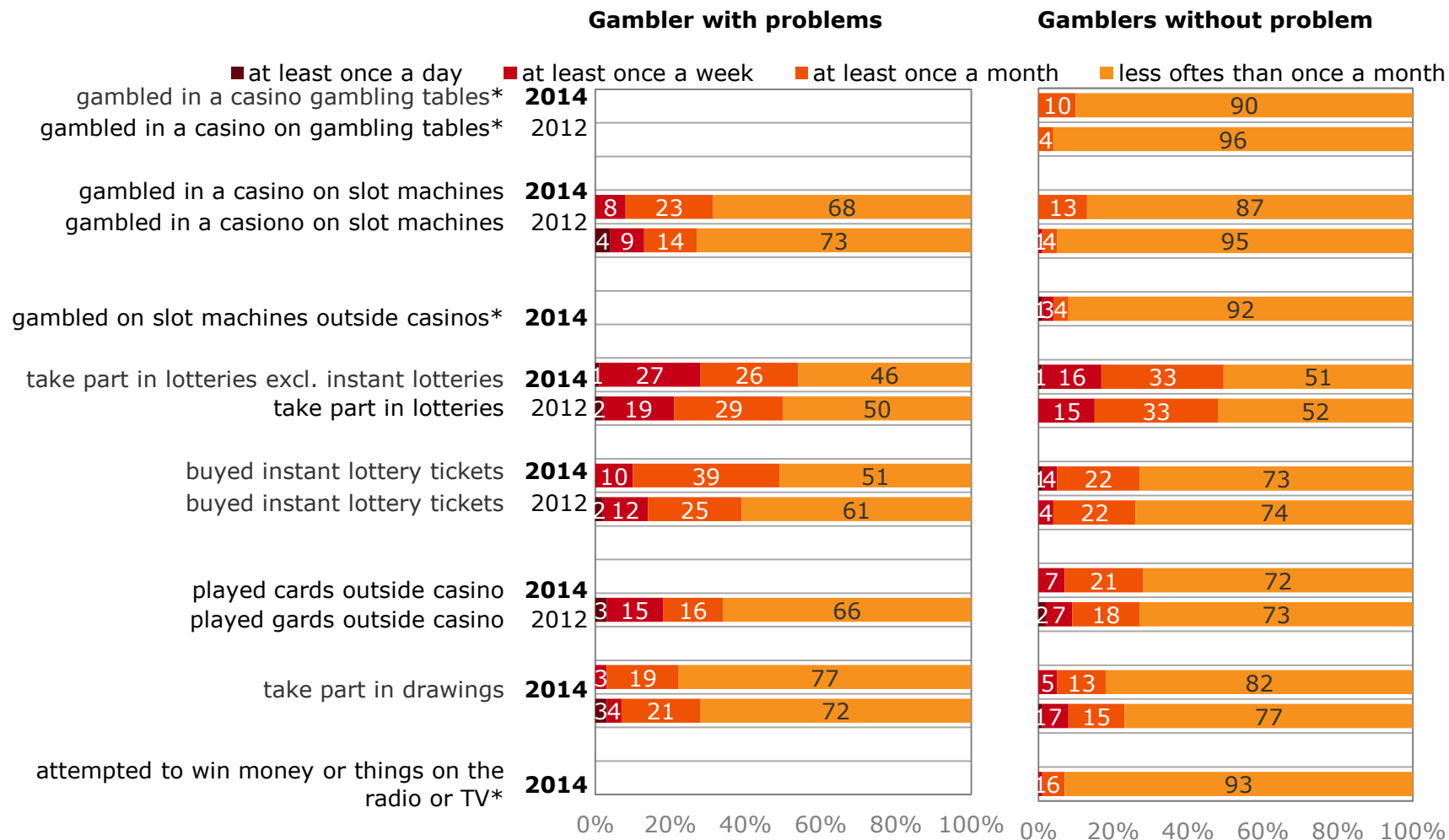
* Only the types of gambling have been shown that had a respondent count of at least 30.

Gamblers with problems = probable pathological gamblers and gamblers with some problems

The data from 2012 are based on those who have ever gambled, the data of 2014 on those who have gambled in the past 2 years, except for those who have only participated in drawings and television or radio games.

Frequency of gambling offline for money

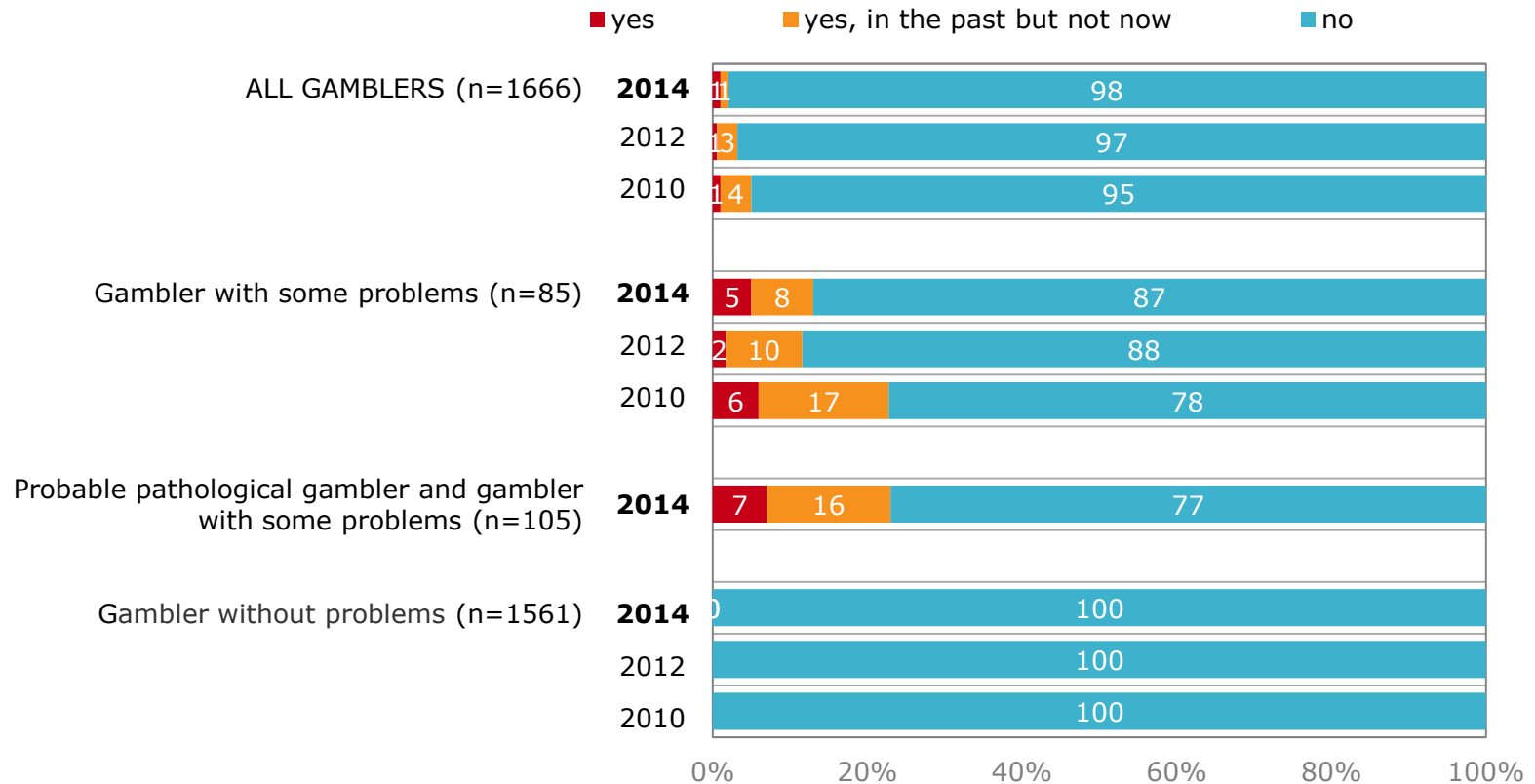
% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television



Experiencing problems in connection with gambling for money

% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television

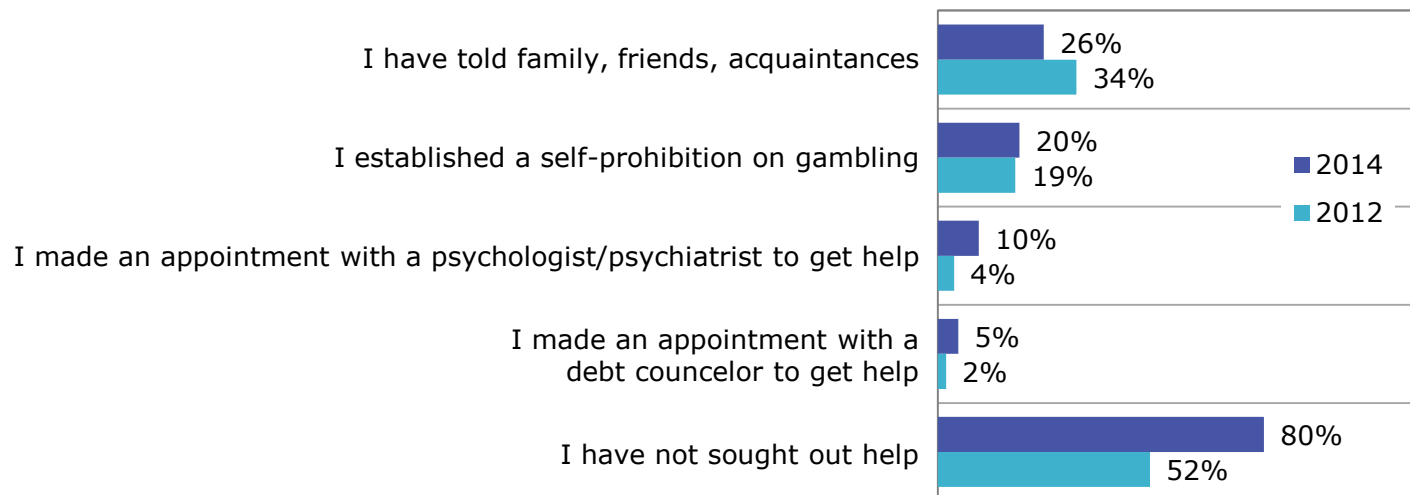
Do you feel you have ever had a problem with betting money or gambling?



