

1. INTRODUCTION

1.1 Author and commissioner of the survey

The Finnish Gambling Survey was conducted on behalf of the Finnish Ministry of Social Affairs and Health by Taloustutkimus Oy.

1.2 Themes of the survey

The general aim of the survey was to provide an overview of gambling among Finns over 15 years of age, the frequency of such activities, expenditure on gambling, types of gambling activities and attitudes towards gambling problems in Finland. Additional questions identify respondents with possible problems in controlling their gambling and measure the percentage of the population frequently engaged in gambling activities. The survey uses questions from the South Oaks Gambling Screen (SOGS-R) questionnaire for gambling problems. A similar survey was conducted in 2003. This report presents comparisons with the 2003 survey.

1.3 Data collection and sampling

The survey was conducted via the computer-assisted telephone interview (CATI) method between 24 April and 24 May 2007. In total, 5008 respondents were interviewed by 134 trained interviewers employed by Taloustutkimus Oy. The average length of a full interview was approximately eight minutes.

For the survey, a random sample was selected from the Finnish Population Information System. The sample comprised 20,000 individuals (over 15 years of age, excluding Åland). The material was weighted to correspond to the characteristics of the population nationwide. To achieve the target number of interviews, 10,512 sets of contact information were used. In total, 5,008 individuals responded to the survey. 4,976 individuals declined to participate. 233 telephone numbers in the sample were invalid, and 289 calls were not answered. Thus, the response rate was 48%.

The survey questionnaire, interviewer instructions, and weighting criteria were programmed into a computer-assisted interview system. The interviews were supervised in real time via interviewer-specific spot checks and verification calls to respondents. The questionnaire is included as an appendix to this report.

The average margin of error of the results is $\pm 1\%$. The margin of error for respondents engaging in gambling activities at least twice a month is $\pm 2\%$.

1.4 The South Oaks Gambling Screen (SOGS-R)

The questionnaire is a Finnish adaptation of the American South Oaks Gambling Screen (SOGS-R) questionnaire designed to chart the adverse effects of the respondent's gambling and to assess whether the respondent may have problems in controlling his or her gambling.

The questions were originally designed to identify pathological gamblers from among problem gamblers already receiving treatment. When such a diagnostic questionnaire is used for charting the prevalence of problem gambling on a national level, the results are best regarded as approximate.

First, the respondents are asked questions about their gambling activities and the frequency of those activities. Next, they are asked questions for calculating their SOGS score – in other words, to identify possible problem gamblers. The adverse effects of gambling conducted during the previous year and throughout the respondent's life were assessed separately.

The questionnaire includes a total of 21 questions for calculating the SOGS score (originally there were 20 SOGS-related questions; the additional question concerns 'quick loans' as a means of financing gambling). For each question, at-risk responses are identified, with each such response increasing the respondent's total SOGS score by one point. In the end the respondent's risk responses are totalled.

The SOGS scores were rated as follows:

- 0–2 = no gambling problems
- 3–4 = problems in controlling gambling
- 5 or more = probable pathological gambling

The report covers three separate SOGS scores:

- 1) The 'SOGS lifetime prevalence' rating identifies respondents who currently have or have had gambling problems. The score includes respondents participating in gambling activities in the previous 12-month period or earlier. The results have been adjusted to represent the Finnish population (excluding Åland).
- 2) The 'SOGS 12-month prevalence' score identifies respondents with current problem gambling. The score charts problem areas over the past 12 months. The results have been adjusted to represent the Finnish population (excluding Åland).
- 3) The 'SOGS comparison data' score identifies respondents engaging in gambling activities at least twice a month in the previous 12-month period. This score is comparable with the scores in the survey conducted in 2003. The results have been adjusted to represent the Finnish population (excluding Åland).

The questions identifying problem gambling are covered in more detail in Section 4. The SOGS scores of Finns who engage in gambling activities are discussed in Sections 5 and 6.

1.5 Weighting the material

The material has been weighted to correspond with the national population with regard to age, gender and location, except in the province of Åland.

2. SUMMARY

Of the Finns over 15 years of age who participated in the survey, 87% (corresponding to 3.7 million individuals) had engaged in gambling activities at some point in their lives. 73% of the respondents (corresponding to approximately 3.1 million Finns over 15 years of age) had engaged in gambling activities in the previous 12-month period.

The most popular gambling activities in the previous 12 months were the Veikkaus Lotto, Viking Lotto, and Joker lottery games. The second most popular activities were paper and electronic scratch cards, including Ässä and Casino by Veikkaus. Slot machines were almost as popular. The average number of different gambling activities was 2.3.

Participating in gambling activities via a broker is still more common than using the Internet. However, Internet gambling has increased since 2003, when the Internet was the primary gambling venue for only 5% of respondents. The figure in the current survey was 13%.

Approximately one in ten respondents reported engaging in gambling several times a week, approximately one third gamble once a week, a third gamble less frequently, and slightly less than a third don't engage in any gambling activities.

The average gambling expenditure per week is approximately 13.00 euros as estimated from the respondents' own reports. The average expenditure of respondents who gamble at least twice a month was 16.40 euros. Greatest gambling expenditure for a single day averaged 35.30 euros. The combined total monthly expenditure of all respondents was 144 million euros, corresponding to 2.9% of the respondents' net income. The average expenditure of respondents who gamble at least twice a month was 5.2% of their net income.

Almost two thirds of the respondents indicated that they consider gambling to be a serious problem in Finland. In comparison with the 2003 survey finding, the number of respondents feeling this way has increased by 13 percentage points (50% in 2003, 63% in 2007). More than half of the respondents believe that problem gambling has increased over the past few years. The number of respondents expressing this opinion has increased markedly since 2003 (39% in 2003, 56% in 2007). More than two thirds feel that the Finnish system, with state monopolies providing gambling activities, is a good method of limiting the extent of the adverse effects of gambling.

When asked to assess whether they gamble or have ever gambled to an extent that constituted a problem, 1% of the respondents answered 'yes'. Scaled up to the entire population, this corresponds to 38,000 Finns. Approximately 3% of the respondents (equivalent to 124,000 Finns) indicated that they previously had gambled to a problematic extent but no longer do so.

In addition to the respondents' own assessments, the South Oaks Gambling Screen (SOGS-R) test was used to estimate the number of individuals classed as problem gamblers. The SOGS-R test allows a wide range of definitions for problem gambling (see above). Under the criteria of the 2003 survey (for so-called at-risk gamblers), the number of problem gamblers has remained the same: approximately 1.5% of the population (65,000 Finns). This figure has been cited publicly in reference to the number of problem gamblers.

The other SOGS results from the 2007 survey are not comparable to the results of the 2003 survey. By the loosest definition, 5.2% of Finns over 15 years of age (222,000 individuals) have been classifiable as problem gamblers at some point in their lives (in other words, have a lifetime SOGS score of 3 or more). Over the last 12-month period, 3.1% of the population (130,000 persons) were classifiable as having gambling problems. Over the same period, 1% of the population (42,000 persons) were classifiable as probable gambling addicts (with a SOGS score of at least 5 points).

Those classifiable as problem gamblers engage more than average in almost any type of gambling. Among respondents thought to have had recent problems with gambling, the most popular gambling activities are slot machines, Lotto, Viking Lotto, and Joker lottery games, Ässä, Casino and other paper and electronic scratch cards, and the daily lottery games of Veikkaus. Those classifiable as problem gamblers engaged in an average of five different kinds of

gambling. Two thirds of the respondents engage in at least one type of gambling several times each week. The same group uses Internet more than average to gamble on the Veikkaus and Fintoto games.

The average gambling expenditure of current problem gamblers is 90 euros, which is considerably more than the average (13 euros). Greatest gambling expenditure of problem gamblers for a single day averaged 210 euros. Problem gamblers spend an average of 32.5% of their net monthly incomes on gambling.

Table 1: Gambling among Finns over 15 years of age		
	Est. no. (in thousands)	percentage
Total (n=5008)	4273	100
Have played in the past 12 months	3112	73
Have played previously, but no longer play	614	14
Have played in the past 12 months or earlier	3726	87
Frequency of gambling (Total, n=5008):		
Several times per week	459	11
Once a week	1271	30
Subtotal, prev. groups	1730	41
2-3 times per month	397	9
Once a month	358	8
Less frequently	610	14
SOGS score:		
<i>Lifetime prevalence (n=5008):</i>		
0-2	4051	94,8
3-4	152	3,6
5 or more	70	1,6
<i>Prevalence over the past 12 months (n=5008):</i>		
0-2	4143	96,9
3-4	88	2,1
5 or more	42	1,0
<i>SOGS comparison with 2003 (n=5008):</i>		
0-2	4088	95,7
3-4	120	2,8
5 or more	65	1,5

3. GAMBLING BY FINNS

3.1 Engaging in gambling activities

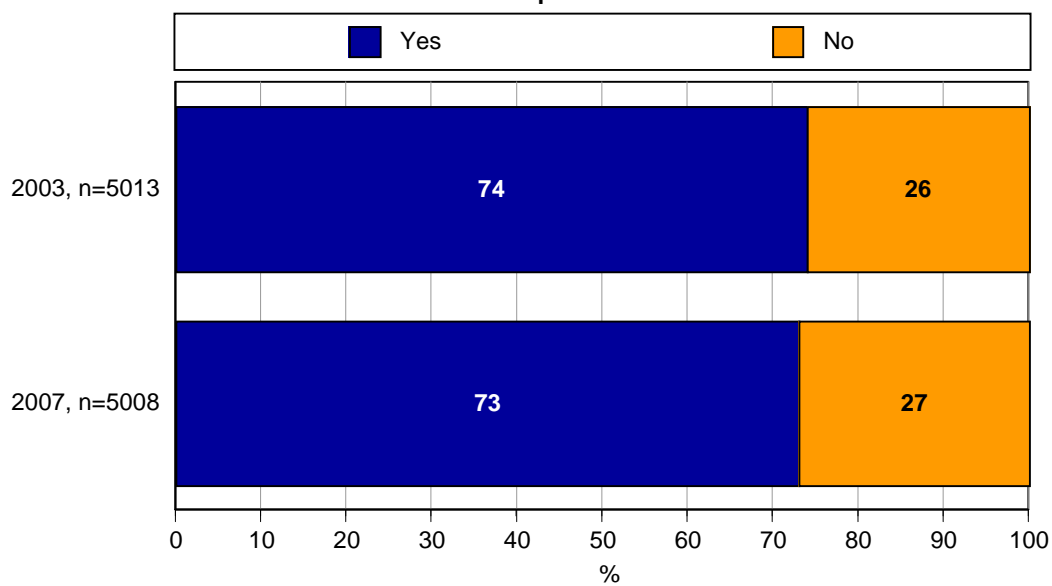
87% of all respondents (estimate: approximately 3,726,000 Finns over the age of 15) have gambled during their lifetimes. During the past 12 months, 73% of the respondents had engaged in some type of gambling (in 2003: 74%). 53% of those who had not gambled in the previous 12 months had done so in the past.

91% of all men and 83% of all women had gambled at some stage in their lives. Of all age groups, gambling was most common among the 25–34-year-olds (90%) and among the 35–49-

year olds (91%). Manual and clerical workers were the most likely to have gambled at some stage in their lives.

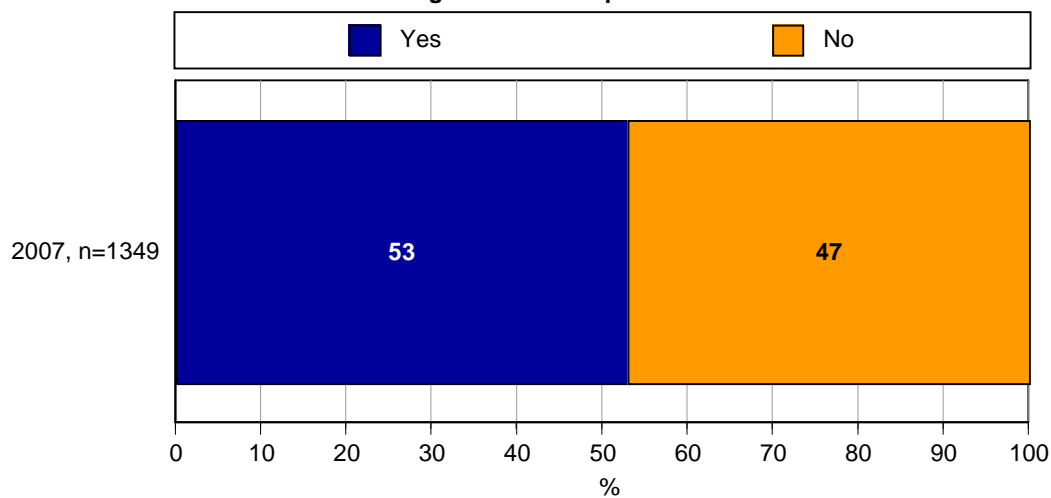
Has the respondent gambled in the past 12 months?

n=all respondents



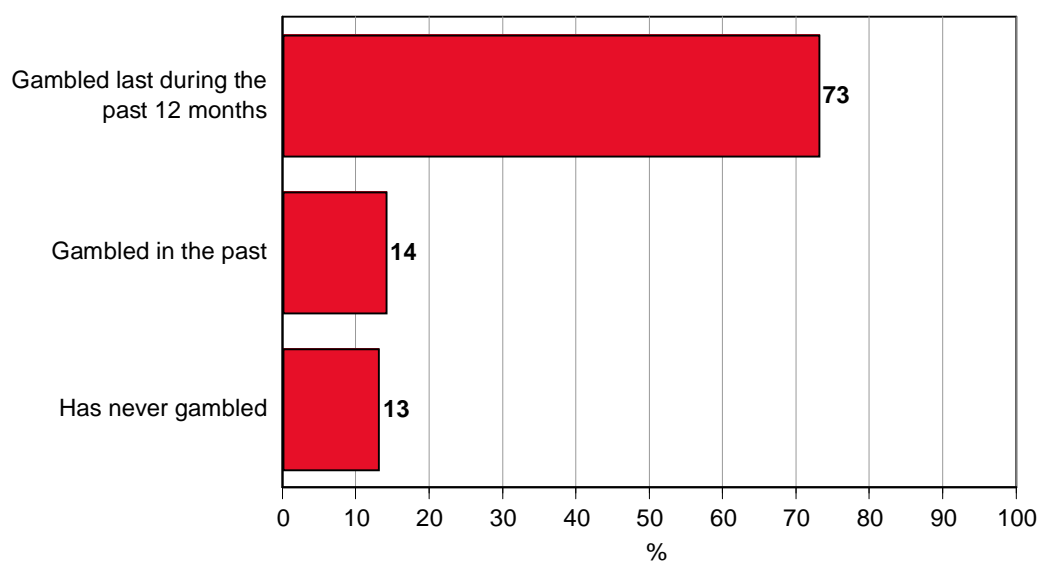
Has the respondent gambled in the past?

n=has not gambled in the past 12 months



Has the respondent engaged in gambling activities?