Use of help resources when problems arise

% of gamblers who have experienced problems with betting money or gambling, n=28

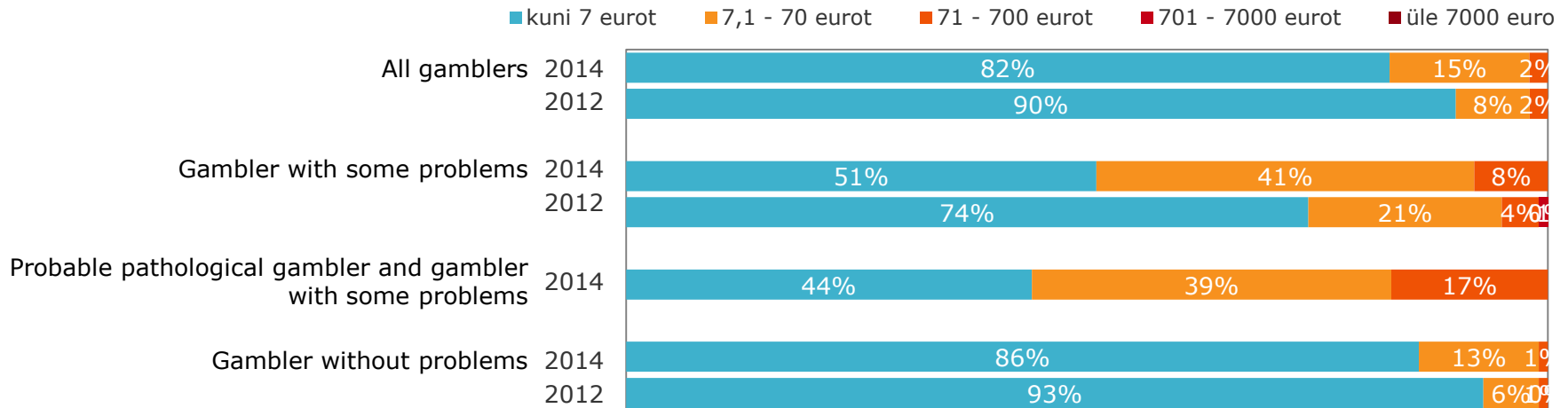
Have you used help resources and which ones, if you have had problems with gambling for money or staking bets?



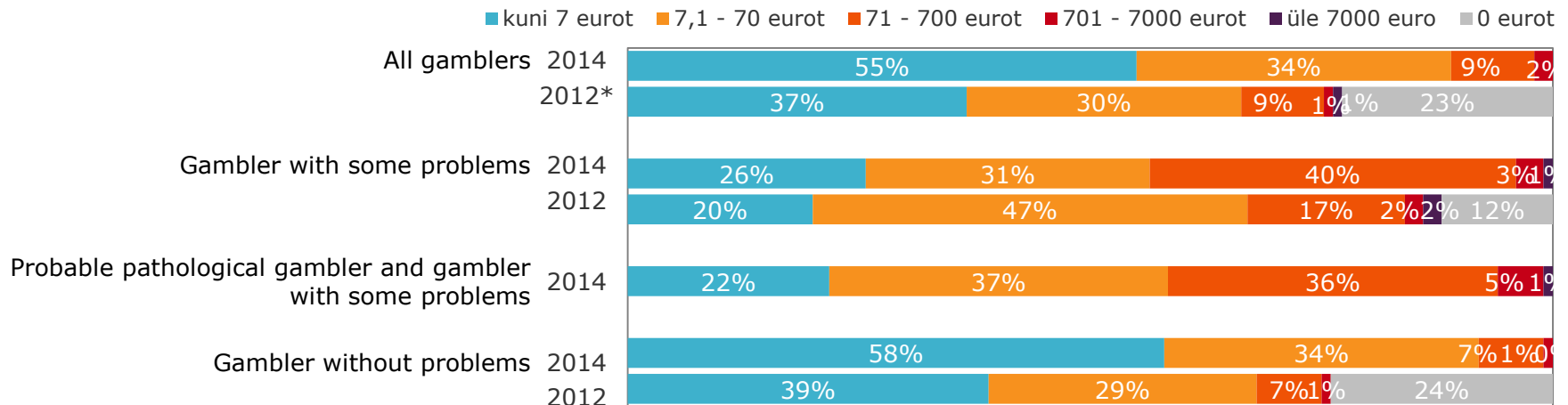
Betting and winning money in the course of play

% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television

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



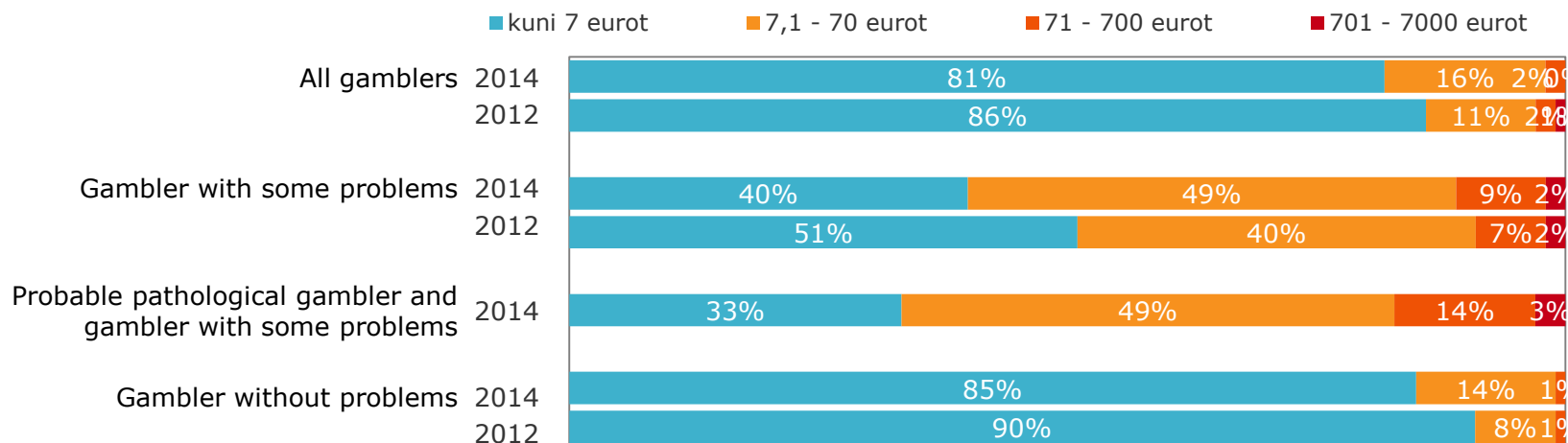
What is the largest amount of money you have win on any one day?*



Losing money in the course of play

% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television

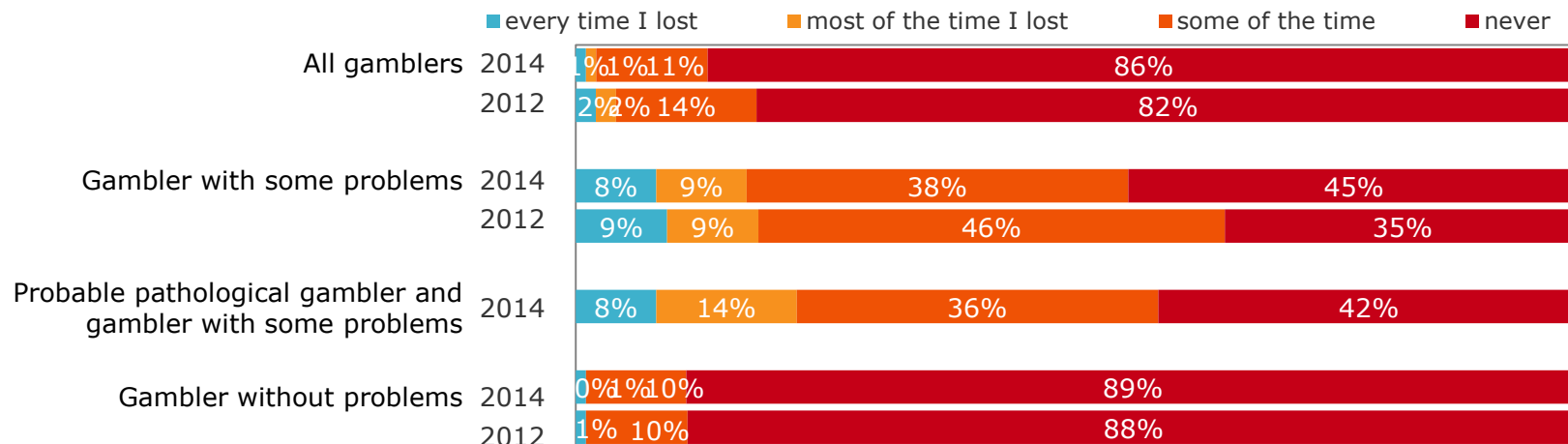
What is the largest amount of money you have lose on any one day?



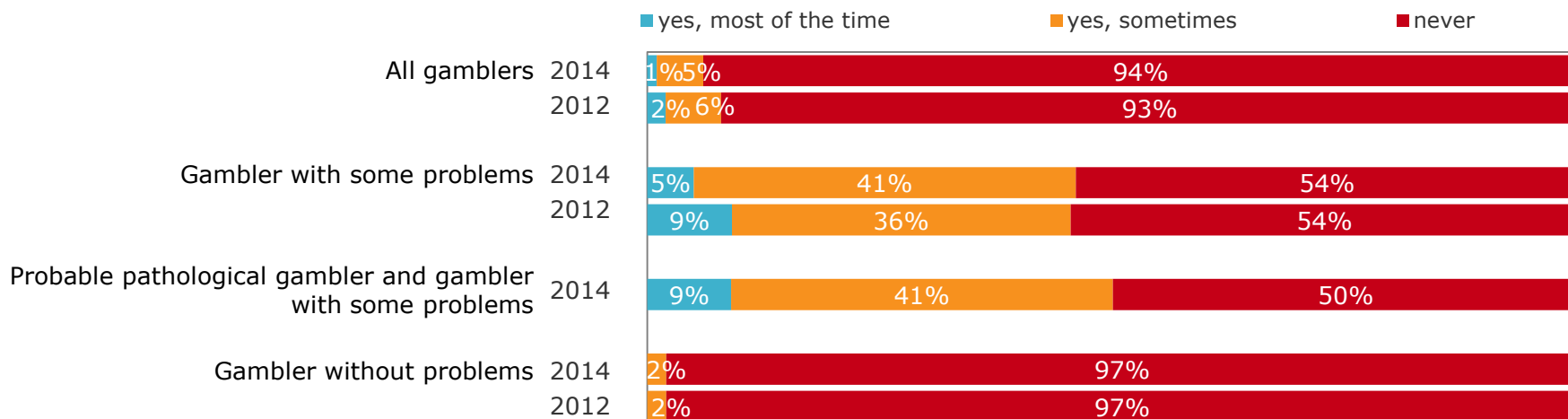
Trying to win back money and being in denial about losing money

% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television

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

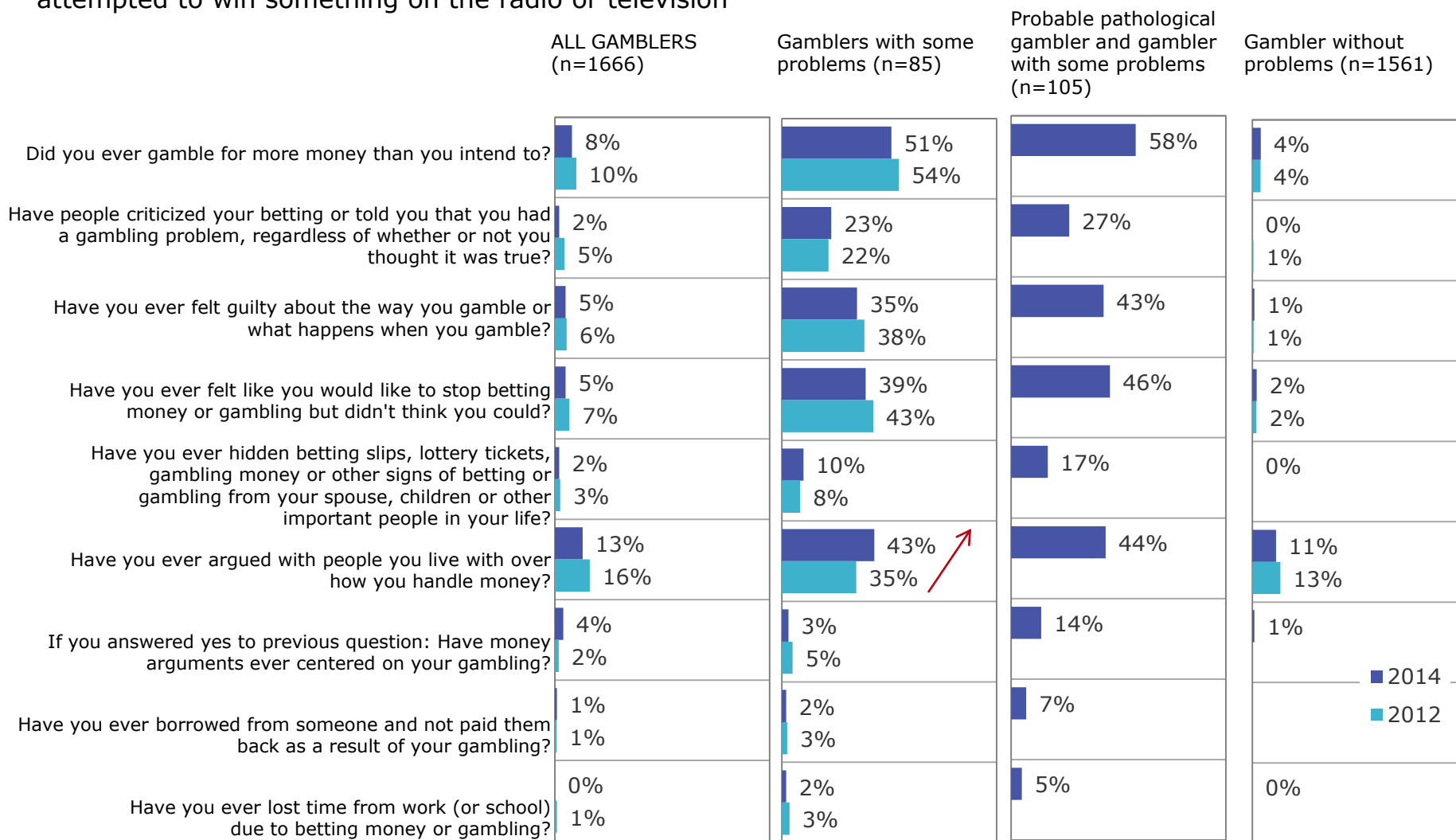


Have you ever claimed to be winning money gambling but weren't really? In fact, you lost?



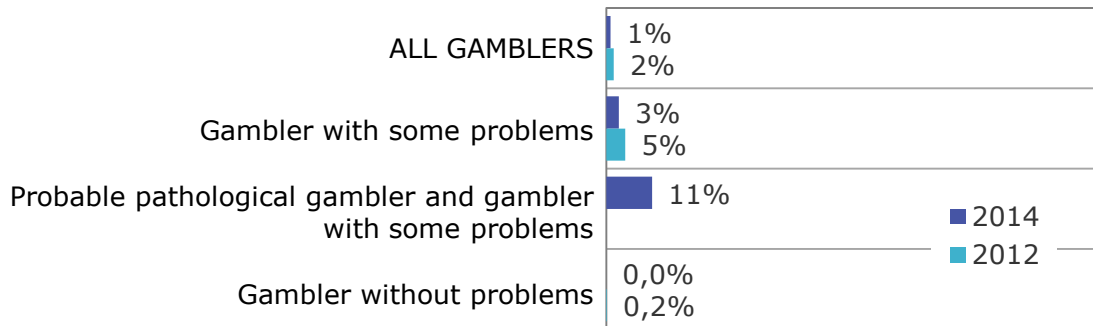
Answering "yes" to the question related to gambling for money

% of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television

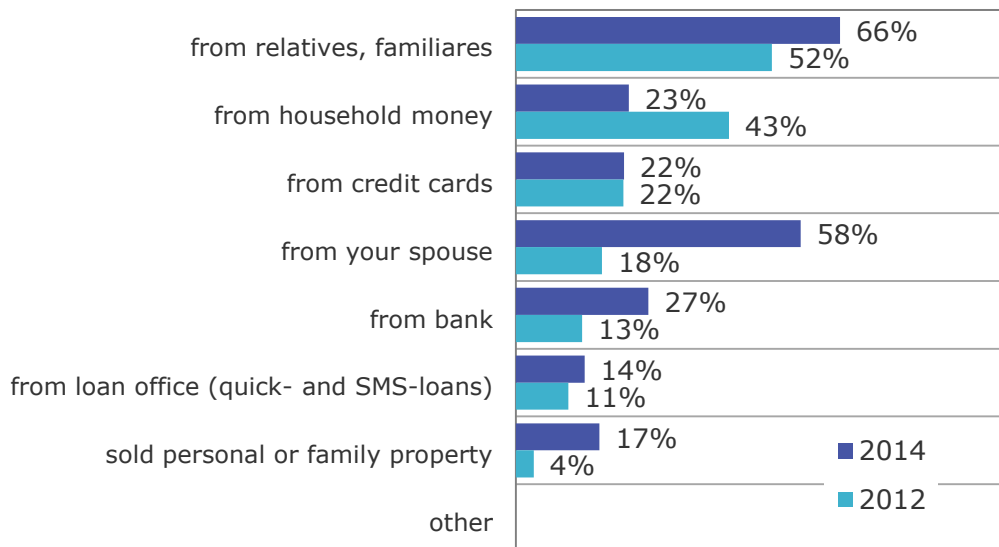


Borrowing money to gamble or to pay a gambling debt, % of those who gambled in the past 2 years, except those who have only participated in drawings and/or attempted to win something on the radio or television televisionis

Have you ever borrowed money to gamble?



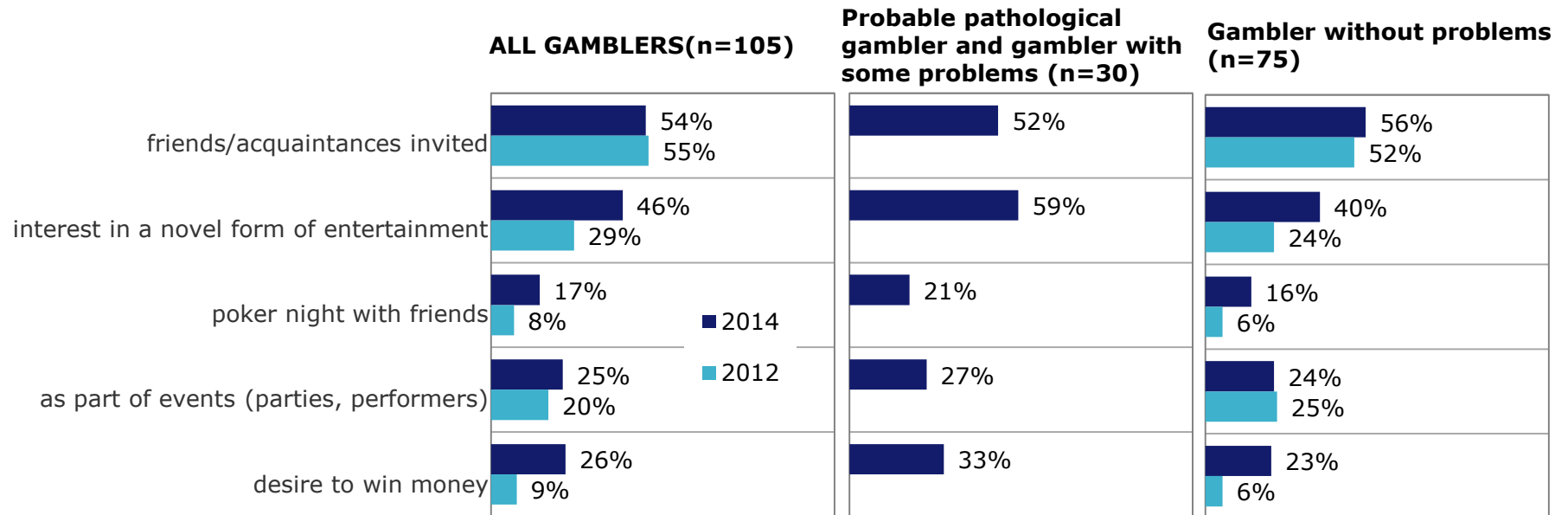
Who or where did you borrow from? % from gamblers who are borrowed money to gamble, n=13*



* A very small number of respondents, the result of great variability

Reason for the first casino visit

% of those who gambled in a casino past 2 years



Young people the most numerous in the gambling risk group

In the past 2 years, 50% of the inhabitants of Estonia have gambled. The gambling addiction risk group is made up by 4% of the people aged 15-74 in Estonia (approx. 39,654 people*). These people admit to having experienced various problems in relation to gambling (calculations are based on the SOGS methodology, see Chapter 6).