All respondents, n=5008



3.2 Engaging in different types of gambling activities

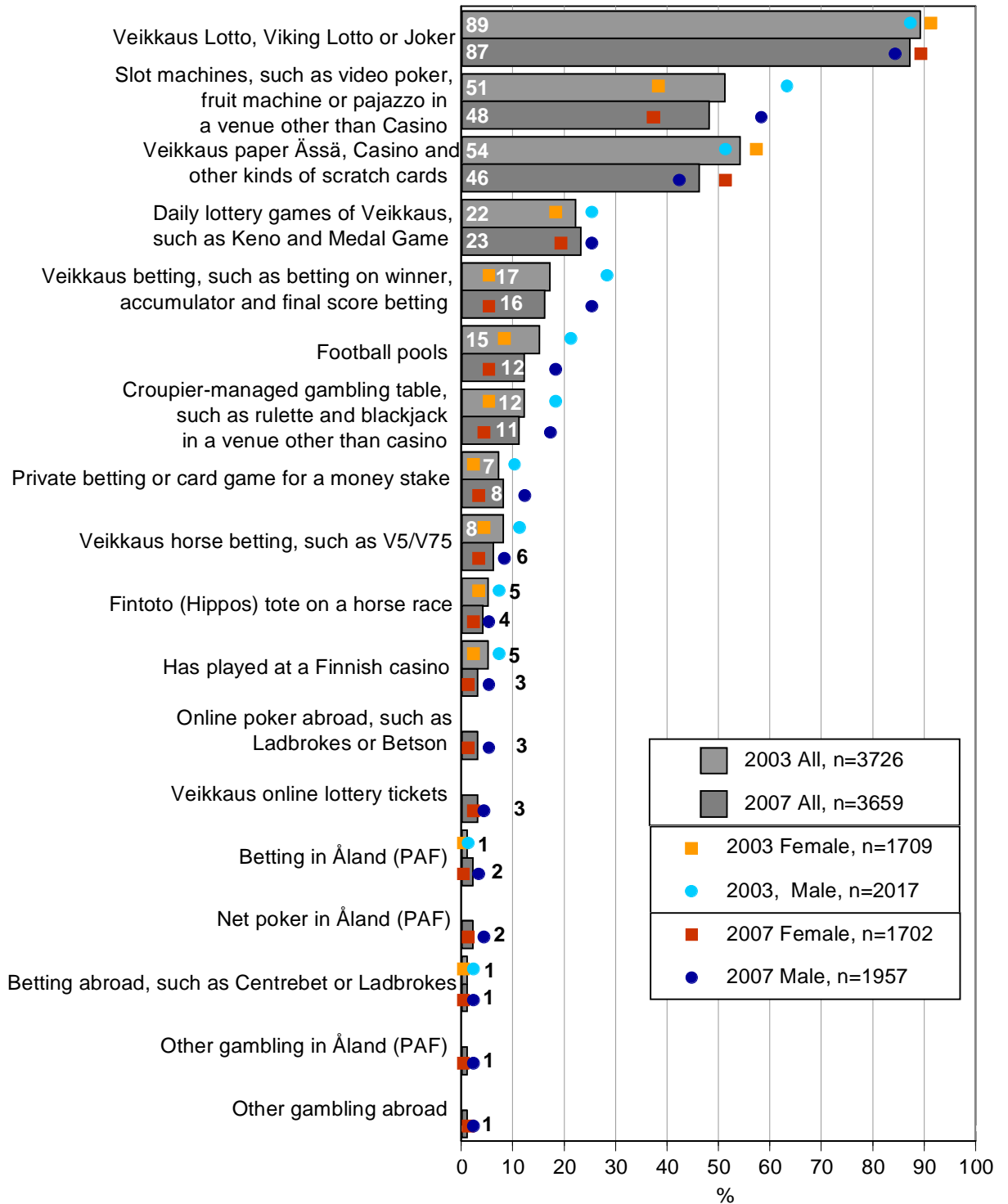
Of the listed gambling activities, the most popular were Veikkaus Lotto, Viking Lotto and Joker lottery game, which were played by 63% of all respondents. The second most popular were slot machines (35%). The Åssä and Casino paper scratch cards, and other types of scratch cards by Veikkaus, were almost as popular (34%). When online lottery tickets (2%) are included, the Veikkaus lottery tickets are more commonly used than slot machines. 36% of the problem gamblers had played the so-called high risk games, i.e. slot machines and casino table games. 4% of the respondents had played online games other than Fintoto and Veikkaus.

Has engaged in the following gambling activities in the past 12 months



The table below shows the share of participation of all respondents who had gambled in the previous 12 months, and a comparison with the 2003 result.

Has engaged in the following gambling activities in the past 12 months
 n=has engaged in gambling activities in the past 12 months



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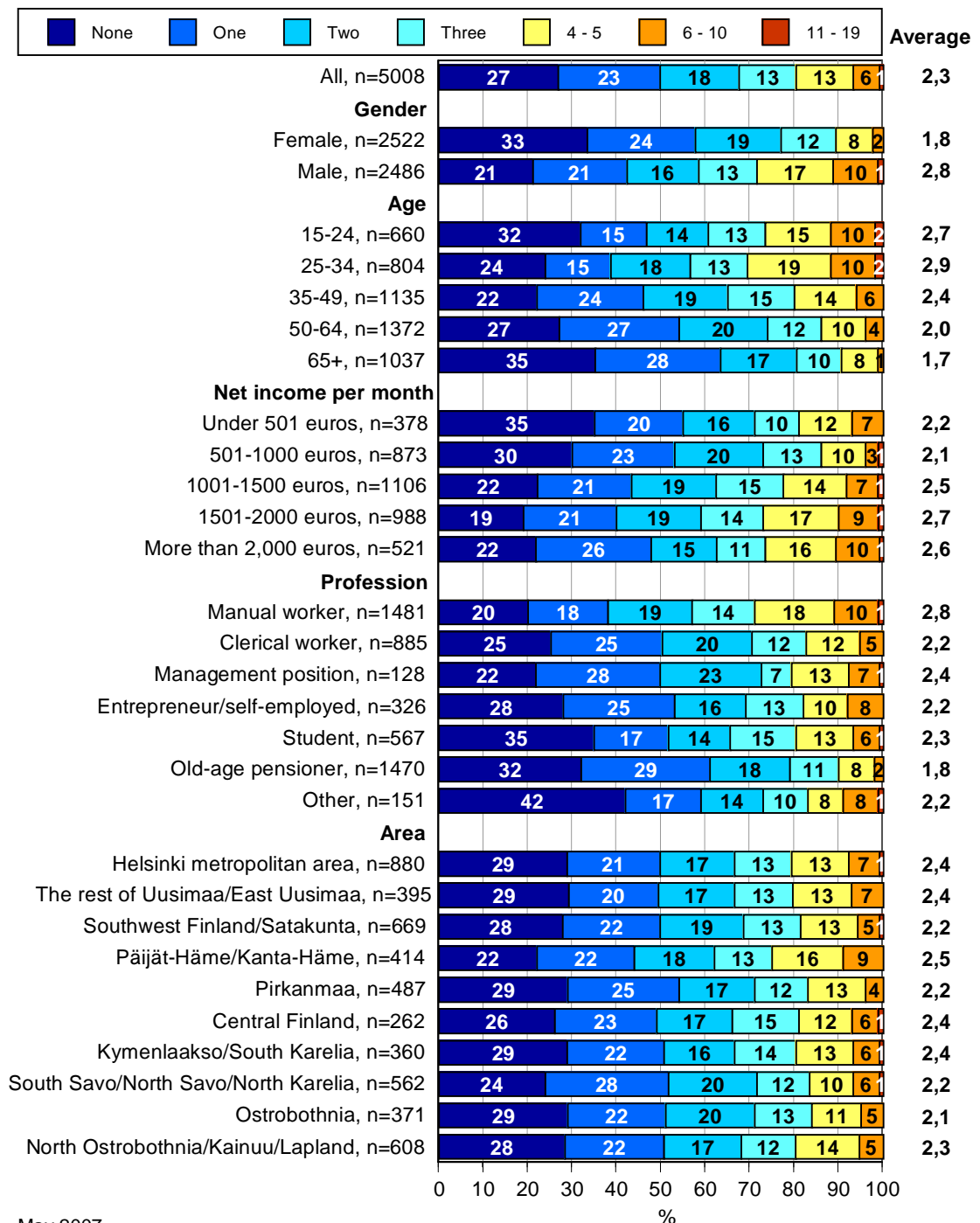
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23% of all respondents had engaged in one type of gambling in the past 12 months. 18% of the respondents had engaged in two types of gambling and 13% had engaged in three types of gambling. 20% of the respondents had engaged in four or more types of gambling. On an average, the respondents had engaged in 2.3 gambling activities.

Men had gambled on an average more frequently than women. Those under age 35 and manual workers are more likely to have engaged in more types of gambling than average. When their net incomes increased, the participants gambled more. There were no significant regional differences.

How many gambling activities has the respondent engaged in?

n=all respondents



May 2007

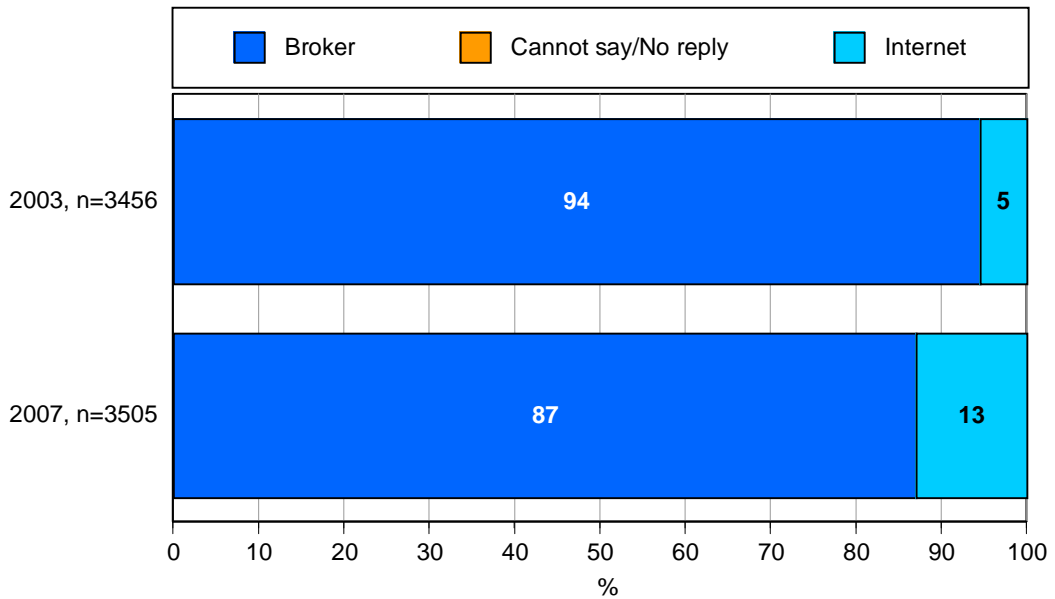
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87% of those engaging in Veikkaus and/or Fintoto gambling activities during the past 12 months did so via a broker. 13% of the respondents engage in online betting, which represents an 8 percentage point increase on 2003. Internet gambling was most common among males under the age of 50 who live in the Helsinki metropolitan area, have earnings of more than 2,000 euros per month, are manual or clerical workers, gamble several times a week, spend an average of 11 euros per week, have an SOGS score of 1-4 and have engaged in all types of gambling activities, other than scratch cards and lottery tickets.

Does the respondent place bets via a broker or online?

n=has placed bets via Veikkaus/Fintoto in the past 12 months



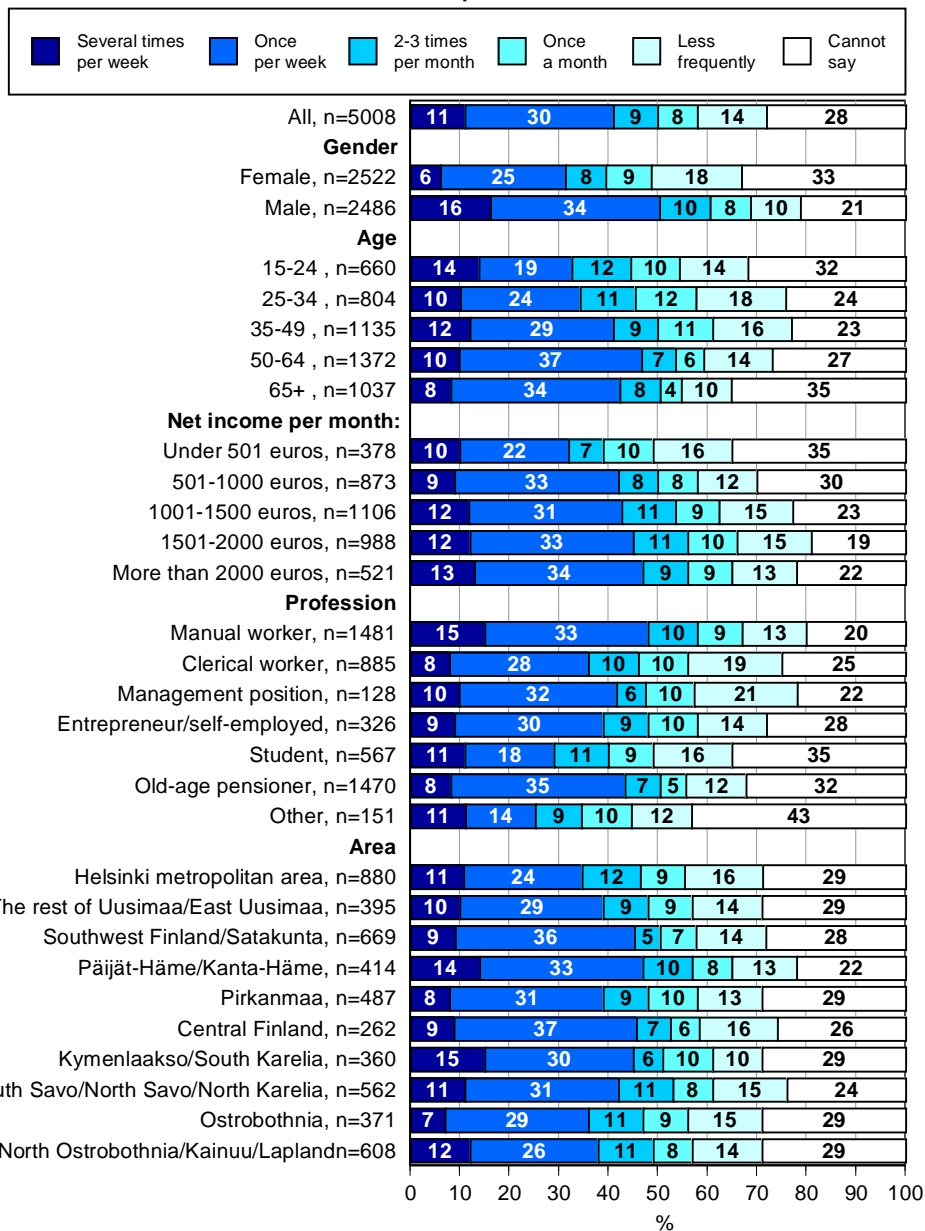
3.3 How often do respondents gamble?