- The share of probable pathological gamblers with some problems (hereinafter referred to as problem gamblers), that is, the share of gamblers in the risk of gambling addiction is 3.6% of the population, which is a better result than in 2012, when it was 5%. It must be kept in mind that the error of the survey with 3,500 respondents is +/- 0.72%.
- Of all those who have gambled in the past two years (except for those who have only participated in drawings or television and radio games), problem gamblers make up 7%. A positive trend is that the share of problem gamblers among gamblers has constantly been decreasing: in 2010, problem gamblers made up 13% and in 2012, 10% of gamblers. Upon the interpretation of data, it must be kept in mind that in case of the previous two surveys, the share of problem gamblers has been calculated out of all people who have ever gambled, but this time, only out of those who have gambled in the past two years.
 - First of all, the share of probable pathological gamblers has decreased compared to 2012 (from 3% to 1%). The share of gamblers with some problems has not significantly changed (7% in 2012, 6% in 2014).
 - Among those who have gambled in the past two years, gamblers with problems can be found more than the average among men (11%), 15-19-year-olds (15%), incl. more than the average among 16-17-year-olds (20%), but also 18-20-year-olds (16%), people of other nations (13%) pupils/students (15%).

Problem gamblers play increasingly more types of gambling games

- 28% of those who have gambled in the past two years have had contact with gambling for money on the Internet and 98% off the Internet. The share of those who have had contact with Internet games has slightly increased (from 24% to 28%).
 - In case of Internet games, participation in lotteries has slightly increased compared to 2012 among all gamblers as a whole (from 16% to 22%).
 - Gamblers in environments other than the Internet have purchased significantly more instant lottery tickets in the past two years compared to the survey of 2012 (from 64% to 79%).
- **Those in the risk group of gambling addiction, that is, problem gamblers** (probable pathological gamblers with some problems) have played all gambling games on the Internet more than the average compared with gamblers without problems, and the most preferred games are participation in lotteries (39%), wagers or sports predictions (28%), poker (25%) and casino games (24%). Off the Internet as well, problem gamblers have had more contact with different games. The most preferred are participation in lotteries and instant lotteries (73% and 83%, respectively), playing slot machines both in casinos (50%) and outside casinos (47%), and participation in drawings (49%).
- **Gamblers with some problems**, who belong to the group of problem gamblers, also play most types of games more often than other gamblers.
 - In case of gambling on the Internet, compared to the year 2012, among gamblers with some problems, participation in lotteries has increased (from 30% to 39%), as well as participation in wagers and sports predictions (from 11% to 24%) and playing on stock and exchange markets (from 4% to 13%).
 - Among gamblers with some problems, who played in environments other than the Internet, participation in instant lotteries (from 71% to 82%) and playing slot machines in casinos (from 30% to 43%) have increased compared to 2012.

Compared to all gamblers, problem gamblers play significantly more casino games off the Internet and poker, casino games and prediction games on the Internet.

- 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, casino and prediction games on the Internet and games of skill and other games on the Internet and off the Internet. The players in the risk group of gambling addiction, that is, problem gamblers, accounted for the following percentages of the groups:
 - 95% of the group of participants in lotteries and drawings,
 - 48% of the group of gamblers in online poker, casino and prediction games,
 - 36% of the group of gamblers in casino games in environments other than the Internet,
 - 32% of the group of gamblers in games of skill played on the Internet and other games played on and off the Internet for money.
- As the number of pathological gamblers in the sample was probably too small to be analysed separately, the distribution of gamblers with some problems into groups has been pointed out in comparison. This distribution is similar to that of problem gamblers except that in environments other than the Internet, this group plays casino games slightly less often. This refers to the fact that the small number of probable pathological gamblers brings the share of these games up, that is, casino games are played more by probable pathological gamblers.
- When comparing problem gamblers with all those who have gambled in the past 2 years, it is evident that problem gamblers have played the games of the three last game groups the most: the difference with all gamblers is up to threefold depending on the group.
- Although in the results table, a comparison of the two groups with previous surveys has been given, the results are not strictly comparable. First, this time, the SOGS scores were calculated based on those gamblers who have gambled in the past two years, whereas earlier, the basis had been gambling experience from an unspecified period. Second, this time, the groups have been formed on somewhat different grounds as well.

Largest wins and losses have not changed over time

- As a whole, gamblers experience somewhat fewer problems in relation to gambling for money or making bets: 2% of those who have gambled in the past two years have had problems compared to 3% in 2012 and 5% in 2010.
 - 13% of gamblers with some problems have experienced problems in relation to gambling for money or making bets and this share has not changed since 2012 (at that time, 12% of gamblers with some problems who have ever gambled had experienced problems).
 - 23% of problem gamblers as a whole (this includes probable pathological gamblers) note currently experiencing or having experienced problems.
 - 80% of the gamblers who currently have or have had problems have not resorted to any help option. Most often, gamblers tell about their problem to their family members, friends and acquaintances (26%) or have a gambling prohibition set on themselves (20%). Compared to the year 2012, the number of those who have made an appointment with a psychologist or a psychiatrist (from 4% to 10%) and a debt counsellor (from 2% to 5%) has increased.
 - Compared to gamblers without problems, problem gamblers stake larger amounts. Of problem gamblers, 39% bet 7-70 euros in one day of gambling, whereas of gamblers without problems, 13%. However, the stakes have slightly grown among those who have gambled in the past two years: the share of those who bet up to 7 euros has dropped by 8% (to 82%) and those who bet 7-70 euros from 8% to 15%. The reason for this might be that this year, those who have gambled in the past two years are surveyed, whereas earlier, those who have ever gambled had been surveyed, and among them, there were probably more of those who had occasional gambling experience.
 - The largest daily winnings have not significantly changed in the two years: 11% of those who have gambled in the past two years have won more than 70 euros a day, which is the same share of those who have ever gambled as in 2012. Of problem gamblers, 42% have won more than 70 euros a day, and 8% in case of gamblers without problems. However, 55% of all those who have gambled in the past two years have won up to 7 euros, whereas in 2012, this figure amounted to 60%.
 - 18% of problem gamblers and 1% of gamblers without problems have lost more than 70 euros a day. As a whole, the number of gamblers who have lost more than 70 euros has not changed compared to the previous survey.

Experience of problem gamblers remains the same

- 14% of all gamblers have attempted to win back the lost money over the following days. The share of these gamblers has slightly dropped compared to two years back (-4%). Of problem gamblers, 58% have attempted to do this, incl. 8% after each loss. Of gamblers with some problems, who are part of this group, 55% have attempted to win back the money, which is 10% more than in 2012.
- 6% of all gamblers have said that they win money when they actually lost. This figure was the same in 2012 as well. Of problem gamblers, 50% have said this (incl. 46% of gamblers with some problems).
- 58% of problem gamblers have played for a larger amount than they initially intended; 46% have felt they would like to quit gambling for money or wagering, even if they do not think they can, 44% have argued with people living with them over their use of money and 43% have felt guilty over their gambling habits.
- Compared to 2012, no significant changes have occurred in the statements of gamblers as a whole that point to the risk of gambling addiction. In the group of gamblers with some problems, the share of those who have argued with their close ones over the use of their money has somewhat increased (from 35% to 43%).
- 11% of problem gamblers (incl. 3% of gamblers with some problems) have borrowed or otherwise taken money for gambling or to pay a gambling debt. Money is mainly received from relatives and acquaintances or spouse or unmarried partner.
- Even though both problem gamblers and gamblers without problems include the highest number of those who, compared to the average of all gamblers, would prefer getting a larger amount of money after a longer period, the group of gamblers without problems includes the highest number of those who would like to get a smaller amount quickly: 12% would prefer getting 42 euros the day after tomorrow compared to 5% out of all gamblers.
- In almost half of the cases, the main reason for the first visit to a casino in case of those who have gambled in casinos is invitation from friends or acquaintances. The second reason is interest towards this type of entertainment and this reason is pointed out significantly more often compared to two years back (from 29% to 46%). For problem gamblers, these reasons for visiting casinos are equally important, but a third of them goes to a casino with the aim of winning money.

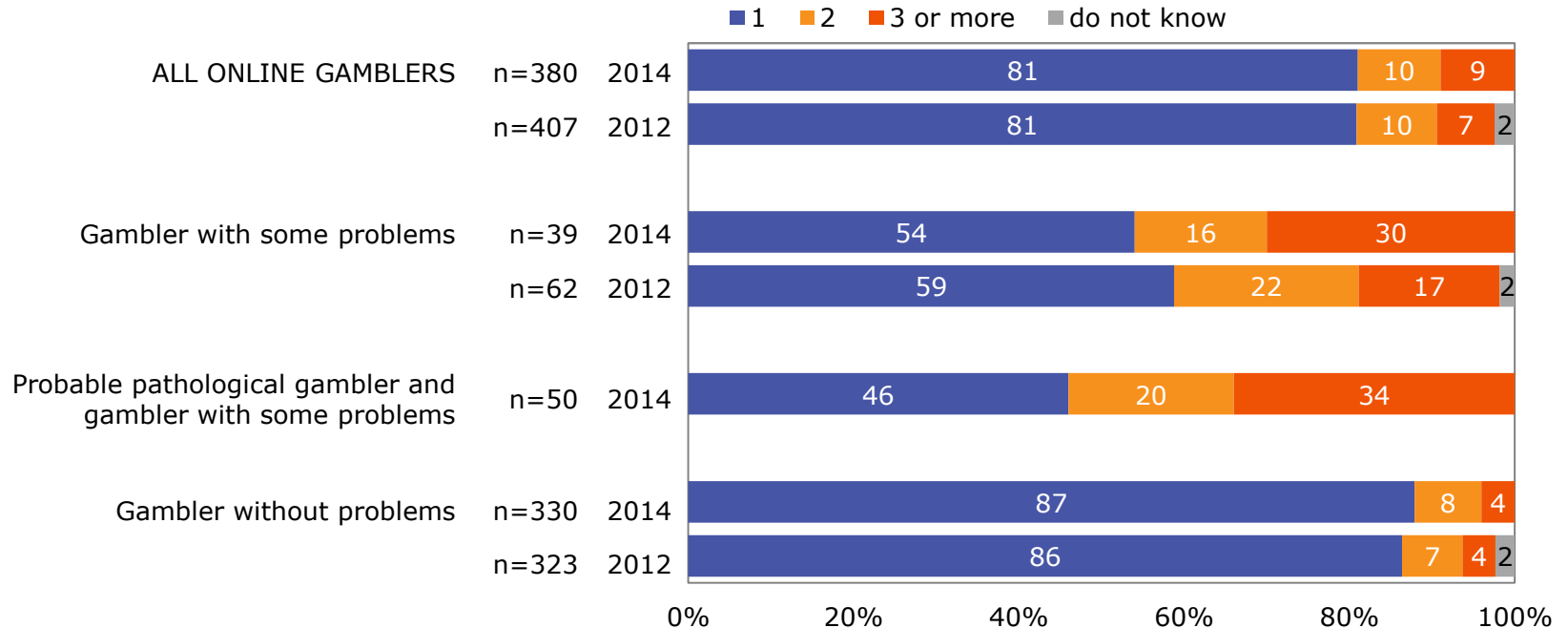
3

Gambling related experiences and preferences on the Internet



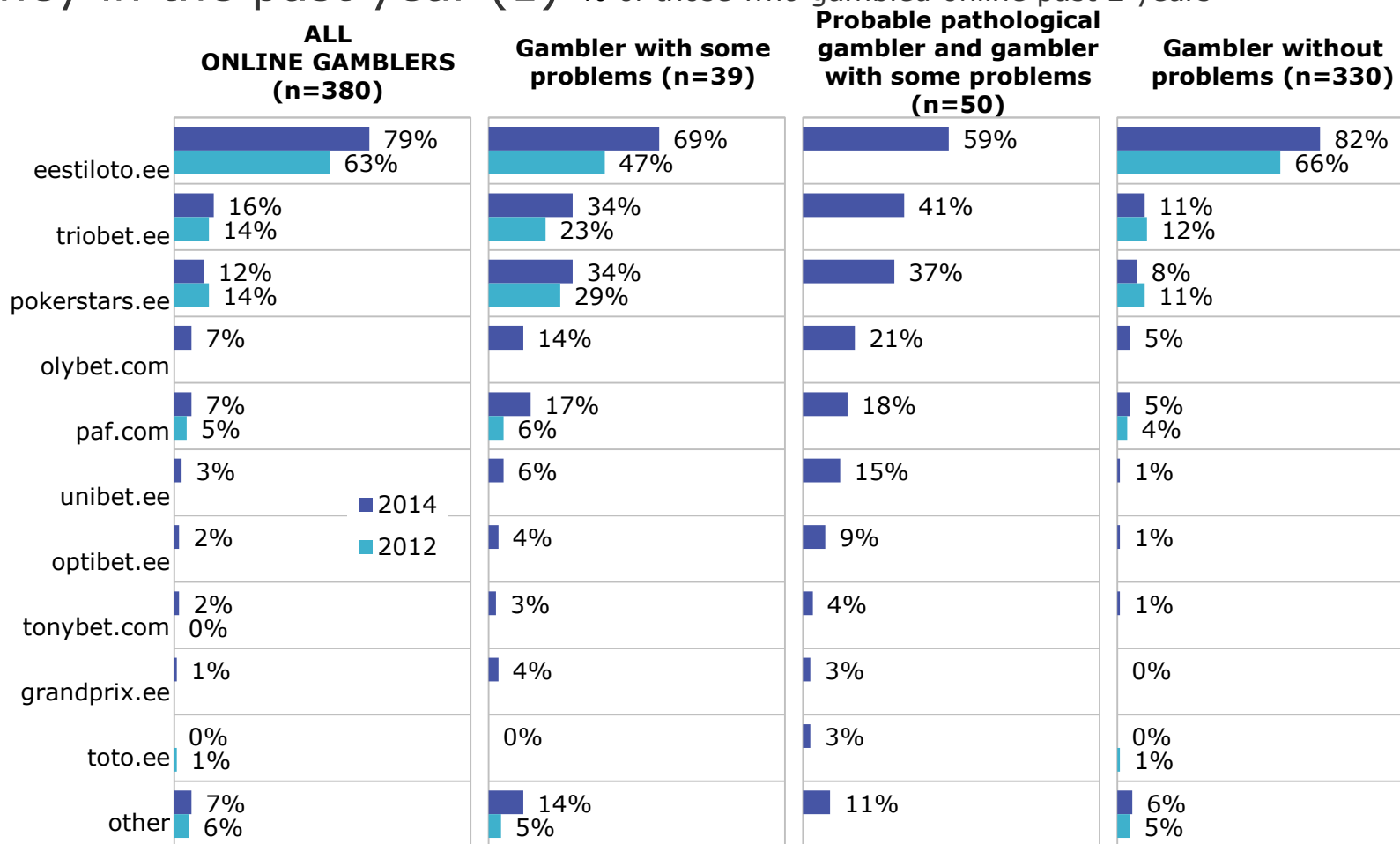
Number of websites or Internet environments where the person has played for money in the past year

% of those who gambled online last 2 years (22% of all who gambled past 2 years)*



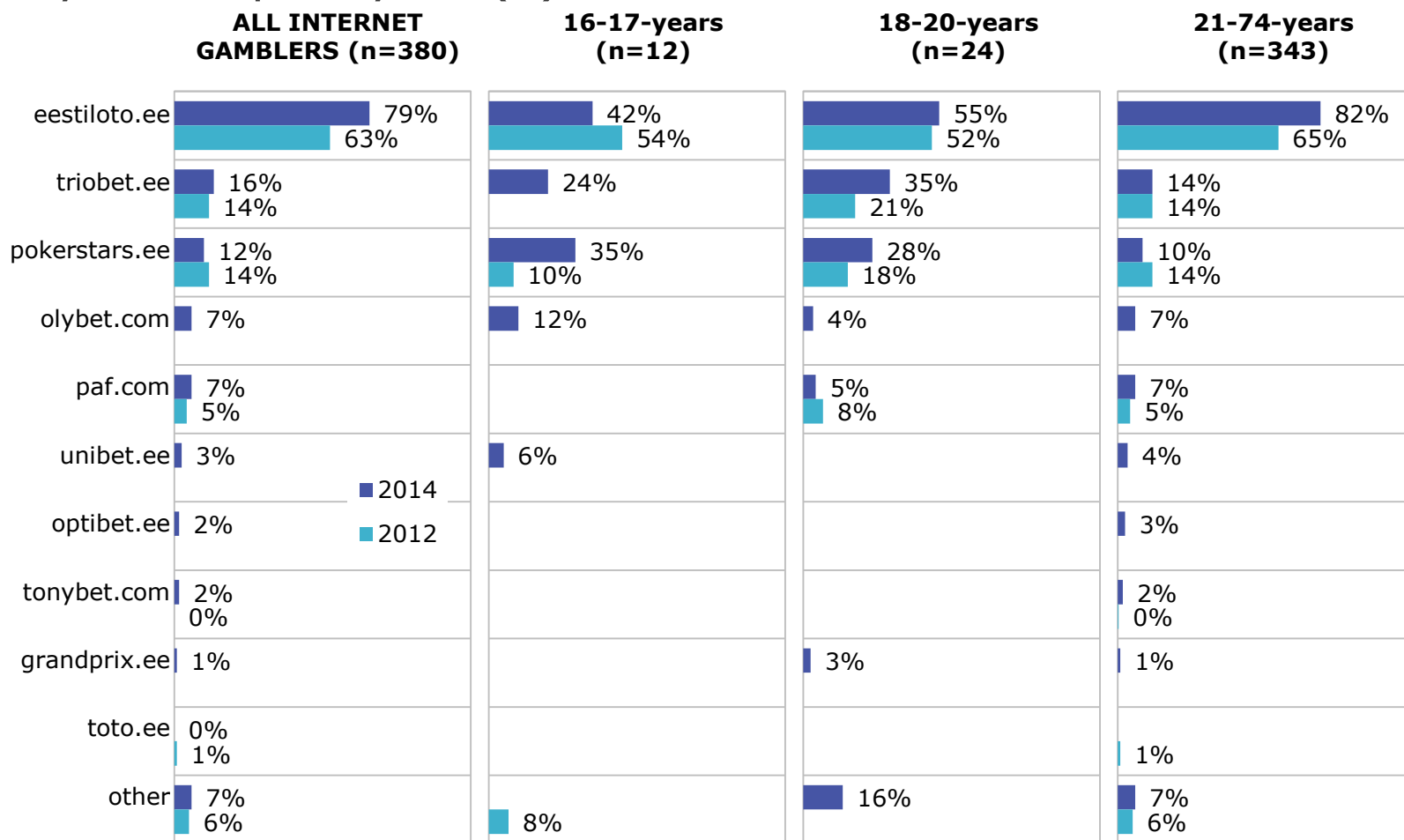
*2012. results of those who gambled online in lifetime