Approximately 11% of the respondents reported gambling several times a week. 30% gamble once a week. The percentage share of those gambling at least once a week is therefore 41%. 17% of the respondents gambled at least once a month. 14% of the respondents gamble less frequently.

Males over the age of 50, manual workers and old age pensioners gamble more often than average, at least once a week. The respondents with an SOGS score of 3 or more gambled more often than others, several times a week.

How often does the respondent gamble

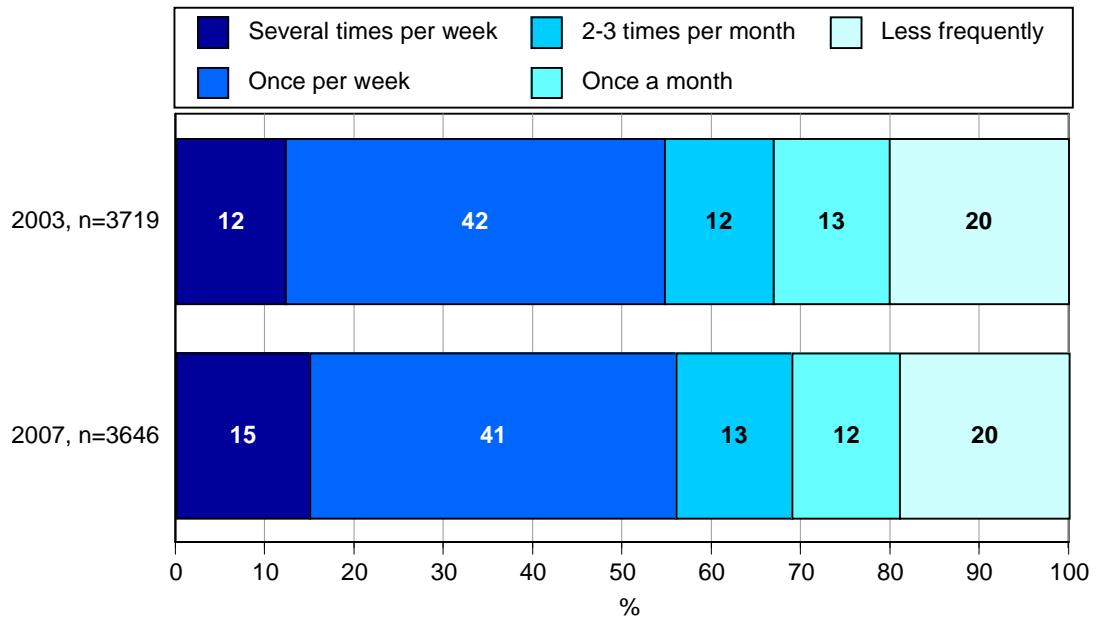
n=all respondents



15% of those who had engaged in gambling activities within the past 12 months gamble several times each week. This is 3 percentage points more than in 2003.

How often does the respondent gamble?

n=engages in any type of gambling



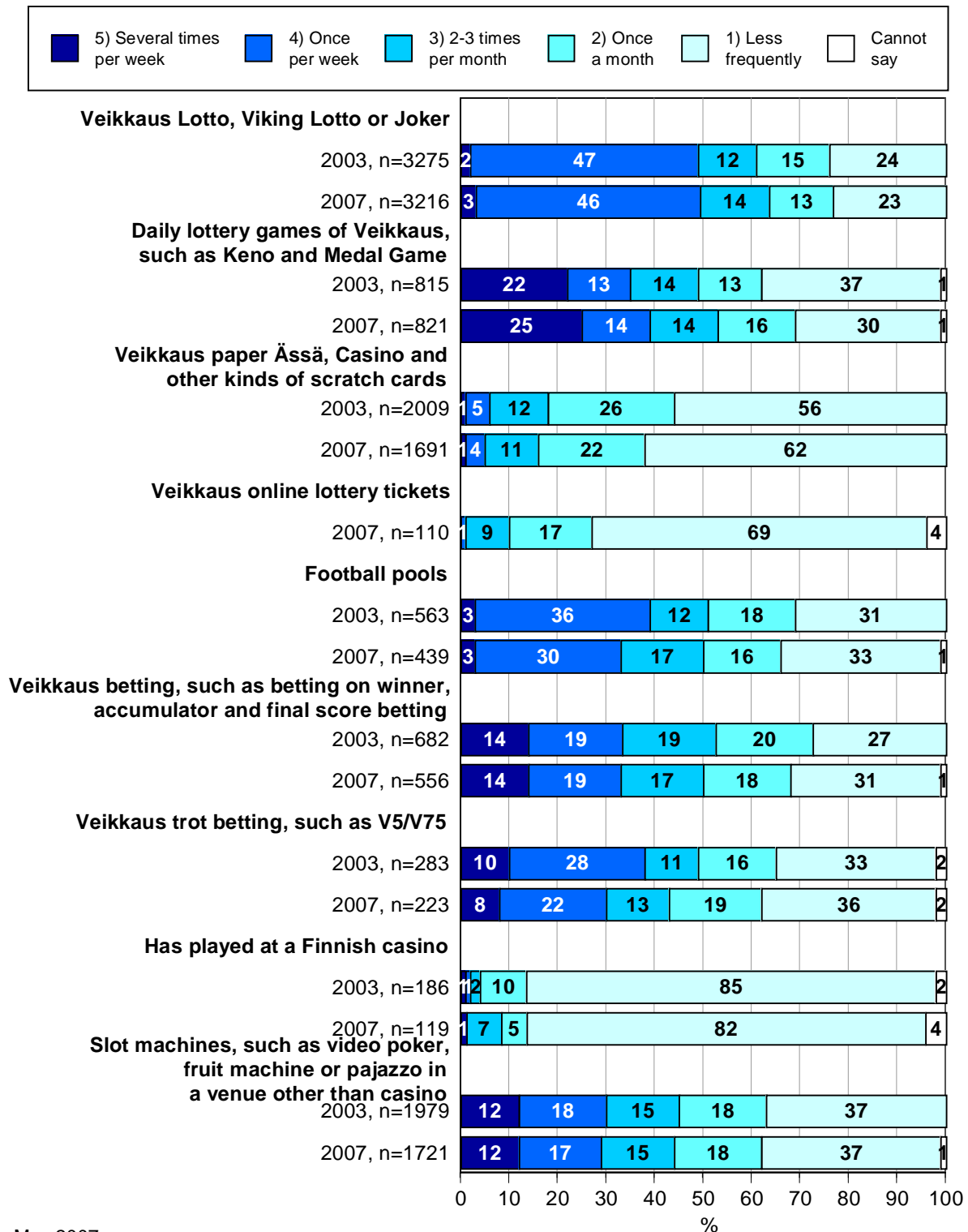
The following tables present the game-specific gambling frequency of respondents in the past 12 months.

Game	Percentage of respondents playing a game	Several times per week	Once a week	2-3 times per month	Once a month or less frequently
Lotto, Viking Lotto, Joker	87	3	46	14	36
Slot machines (video poker, fruit machine, pajazzo) in a venue other than casino	48	12	17	15	55
Paper Ässä, Casino and other kinds of scratch cards	46	1	4	11	84
Daily games from Veikkaus (Keno, Medal Game)	23	25	14	14	46
Veikkaus betting (<i>betting on winner/accumulator/final score</i>)	16	14	19	17	49
Football pools	12	3	30	17	49
Table games operated by an attendant (roulette, blackjack) in a venue other than a casino	11	0	,	11	84
Private betting and/or card game with money stakes	8	3	8	12	75
Veikkaus horse race betting (V5/V75)	6	8	22	13	55
Fintoto (Hippos) tote games in races or elsewhere	4	14	11	10	64
Veikkaus online lottery tickets	3	-	1	9	86
Playing at a Finnish casino	3	1	-	7	87
Online poker abroad, such as Ladbrokes or Betson	3	29	12	13	43
Betting in Åland (PAF)	2	10	8	15	65
Net poker in Åland (PAF)	2	22	19	10	48
Betting abroad, such as Centrebet or Ladbrokes	1	13	10	16	58
Other gambling in Åland (PAF)	1	17	8	10	63
Other gambling abroad	1	14	14	4	62

The following figures show the gambling frequency of participants who gambled in the past 12 months, and the comparison with 2003.

How often does the respondent gamble 1(2)

n=has played the game in question in the past 12 months

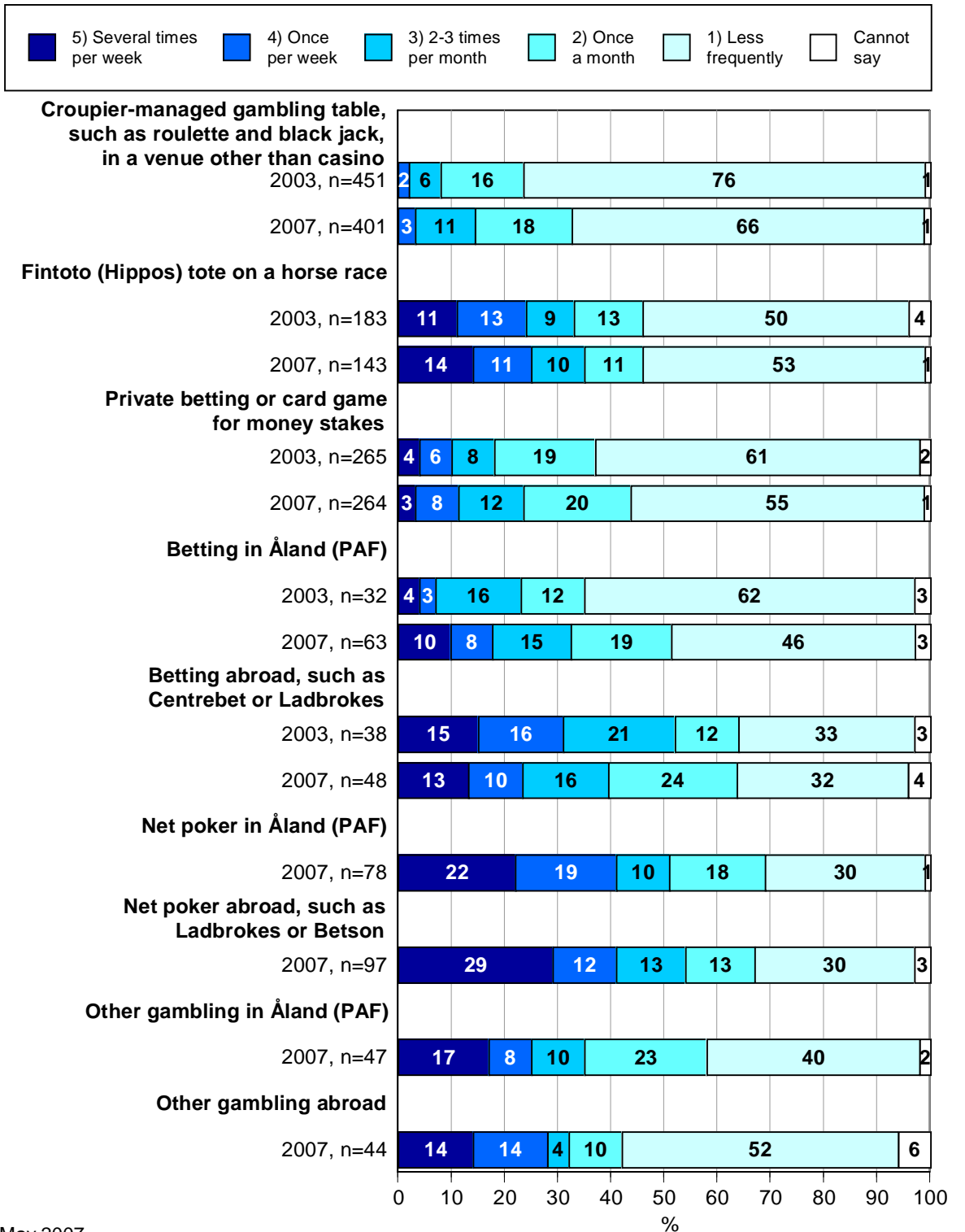


May 2007
5046/PAH,TTU/ss/hmk/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveysministeriö

How often does the respondent gamble 2(2)

n=has played the game in question in the past 12 months



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5046/PAH,TTU/ss/hmk/rrl

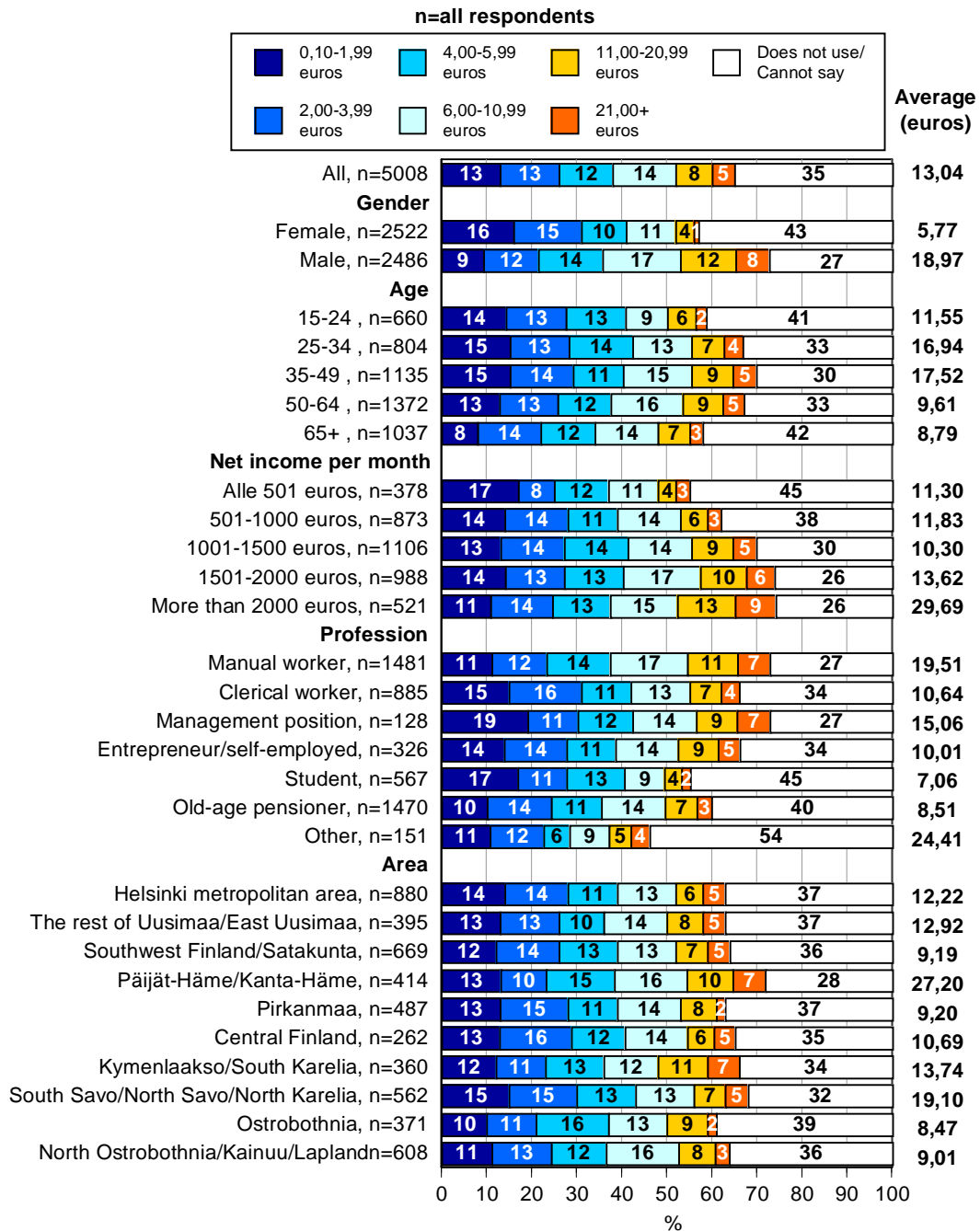
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3.4 Sums spent on gambling

The average gambling expenditure per week is approximately 13 euros. The median is 5 euros.

Spending more than average on gambling each week were males aged 25–49 with earnings of more than 2,000 euros per month who worked full time, gambled several times a week and had an SOGS score of 3+.

How much on an average does the respondent spend on gambling per week



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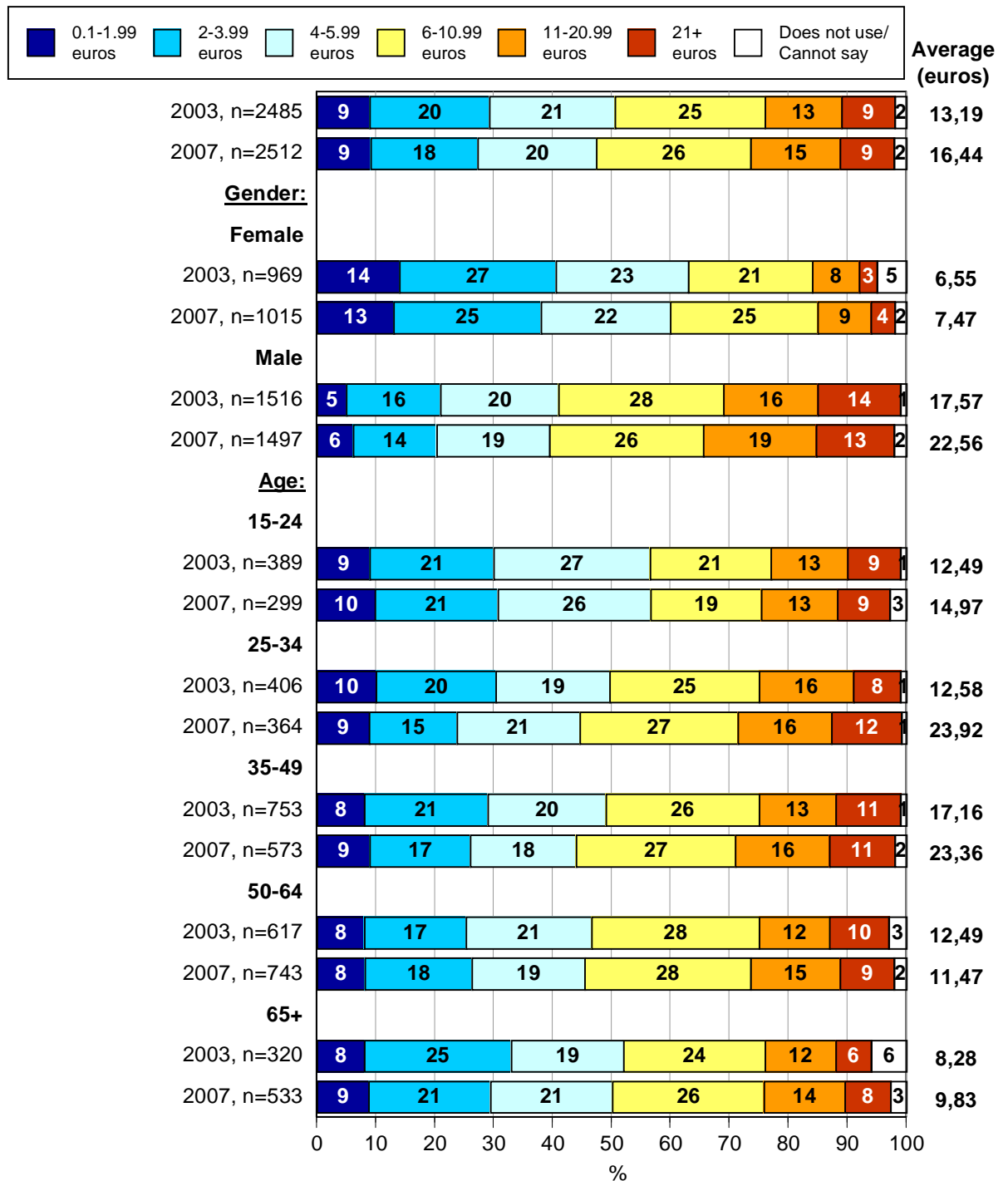
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Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

The average expenditure among respondents who gamble at least twice a month was 16.40 euros. The median was 6 euros. In 2003 the corresponding figures were 13.20 and 5 euros.

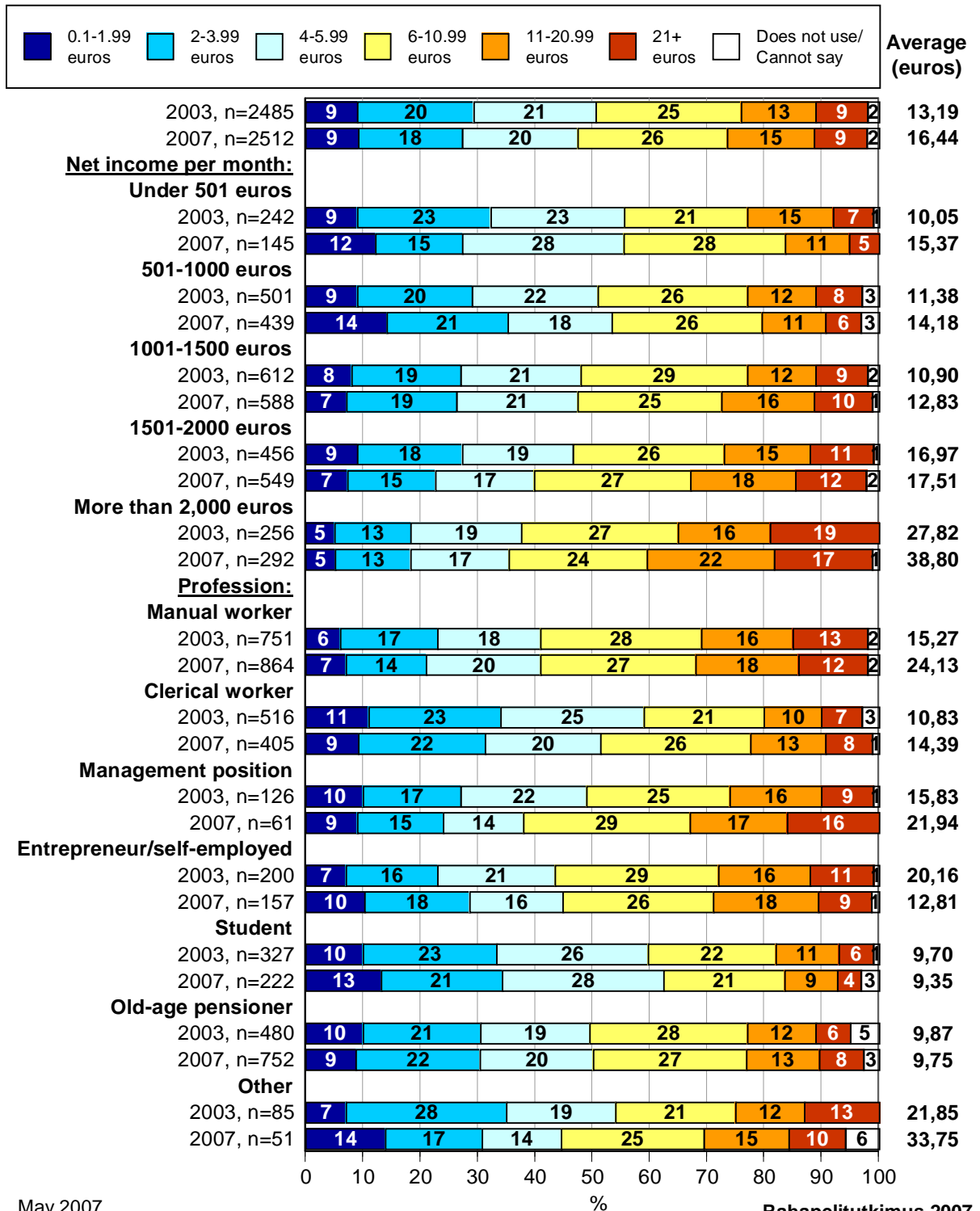
How much on an average does the respondent spend on gambling per week 1(3)

n=engages in some form of gambling activity at least twice a week



How much on an average does the respondent spend on gambling per week 2(3)

n=engages in some form of gambling activity at least twice a week

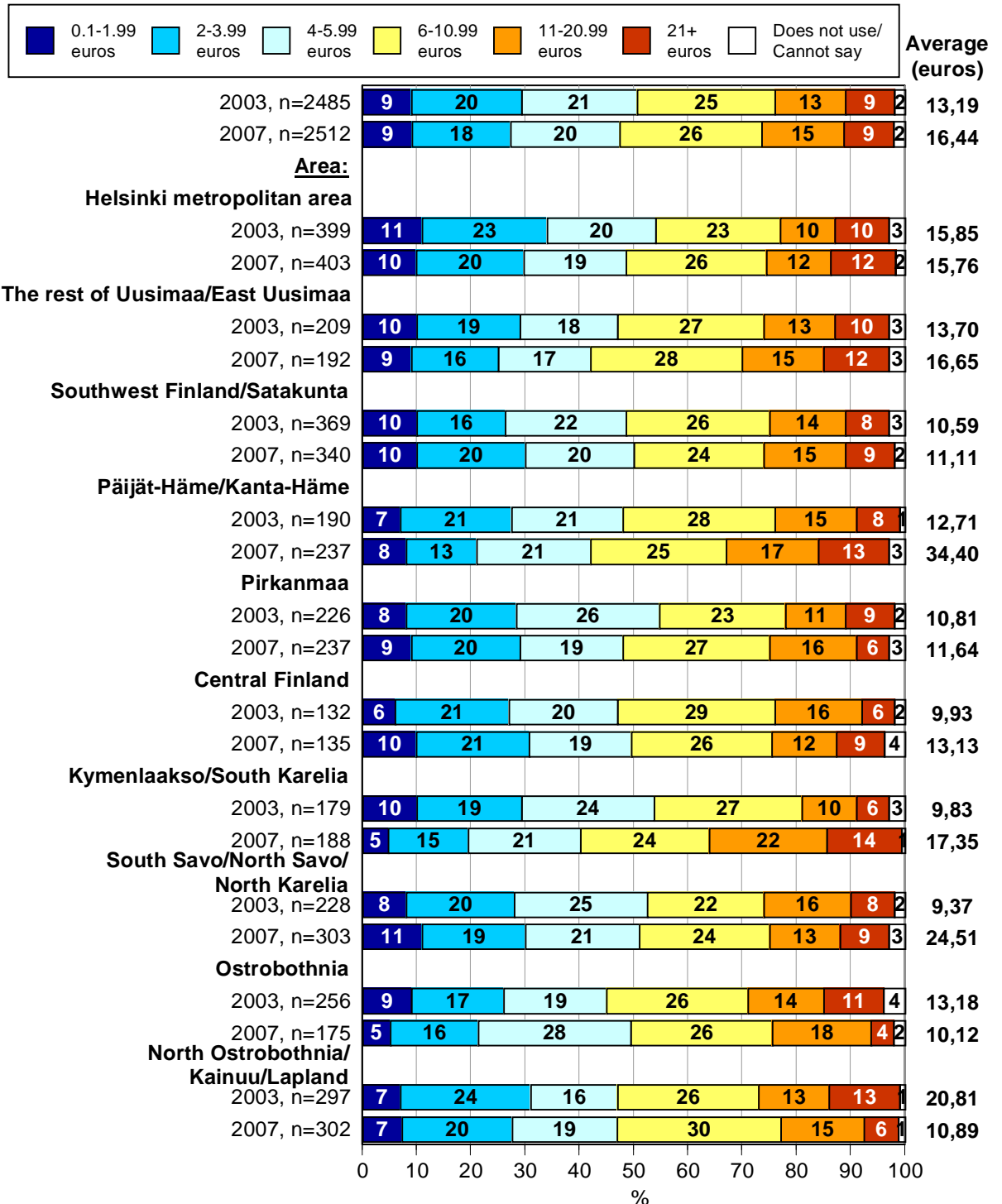


May 2007
5046/PAH,TTU/ss/hmk/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