Websites or Internet environments where the person has played for money in the past year (1) % of those who gambled online past 2 years



„Other”: fulltilt, bet365, bwin, bingo, facebook, veikaus.fi, 888poker.com, national lottery uk

Websites or Internet environments where the person has played for money in the past year (2) % of those who gambled online past 2 years

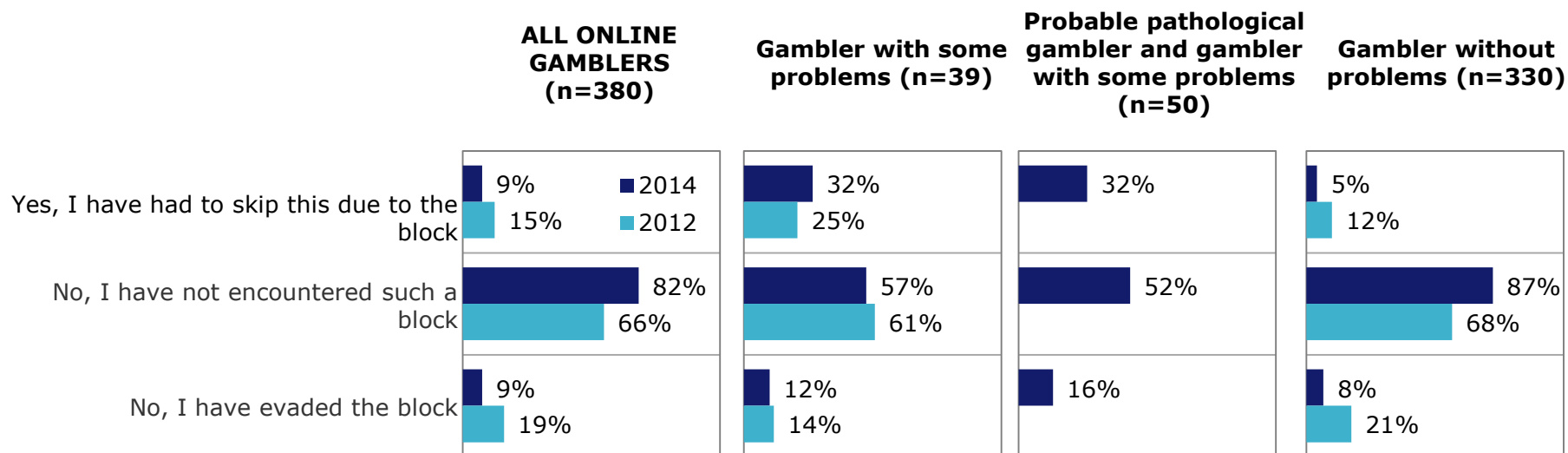


- Grandprix.ee, paf.com, pokerstars.ee gambler must be at least 21- years old.
- Triobet.ee k gambler must be at least 18- years old for betting, 21- years for poker and casino games.
- Toto.ee ja tonybet.com gambler must be at least 18- years old . Eestiloto.ee gambler must be at least 1- years old.

Attitude toward blocking access to websites

% of those who gambled online last 2 years

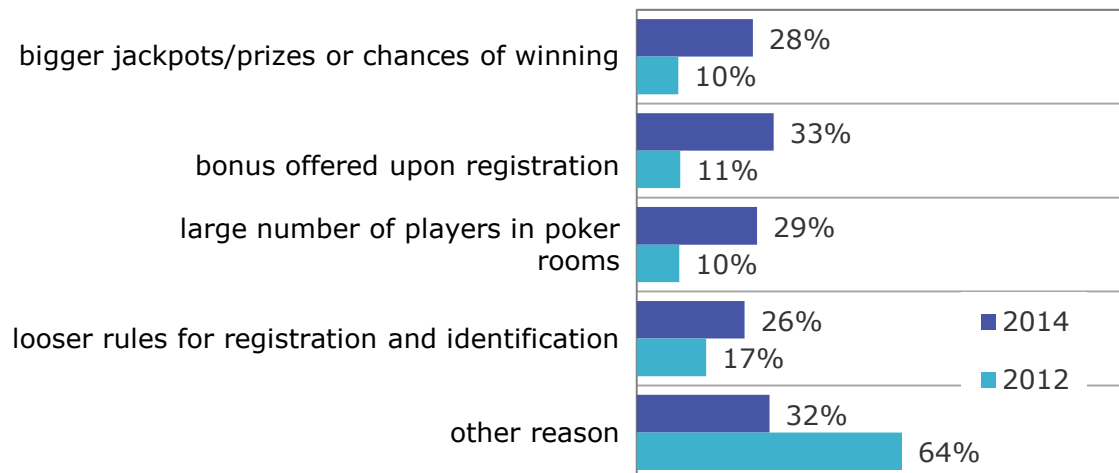
The Tax and Customs Board blocks access to websites of gambling operators that do not hold an activity license in Estonia. Have you forgone creating or using any user accounts due to this block?



Reasons for preferring unlicensed environments

% of those who have evaded the block, n=32

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



Access blocking by gambling operators with no activity license evaded less than before

- 81% of those who have gambled online in the past two years have played on one website or Internet environment, 10% on two and 9% on three or more. These figures are the same as in 2012. The figures from 2012, however, had been calculated based on people who have ever gambled online, but most of those who have gambled online have indeed done it in the past two years.
- Among gamblers with some problems, there are more of those who gamble in various environments: 16% have played in two and 30% in three or more environments. Of problem gamblers (both probable pathological gamblers and gamblers with some problems), the share of those who play on more than one website reaches 54%. Of gamblers without problems, in the past two years, 87% have played in one environment and 12% in more than one – a result similar to 2012.
- Problem gamblers have used most gambling sites that were measured more than gamblers without problems. The only difference lies in the use of the website eestiloto.ee, visited by 82% of gamblers without problems and 59% of problem gamblers in the past two years. In total, this website has been used by 79% in the past two years, which is more than in 2012 (63%). Of young people aged under 15-20, in the past two years, 31% have gambled on websites that allow access only for those at least 21 years of age (paf.com, pokestars.ee, grandprix.ee).
- 9% of those who have gambled online in the past two years have evaded a blocking established by the Tax and Customs Board on the websites of gambling operators that do not hold an activity license. This share has dropped by 10% in the past two years. As a whole, among those who play online, there are more of those who have not encountered such a blocking than two years ago.
- Among problem gamblers, there are significantly more of those who have evaded the block (16%) and fewer of those who have not encountered a blocking (52% compared to 82% of all online gamblers).
- Upon preferring an unlicensed environment, all measured reasons play an almost equal role: the bonus offered upon registration (33%), the large number of players in poker rooms (29%), the bigger jackpots/prizes or chances of winning (28%) and the looser rules for registration and identification (26%). Other reasons that were pointed out included better graphic design and the fact of simply liking the game.

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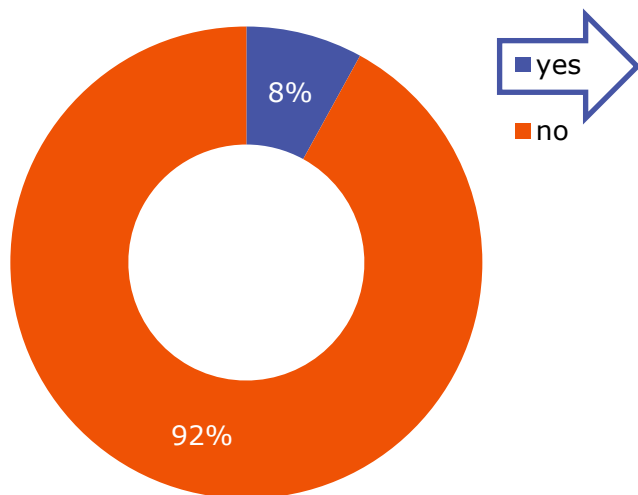
SMS and quick loans



Experience with SMS and quick loans

% of all of all inhabitants 15–74 years of age, n=3,496

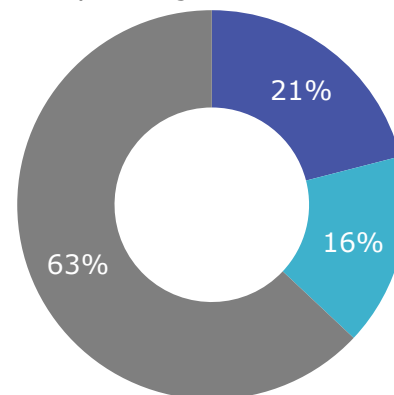
Have you ever taken a quick loan or SMS loan?



When was the last time you took a quick loan or SMS loan?

(% of those who have taken a quick loan, n=257)

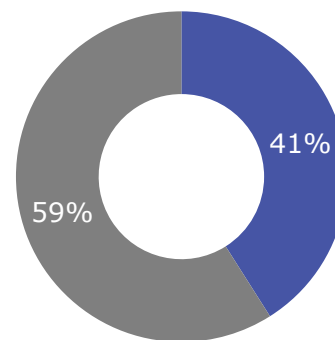
■ in the past year ■ 1-2 years ago
■ more than 2 years ago



Have you ever failed to repay a quick loan or SMS loan or interests thereof by the deadline?