How much on an average does the respondent spend on gambling per week 3(3)

n=engages in some form of gambling activity at least twice a week



May 2007
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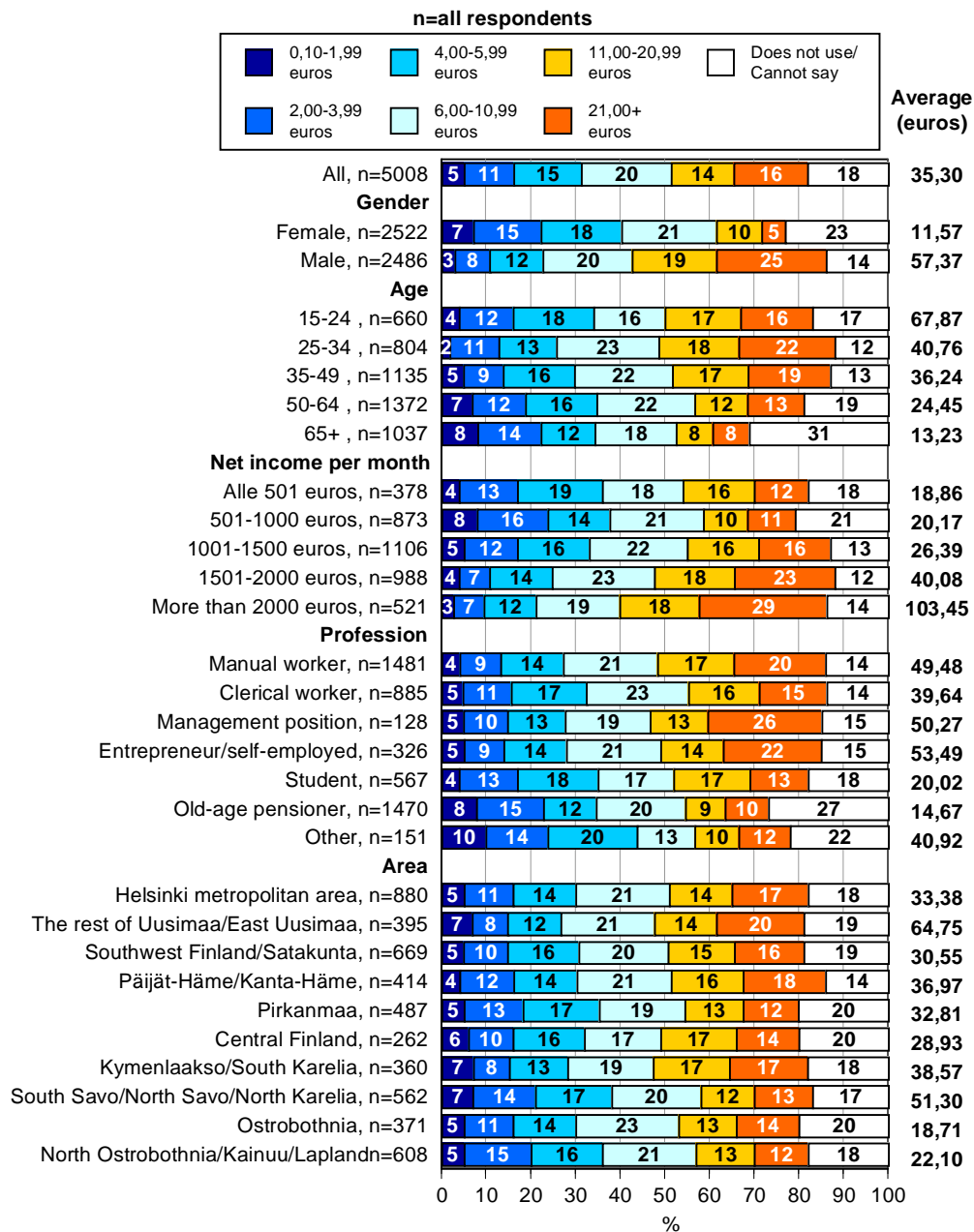
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3.5 Greatest gambling expenditure for a single day

The greatest gambling expenditure for a single day among all respondents averaged 35.30 euros. The median is 10 euros.

Larger than average sums were gambled daily by males aged 15–34 with net earnings of more than 2,000 euros per month who were manual workers, entrepreneurs, professionals or in managerial positions, gambled several times a week and had an SOGS score of 3+.

The greatest gambling expenditure for a single day



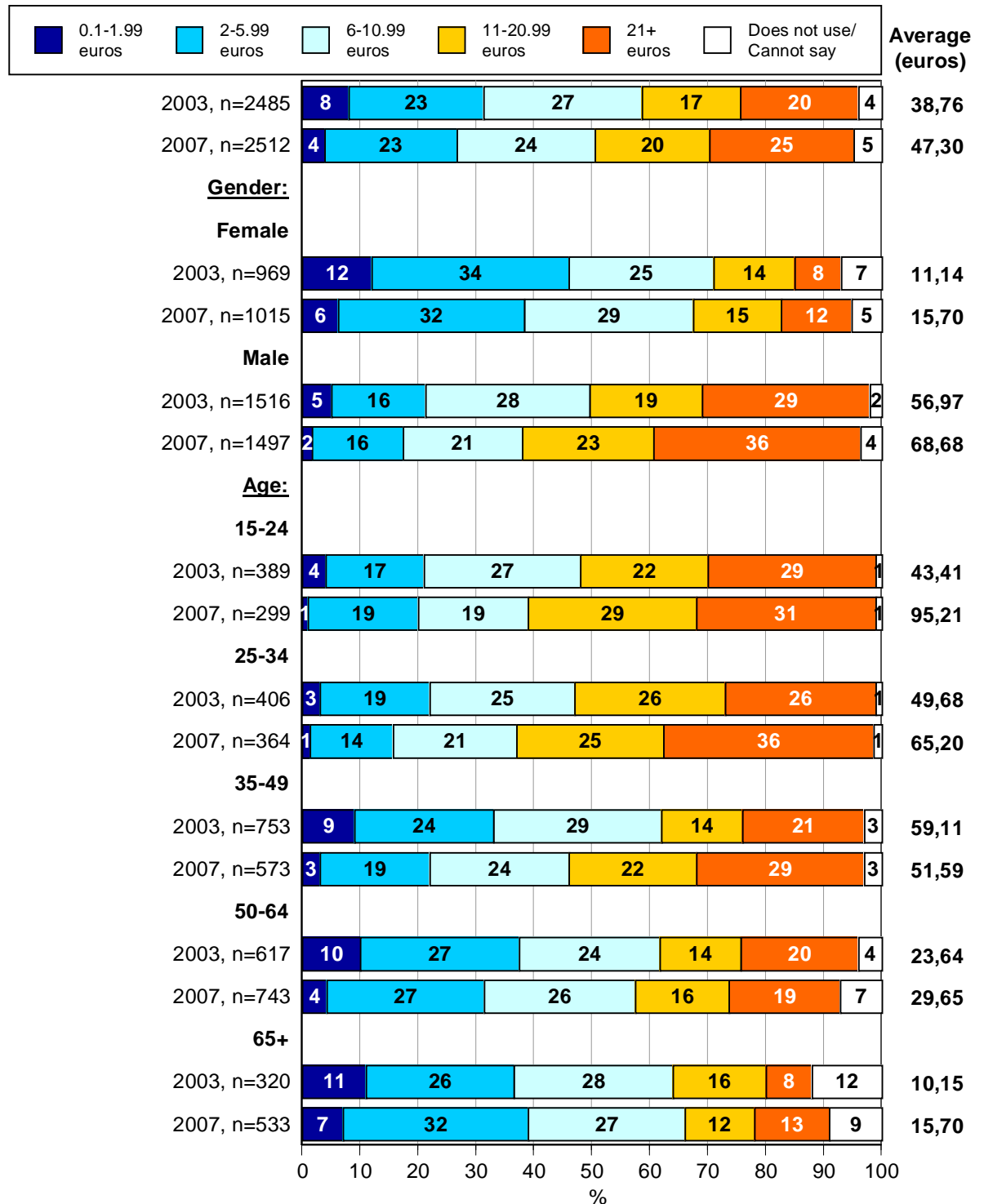
May 2007
5046/PAH,TTU/ss/tgr/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveysministeriö

The greatest gambling expenditure for a single day among respondents who gambled at least twice a month averaged 47.30 euros. The median is 10 euros. The 2003 corresponding figures were 38.80 and 10 euros.

The greatest gambling expenditure for a single day 1(3)

n=engages in some form of gambling activity at least twice a month

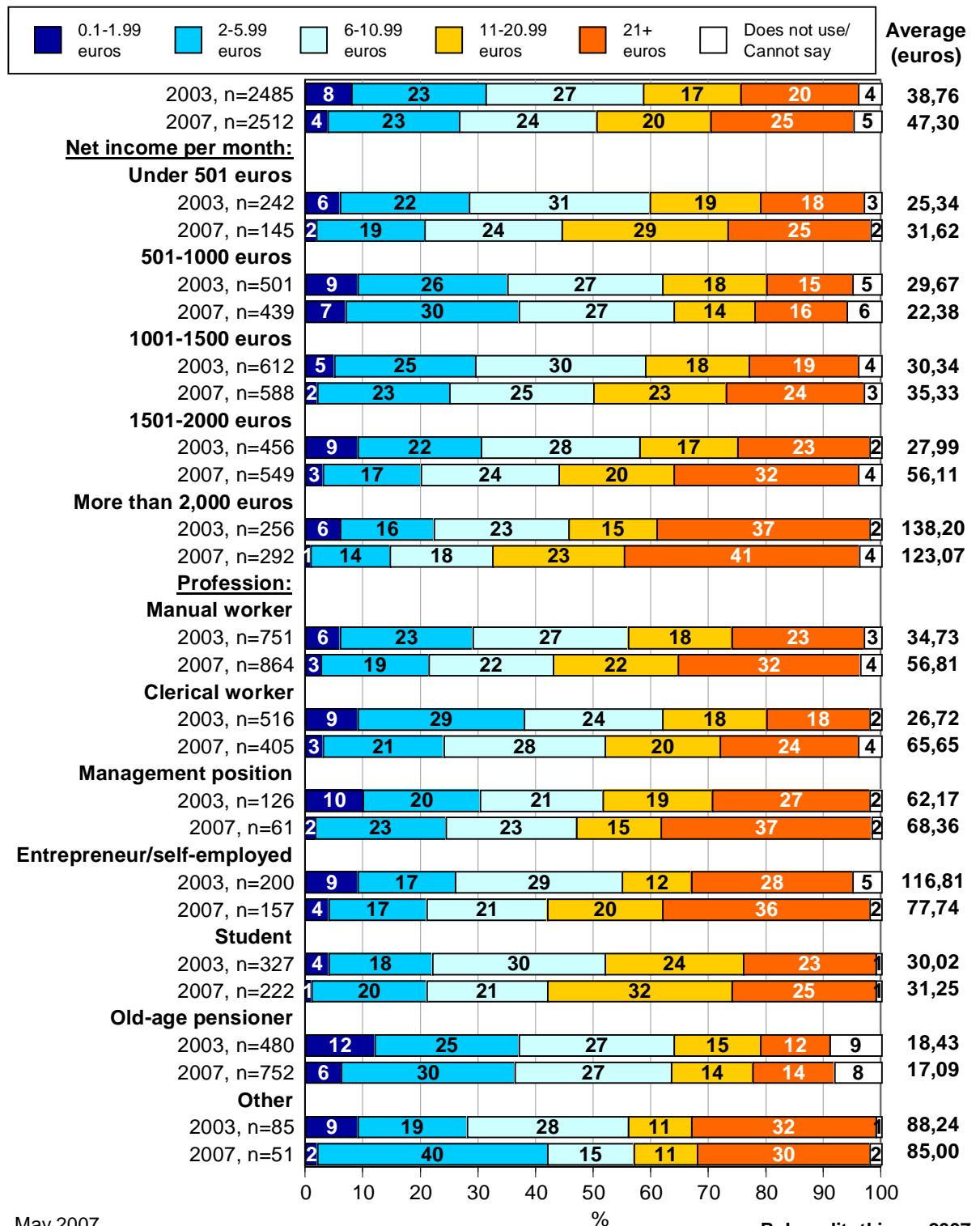


May 2007
5046/PAH,TTU/ss/hmk/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

The greatest gambling expenditure for a single day 2(3)

n=engages in some form of gambling activity at least twice a month

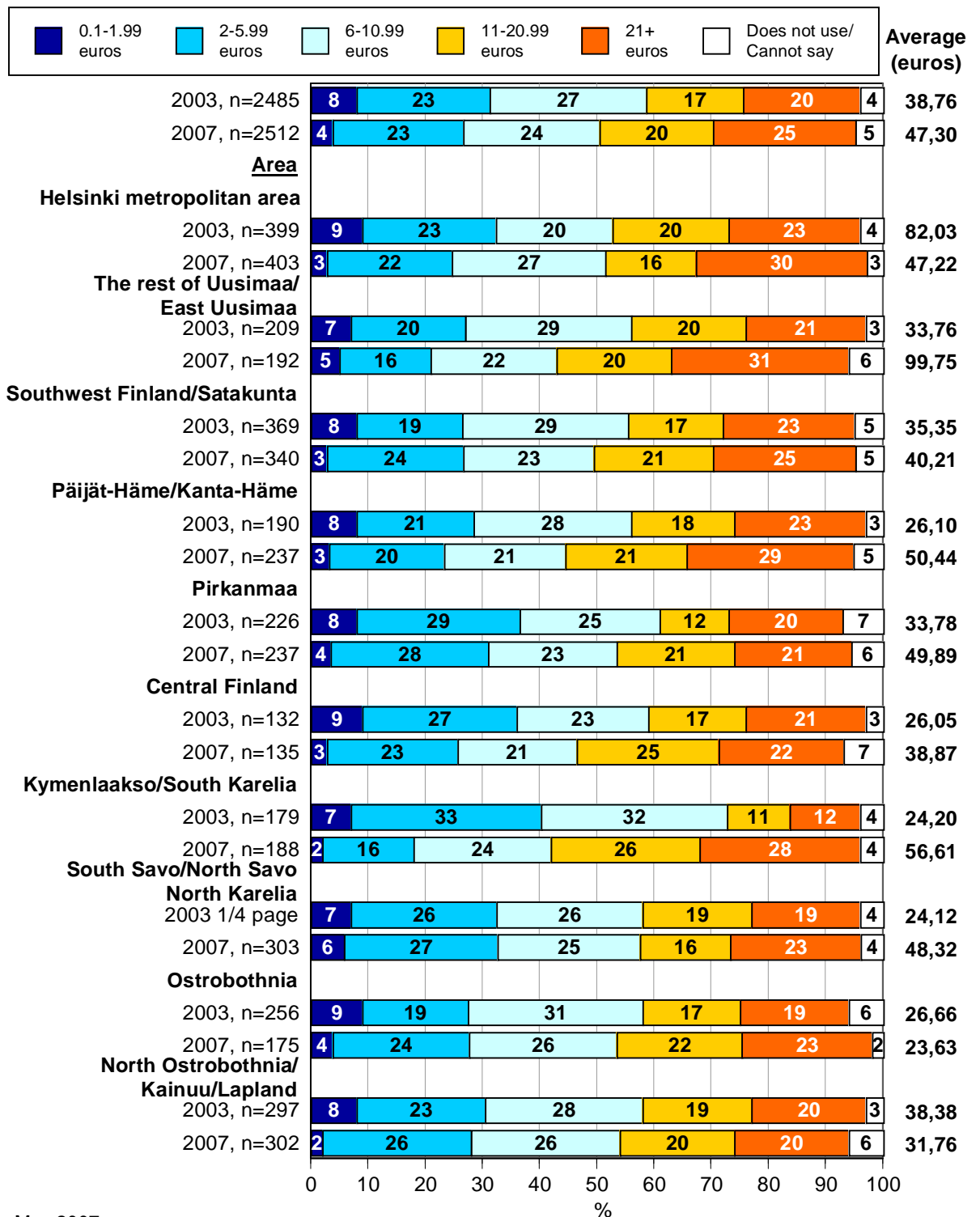


May 2007
5046/PAH,TTU/ss/hmk/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

The greatest gambling expenditure for a single day 3(3)

n=engages in some form of gambling activity at least twice a month



May 2007
5046/PAH,TTU/ss/hmk/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

3.6 Proportion of net income spent on gambling per month

Respondents over 15 years of age spent an average of 2.9% of their available net income each month on gambling. The combined total monthly expenditure of all respondents was approximately 144 million euros.

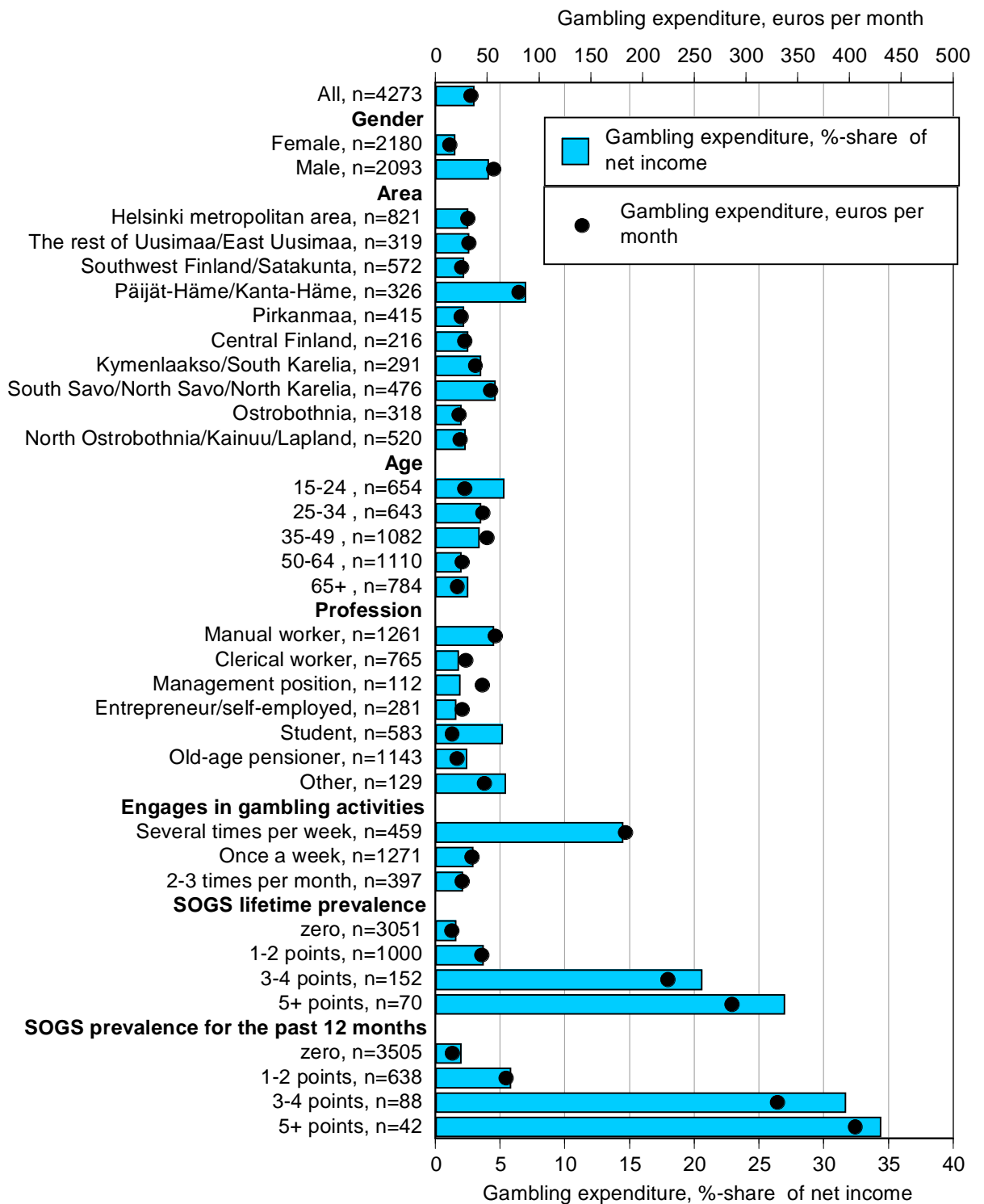
A larger than average percentage share of net income was spent on gambling by males, 15–24-year-olds, respondents with net incomes of less than 501 euros per month, manual workers, students, respondents who gambled several times a week and those who had an SOGS score of 3+.

Respondents engaging in at least two types of gambling each month spent approximately 137 million euros per month, which is 5.2% of the available net income. In 2003 the same group's gambling expenditure accounted for 4.1% of their net income.

The figure on the following page shows the various background groups' monthly expenditure on gambling and its percentage share of their net incomes.

Gambling expenditure 2007

n=all respondents



May 2007
5046/PAH,TTU/ss/tgr/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

The following table shows the respondents' monthly gambling expenditure in the context of their total expenditure with respect to certain variables. The table illustrates the proportion of the total respondent group represented by each individual respondent group, the share of each respondent group's net monthly income of the total net income of all respondents, and the respondent group's share of all players' monthly gambling expenditure.

Table 3: Proportion of total monthly expenditure on gambling (n=all respondents, 5008)			
	The group's % share of total head count	The group's % share of the total available sum in euros per month	The group's % share of the sum spent on gambling per month
Gender:			
Female	51	42	20
Male	49	58	80
Age group			
15-24	15	7	13
25-34	15	17	20
35-49	25	32	37
50-64	26	30	19
65+	18	13	11
Net income per month			
Under 501 euros	8	2	6
501-1000 euros	16	12	14
1001-1500 euros	22	25	18
1501-2000 euros	20	31	24
2001+ euros	11	30	28
Frequency of gambling:			
Several times per week	11	12	58
Once a week	30	32	31
2-3 times per month	9	10	7
SOGS lifetime prevalence:			
0	71.4	71	32
1-2	23.4	25	31
3-4	3.6	3	24
5+	1.6	2	14
SOGS 12-month prevalence:			
0	82.0	82	38
1-2	14.9	15	30
3-4	2.1	2	20
5+	1.0	1	12

4. QUESTIONS RELATING TO PROBLEM GAMBLING

4.1 Questions relating to respondents' own gambling

Problem gambling was studied with 21 questions (originally there were 20 SOGS questions and the additional question relates to so-called “quick loans” to fund gambling). The questions and high-risk response definitions can be found in the section of this chapter that deals with problem gambling. The results are observed in the figures for the past 12 months and for the period that preceded the current period (=had previously gambled), and for respondents who had engaged in some type of gambling at least twice a month for the past 12 months; this result was comparable with the results of the 2003 gambling report. Furthermore, the figures contain the result of whether the gambling had taken place in the past 12 months, if any gambling had indeed occurred (=this occurred in the past 12 months).

The following figure shows the results of the questions relating to problem gambling.

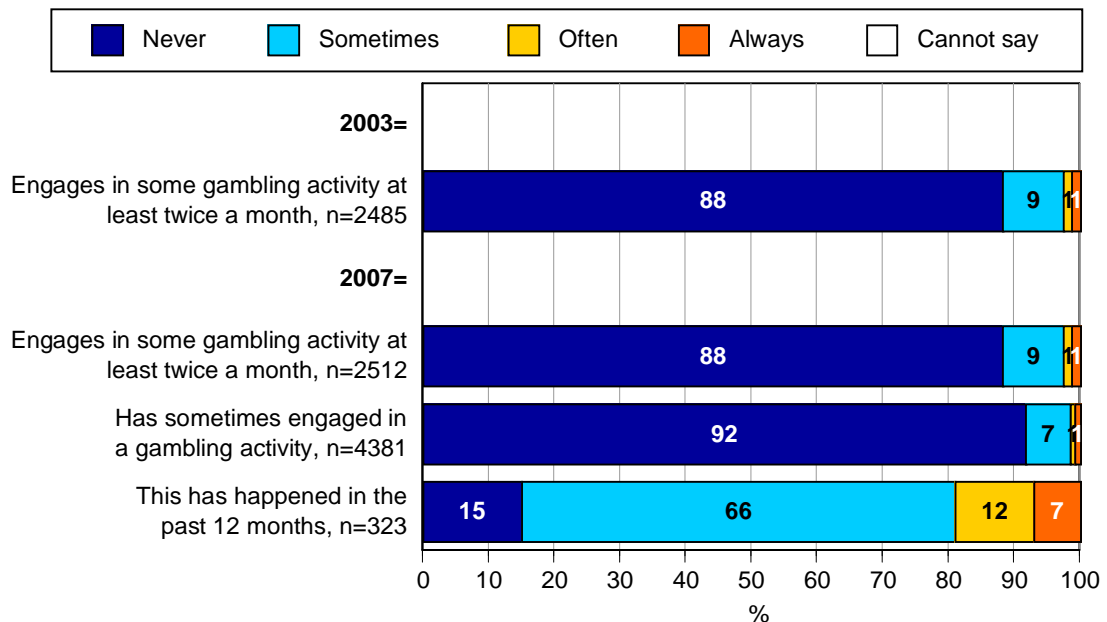
1% of the respondents who engaged in some form of gambling in the past 12 months or earlier always tried to win back the monies lost in gambling. 1% of the respondents do this “often”, and 7% do it “sometimes”. During the past 12 months, the corresponding percentages were 7%, 12% and 66%.

When comparing the 2007 result with the 2003 result, the respondents who gamble at least twice a month presented the same result.

According to the SOGS scoring, the “often” and “always” responses are classified as belonging to the at-risk group.

If the respondent loses while gambling, does he or she try to win back their losses by gambling?

n=engages in some form of gambling activity at least twice a month

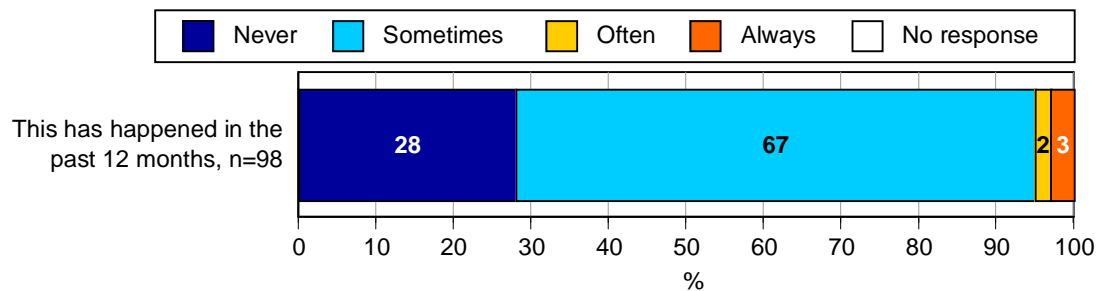
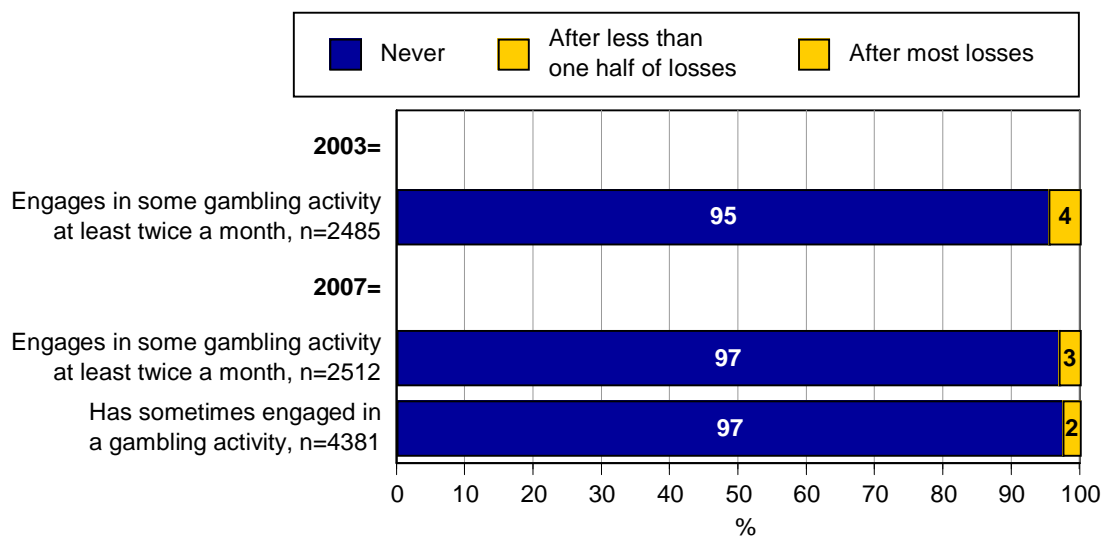


When asked if they at any time claimed to have won gambling when in reality they had lost, 97% of the respondents said that they had not done so. Of those who had gambled, 2% had done so after less than half of the losses. In the past 12 months, 3% always claimed to have won after a loss, 2% often claimed to have won, and 97% sometimes claimed to have won. 28% of the respondents had never done this.