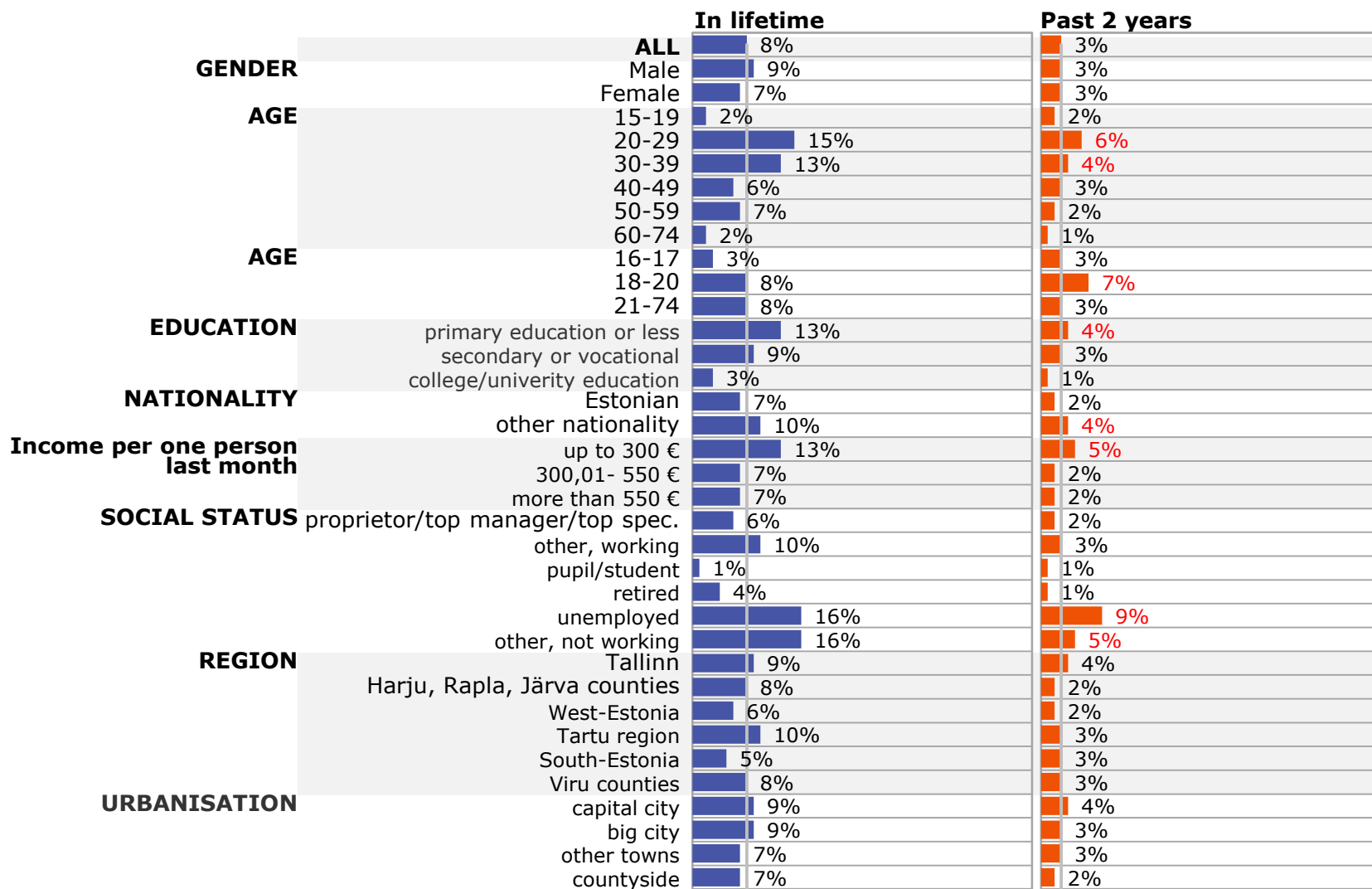
(% of those who have taken a quick loan, n=257)

■ yes ■ no



Profile of those who have taken a SMS loan

% of all inhabitants 15-74 years of age



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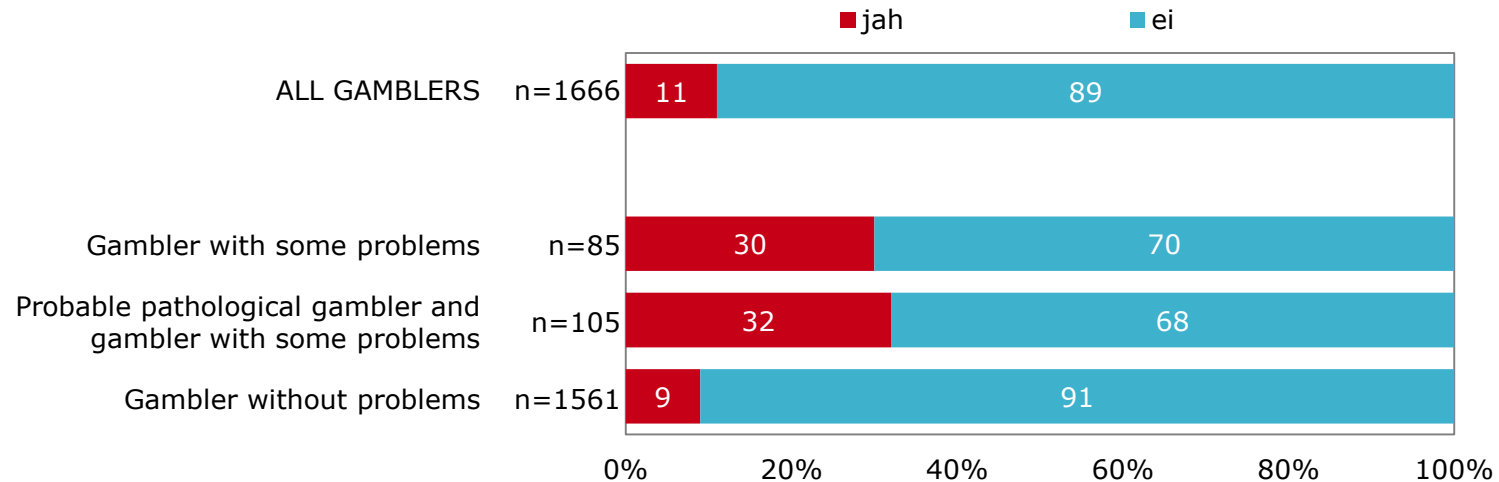
Eesti elanike kokkupuuted hasartmängudega 2014

X% = statistically significantly above average

Taking SMS loans or a quick loans in the gambling addiction risk group

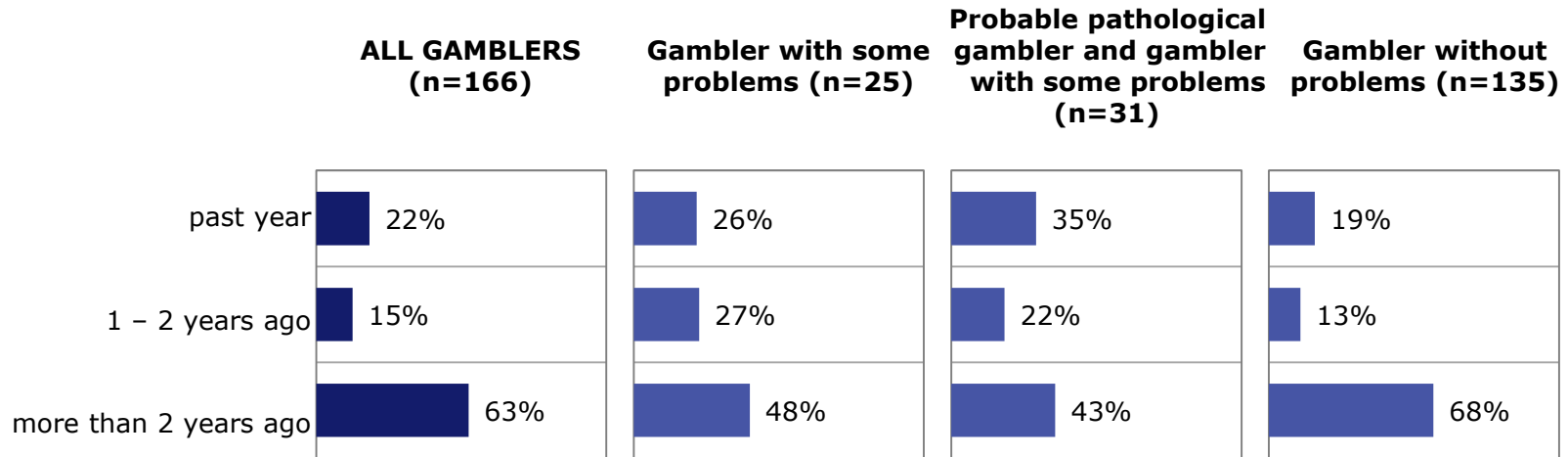
% of those who have gambled in the past 2 years, except for those who have only participated in drawings and/or attempted to win something on the radio or television

Have you ever taken a quick loan or SMS loan?



Time of taking SMS loans or quick loans in the gambling addiction risk group, % of those who have gambled in the past 2 years, except for those who have only participated in drawings and/or attempted to win something on the radio or television and who have taken a quick loan or SMS loan

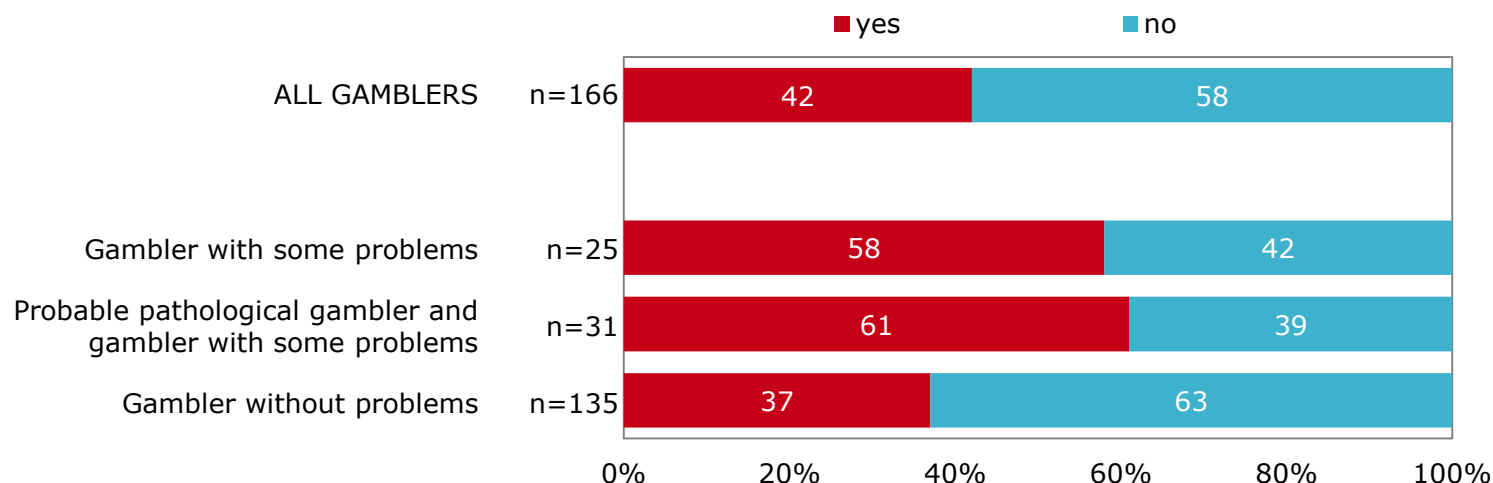
When was the last time you took a quick loan or SMS loan?