In less than half the losses, the number of those who claimed to have won was 1 percentage point smaller compared to 2003.

According to the SOGS scoring, the “often” and “always” responses in the “After most losses” and “In under half the losses” over a 12-month period are classified as belonging to the at-risk group.

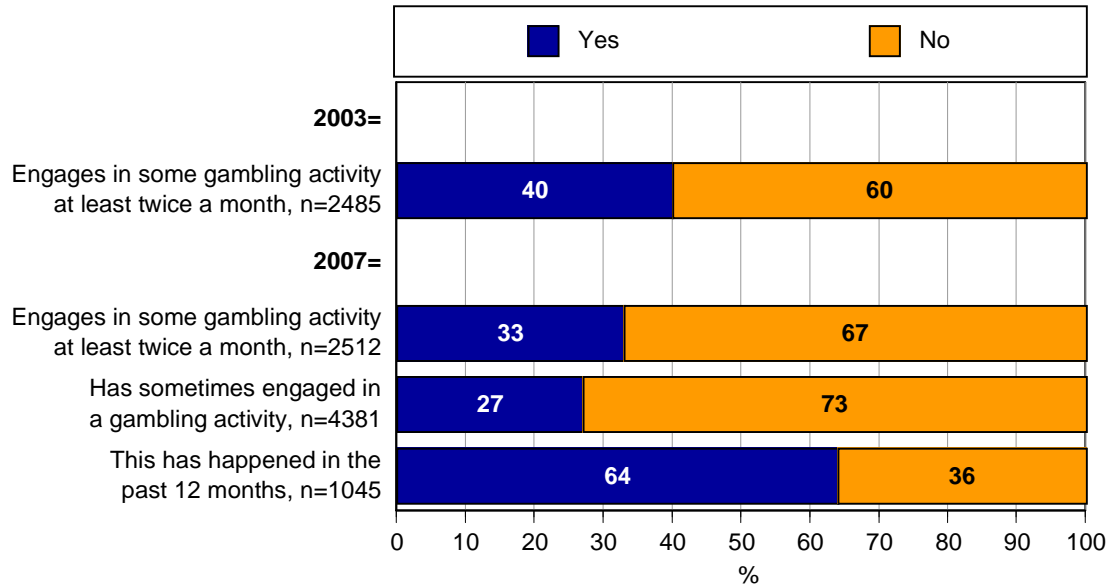
Has the respondent ever claimed to have won, even though he or she lost?
 n=engages in some form of gambling activity at least twice a month



27% of the respondents admitted to having gambled more than they had originally intended. During the past 12 months, this had happened to 64% of the respondents. The percentage figure that is comparable with the 2003 results is 33%, which is 7 percentage points lower than in 2003. Positive responses are classified as at-risk responses.

Has the respondent ever gambled more than they intended?

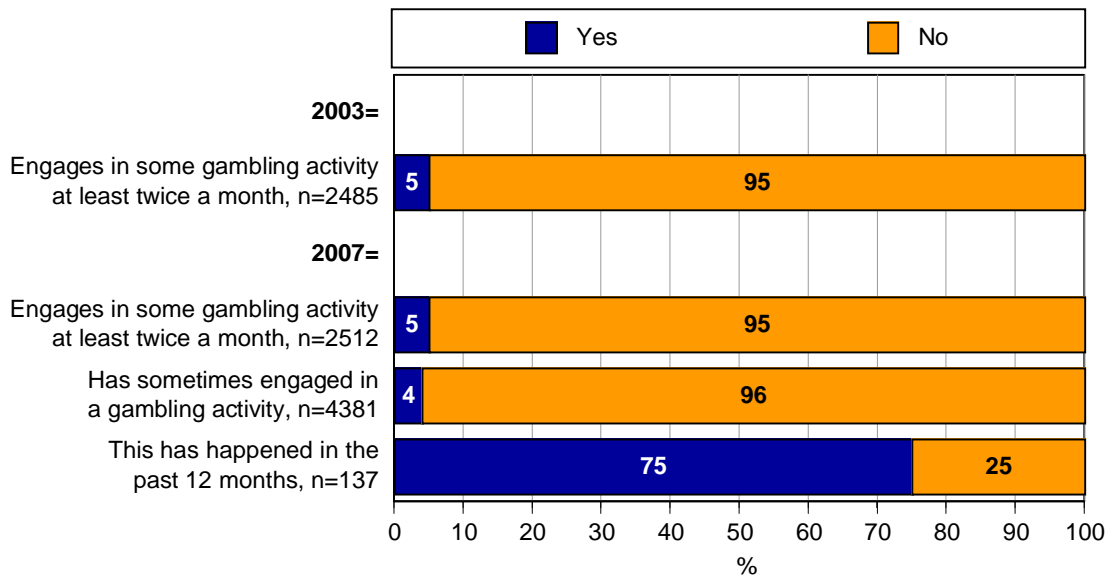
n=engages in some form of gambling activity at least twice a month



4% of the respondents who had engaged in gambling activities admitted that other people criticised their gambling or claimed that they have problems with gambling. During the past 12 months, 75% of the respondents admitted to this having happened. 5% of the respondents who engage in some form of gambling at least twice a month experienced criticism because of their gambling or faced a claim that they had a problem with gambling, which corresponds with the 2003 result. Positive results are classified as at-risk responses.

Have other people criticised the respondent's gambling/claimed that he or she has a gambling problem?

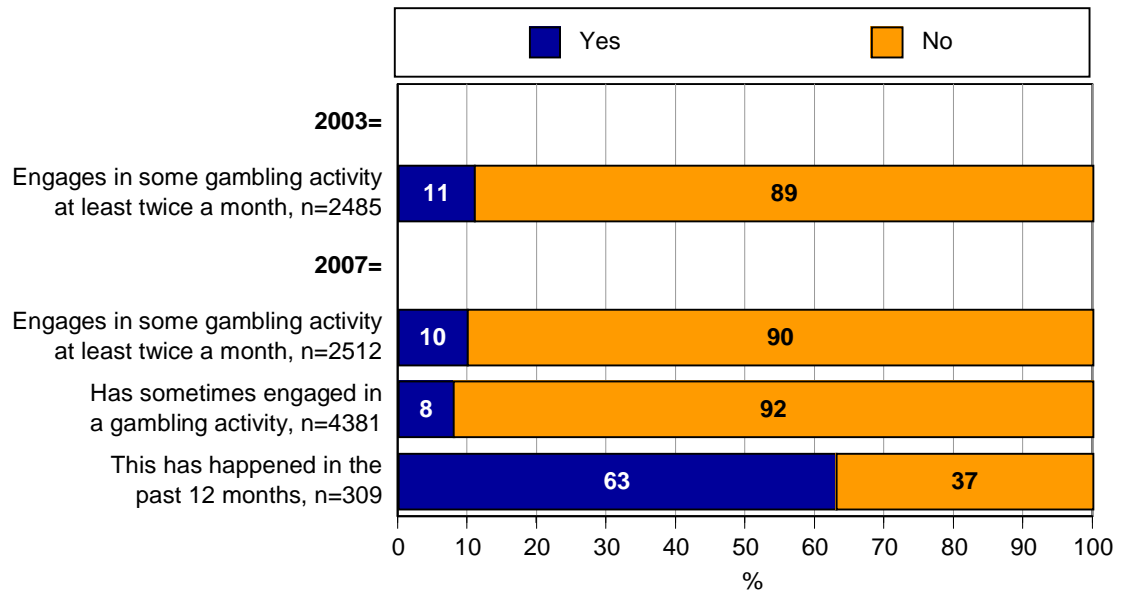
n=engages in some form of gambling activity at least twice a month



8% of the respondents had felt guilty over their gambling. The percentage share for the past 12 months is 63%. 10% of the respondents who gambled at least twice a month felt guilty when gambling. In 2003 the corresponding figure was 11%. Positive responses were classified as at-risk responses.

Has the respondent ever felt guilty over his or her gambling?

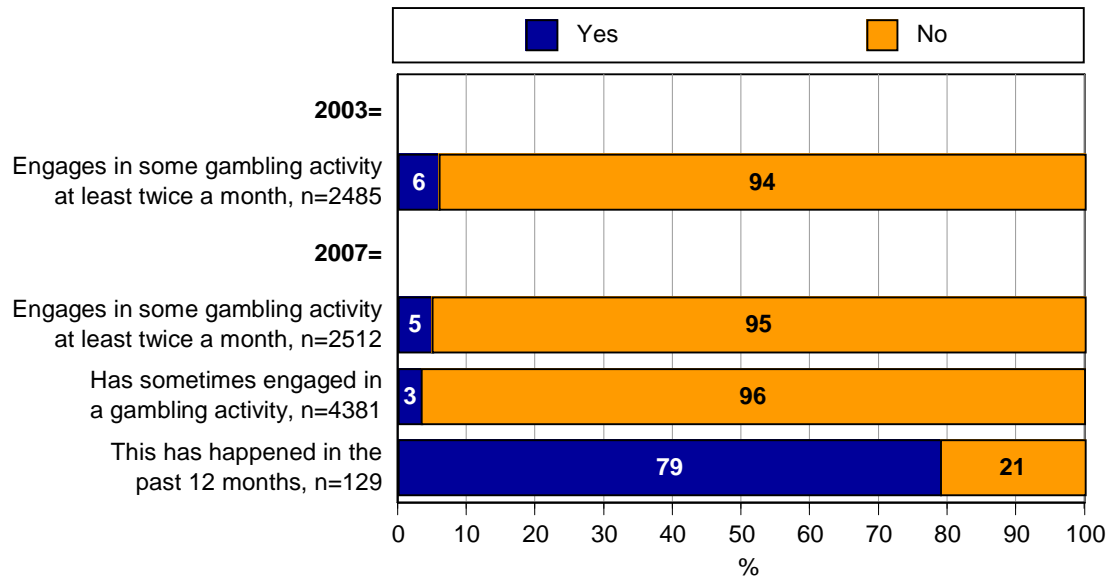
n=engages in some form of gambling activity at least twice a month



3% of the respondents who have gambled have at some point wanted to stop gambling, but have decided that they lack the willpower to do so. During the past 12 months, 79% of those who responded to this question felt this way. Compared to 2003, the result is now 5%, when in 2003 it was 6%. Positive responses were classified as at-risk responses.

Has the respondent ever wanted to stop gambling, but felt unable to do so?

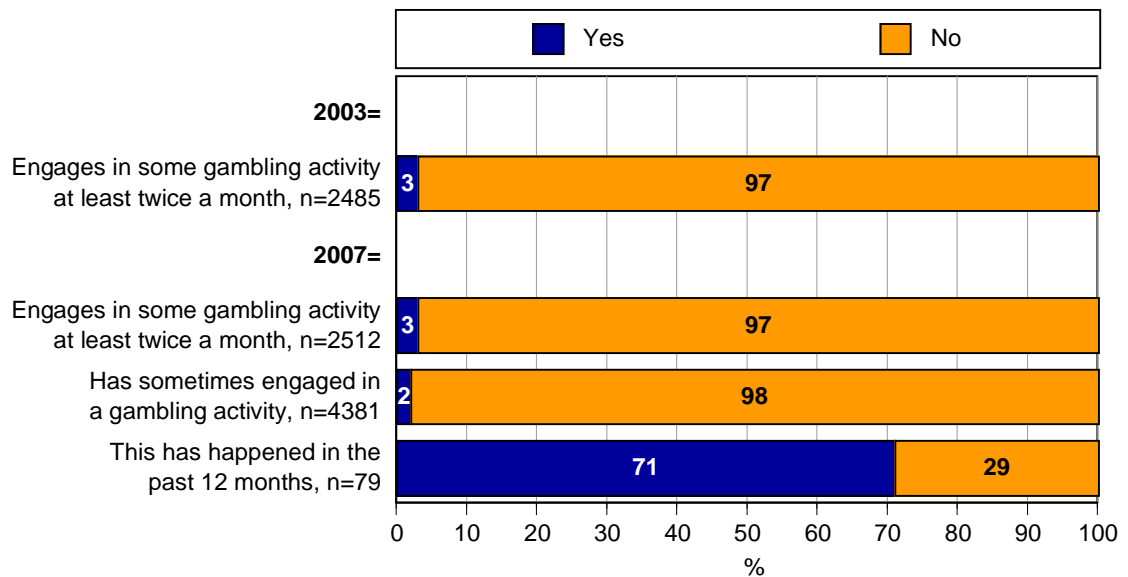
n=engages in some form of gambling activity at least twice a month



2% of the respondents who had gambled had kept their gambling activities secret from their family members and loved ones. During the past 12 months, 71% of those who responded to this question had kept their gambling activities secret. 3% of the respondents engage in some form of gambling twice a month, which corresponds with the 2003 figure. Positive responses are classified as at-risk responses.

Has the respondent ever tried to hide his or her gambling from a family member or a loved one?