SMS loan or quick loan repayment difficulties in the gambling

addiction risk group, % of those who have gambled in the past 2 years, except for those who have only participated in drawings and/or attempted to win something on the radio or television and who have taken a quick loan or SMS loan

Have you ever failed to repay a quick loan or SMS loan or interests thereof by the deadline?



Problem gamblers have more often taken quick loans and found themselves in repayment difficulties

- 8% of people aged 15-74 in Estonia have ever taken an SMS loan or quick loan and 21% of the borrowers have done that in the past two years, 16% one or two years ago. In total, 37% of those who have taken an SMS loan or quick loan have done that in the past two years. Of the entire population of Estonia aged 15-74, 2% have taken an SMS loan or quick loan in the past year and 3% in the past two years.
- Most of those who have taken a quick loan or SMS loan in the past two years fall into the 18-20, 20-29 and 30-39 years age groups, have secondary or vocational education, represent other nationalities, have low income, are unemployed or other non-working people (home-makers, on child care leave).
- Of those who have gambled in the past two years, 11% or slightly more than the average have ever taken this type of loan. Of problem gamblers, 32% have ever taken a loan. Of the problem gamblers who have taken a loan, 35% have done this in the past year (the average among gamblers who take loans is 22%).
- Of those who have taken an SMS loan or quick loan, 41% have failed to repay the loan or interests thereof by the deadline.
 - Repayment difficulties have been experienced by 42% of all gamblers who have taken a loan and 61% of all problem gamblers who have taken an SMS loan or a quick loan.

5

CONCLUSION



Conclusion (1)

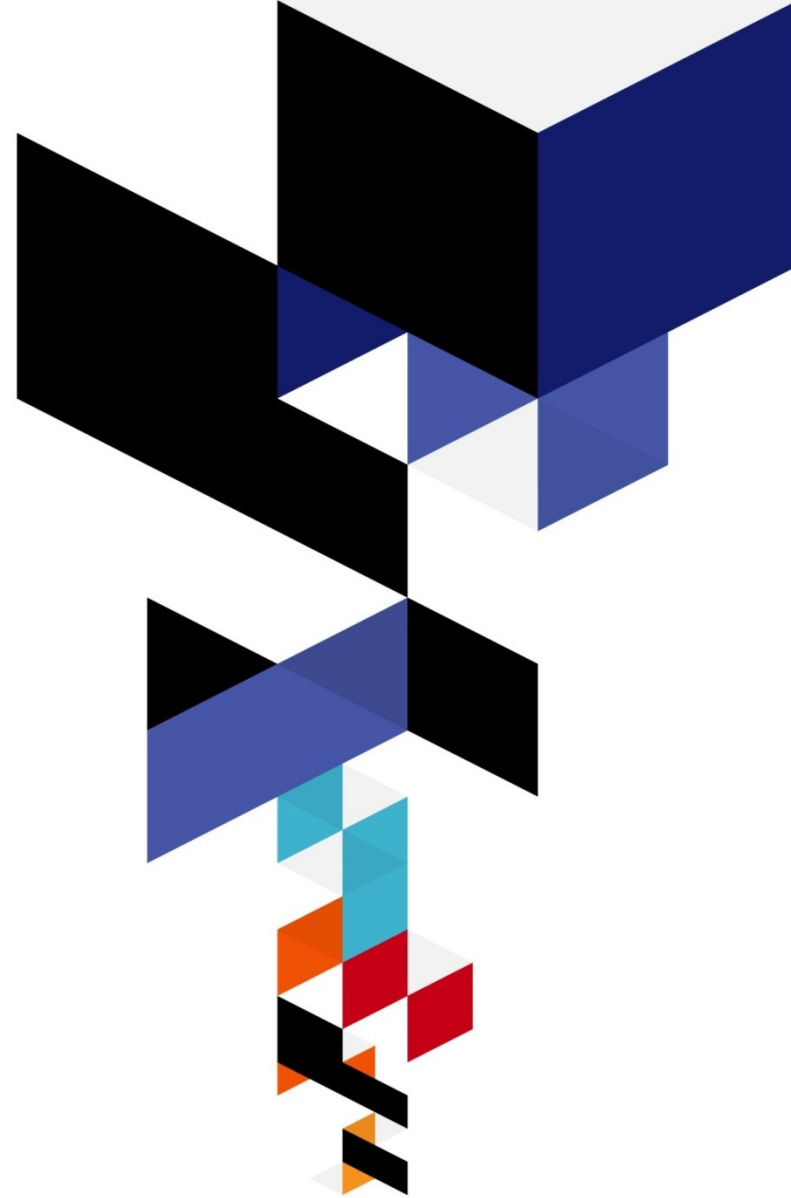
- In the past two years, 50% of people in Estonia aged 15-74 have been engaged in gambling. The most popular types of gambling continue to be lotteries and drawings in environments other than the Internet, followed by online lotteries, an attempt to participate in a television or radio game with the aim of winning something, and slot machines outside casinos.
- This year, the share of those who have gambled in the past two years was measured for the first time. The share of people who have ever gambled is comparable to the level of 2010 (60% this year and 65% in 2010, respectively).
- Regardless of whether the socio-demographic profile of those who have gambled in the past two years or those who have ever gambled is examined, it is still the same as in the previous survey: gamblers are young and middle-aged people, business people, executives, specialists and other salaried workers and non-working people (both home-makers and pupils/students). Business people / executives / specialists play more online (lotteries, prediction games) and on game tables and slot machines in casinos. Non-working people, however, participate in lotteries and drawings. Young people gamble online more than the average.
- A noteworthy share of youths has continued to gamble even though they should actually not even have access to gambling due to age restrictions established by legislation. For example, every fourth 15-year-old has played the lottery in environments other than the Internet and at least 6% have played casino games or poker on the Internet. The number of these youths has not changed in two years.
- Of people aged 15-74 in Estonia, 4% are in a gambling addiction risk group and 7% in case of those who have gambled in the past year. The greatest number of problem gamblers is found among males, 15-20-year-old youths and people of other nationalities. The share of gamblers in the risk group shows a downwards trend already for the third time in the row of surveys. The share of probable pathological gamblers has dropped down to 0.7% of the population and to 1.4% in case of gamblers who in the past 2 years have gambled online or in environments other than the Internet.

Conclusion (2)

- Compared to gamblers without problems, problem gamblers have had more contact with various forms of gambling. The largest difference is the comparison with those who have gambled in the past two years regarding casino games in other environments than the internet (slot machines, game tables), contact with which is three times more frequent among problem gamblers than among all those who have gambled in the past 2 years. Among them, there are also twice as many of those who have had contact with various Internet games than among all gamblers.
- Compared to 2012, playing of Internet games has increased among gamblers with some problems, mainly at the expense of lottery and wagers / sports predictions.
- The largest daily winnings and losses have not changed and gamblers experience fewer and fewer problems in relation to playing for money or wagering: only 2% of those who gambled in the past 2 years stated this compared to 5% in 2010.
- Compared to all gamblers and the population as a whole, problem gamblers have the most experience in taking SMS loans and quick loans: this type of loan has ever been taken by 8% of the population, 11% of all gamblers and 32% of problem gamblers. Of the people who have taken a loan, 41% have had repayment difficulties, and of problem gamblers, 61%.

6

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 (according to ESA 01.01.2014 991 349 persons). 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 3,496 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) of within the framework of TNS Emori Omnibuss-studies where respondents answers to the questions at their home.
- Data collection was performed in the period 21.05–17.09.2014. 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 (47 questions) was prepared by the Centre for Gambling Addiction.
- Analogical survey was conducted also 2004., 2006., 2010., and 2012.

Profile of respondents, n=3496

Indicator		n	%
GENDER	male	1 478	48
	female	2 018	52
AGE	15-19	202	7
	20-29	510	17
	30-39	581	19
	40-49	558	18
	50-59	797	20
	60-74	848	19
NATIONALITY	Estonian	2 529	68
	other nationality	967	32
EDUCATION	primary education or less	571	18
	secondary or vocational education	2 041	58
	college/university education	884	24
SOCIAL STATUS	proprietor/top manager/top specialist	638	18
	other, working	1 324	40
	pupil/student	264	9
	retired	827	19
	unemployed	144	4
	other, not working	299	9

Indicator		n	%
Net income for one family member last month	Up to 300 €	743	22
	300,01-550 €	1 103	29
	more than 550 €	806	24
REGION	Tallinn	1 113	32
	Harju, Rapla ja Järva counties	597	17
	West-Estonia (Lääne, Pärnu, Hiiu and Saare counties)	379	11
	Tartu region (Tartu ja Jõgeva counties)	468	14
	South-Estonia (Põlva, Valga, Viljandi and Võru counties)	347	10
	Viru counties (Ida- ja West Viru counties)	592	16
URBANISATION	capital city	1 113	32
	big city (Tartu, Pärnu, Narva, Kohtla-Järve)	663	18
	other towns	636	19
	countryside	1 084	31

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 size	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

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Report conclusions: Centre for Gambling Addiction and TNS Emor

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