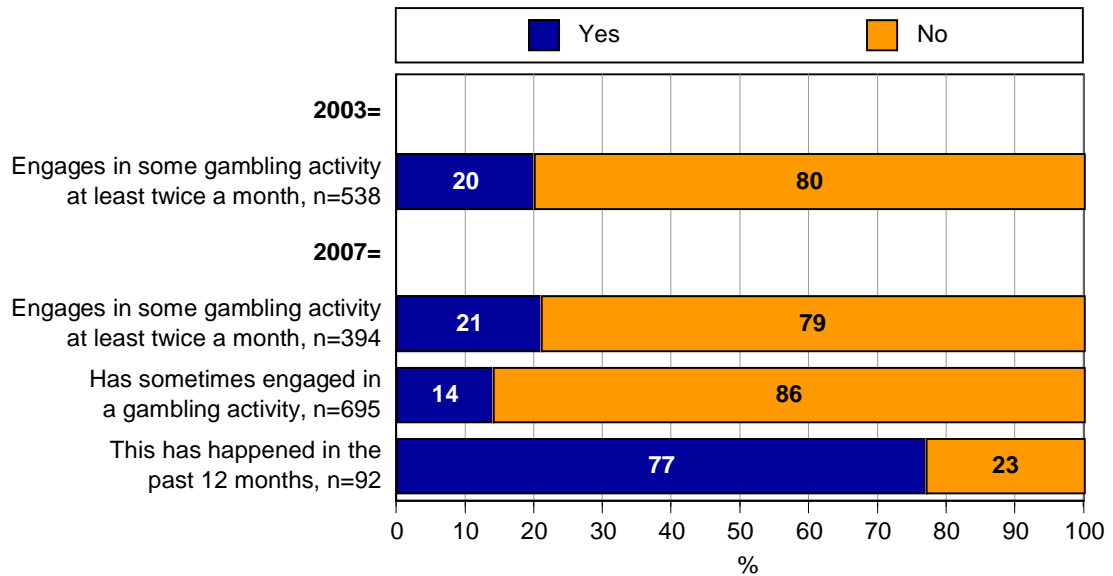
n=engages in some form of gambling activity at least twice a month



14% of those respondents who had argued with their loved ones over the use of money admit that the argument concerned gambling. The percentage share for the past 12 months is 77%. 21% of the respondents gambled at least twice a month, which is one percentage point more than in 2003. This represents 2% of the entire population over the age of 15. Positive responses are at-risk responses.

Has the respondent ever argued over his or her gambling expenditure?

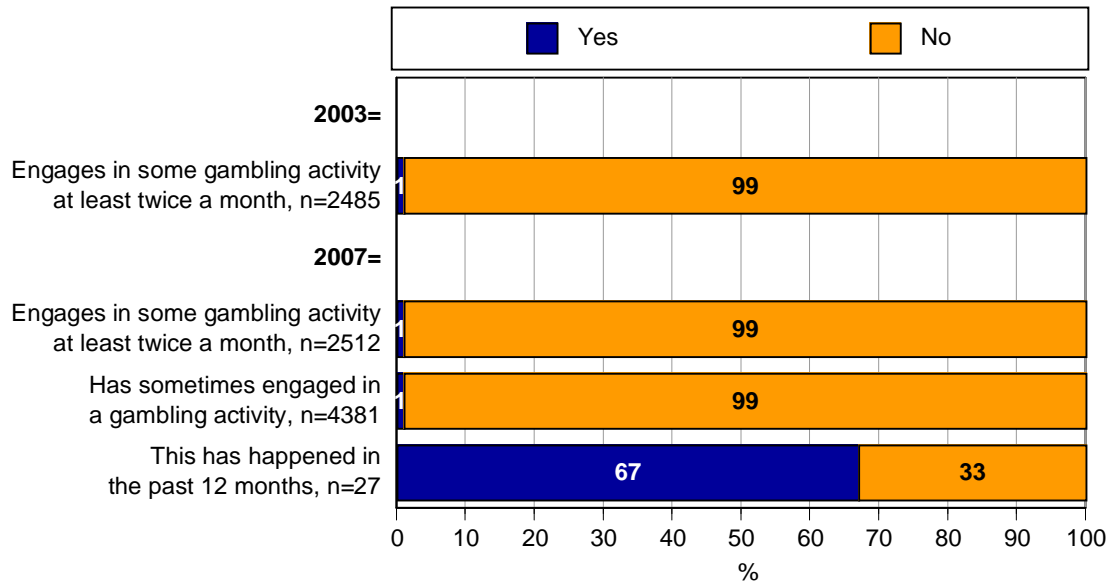
n=has argued over gambling expenditure



1% of the respondents had borrowed money to gamble without being able to pay back their loans. The percentage share of those who had done this during the past 12 months is 67%. The respondents who gamble at least twice a month represent 1%, which corresponds with the 2003 figure. Positive responses are at-risk responses.

Has the respondent ever borrowed money for gambling and not been able to repay their loan?

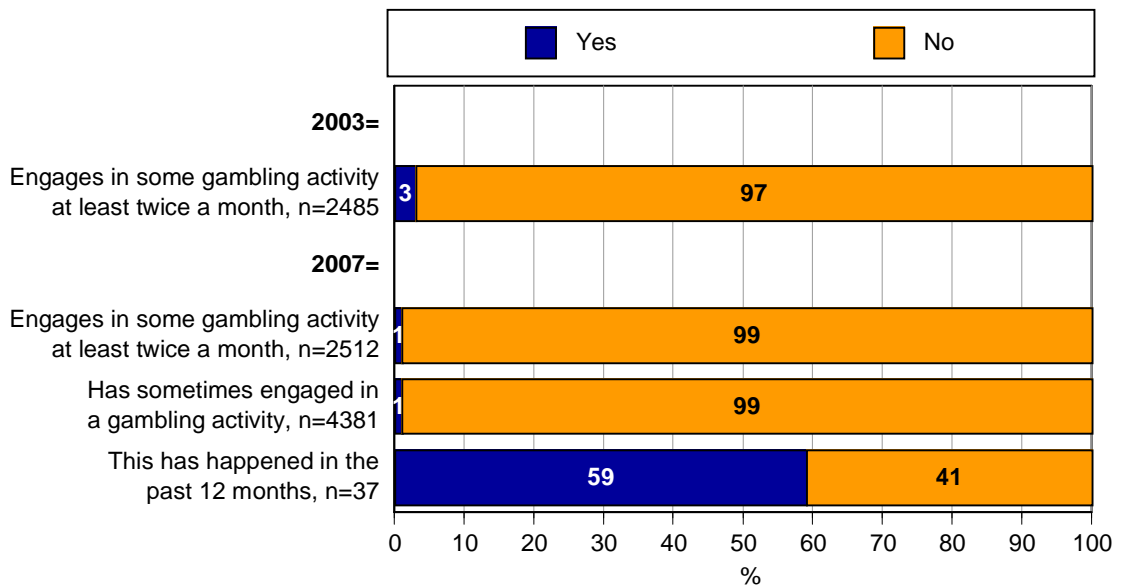
n=engages in some form of gambling activity at least twice a month



1% of the respondents admit to having been absent from work/studies because of gambling, or having spent their working/studying time on gambling. During the past 12 months, 59% of those who responded to this question had done so. The respondents who gamble at least twice a month represent 1% of this number, which is two percentage points fewer than in 2003. Positive responses are at-risk responses.

Has the respondent ever been absent from work/studies or spent his or her working/studying time for gambling?

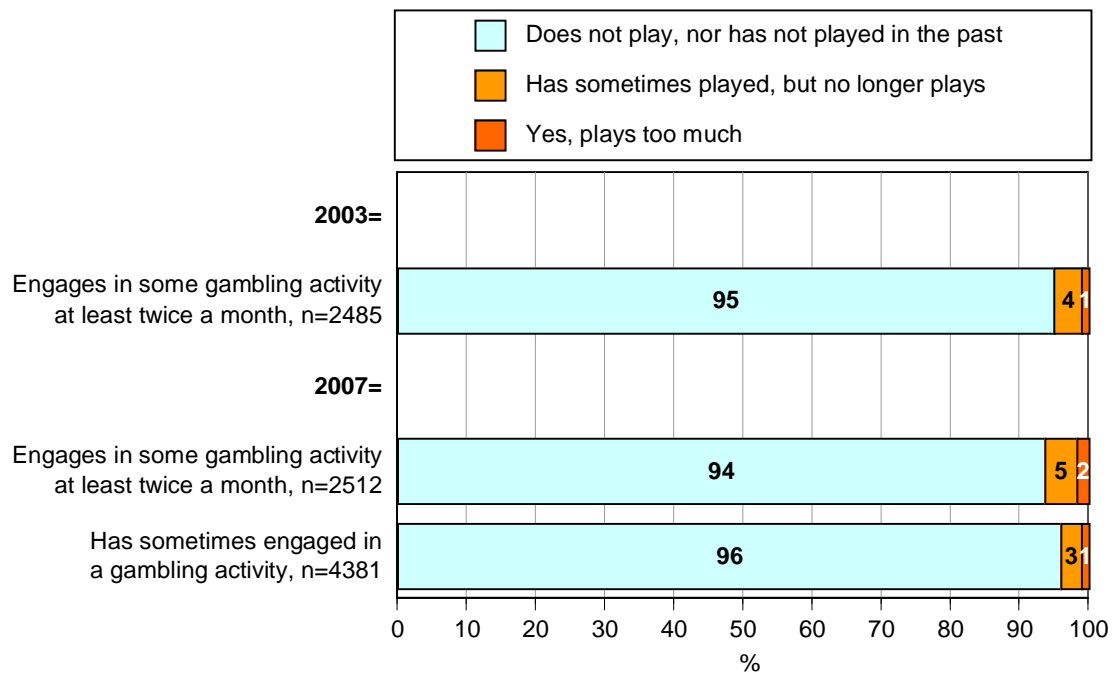
n=engages in some form of gambling activity at least twice a month



According to their own estimation, 1% of the respondents felt that they gamble to a problematic extent. 3% estimate having previously gambled to a problematic extent, but no longer do so. 2% of the respondents engaging in some form of gambling at least twice a week consider themselves gambling to a problematic extent, and 5% consider themselves to have gambled to a problematic extent in the past, but no longer do so. The 2003 corresponding figures were 1% and 4%. In this question, the “yes” and “in the past, but no longer” responses are classified as at-risk responses for the purposes of the SOGS score.

Does the respondent feel that he or she gambles to a problematic extent?

n=engages in some form of gambling activity at least twice a month



If the respondent has borrowed/obtained money for gambling or the payment of gambling debts from the joint household budget (1% of all respondents), from their spouse or other family members (1%), from a relative or friends (1%), from bank or other credit provider (0%), from credit cards (0%), from private loan providers (0%), from the sale of shares or stocks (0%), from the sale of private or family property (0%), from pawn brokers (0%) or so-called “quick loans” (0%), their response is classified as an at-risk response for the purposes of the SOGS score.

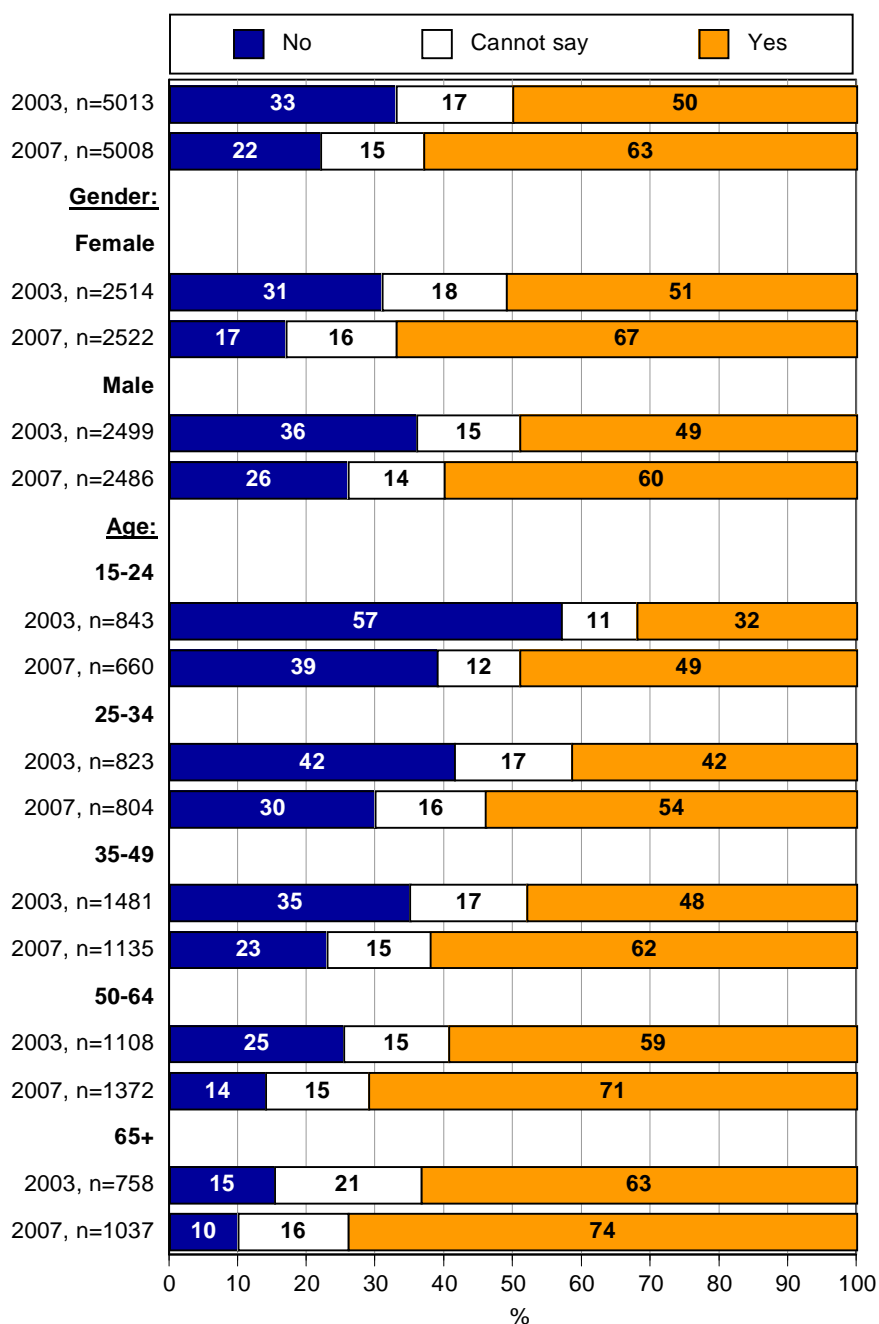
4.2 People's views on problem gambling in Finland

63% of the respondents consider problem gambling to be a serious problem in Finland. The number of those considering problem gambling to be a serious problem has increased by 13% since 2003.

The groups of people who mention problem gambling as a serious problem more often than average include women, the over-50s, those earning between 501 and 1500 euros per month net, old-age pensioners, people who play daily games of chance, and respondents with an SOGS score of 3+ points.

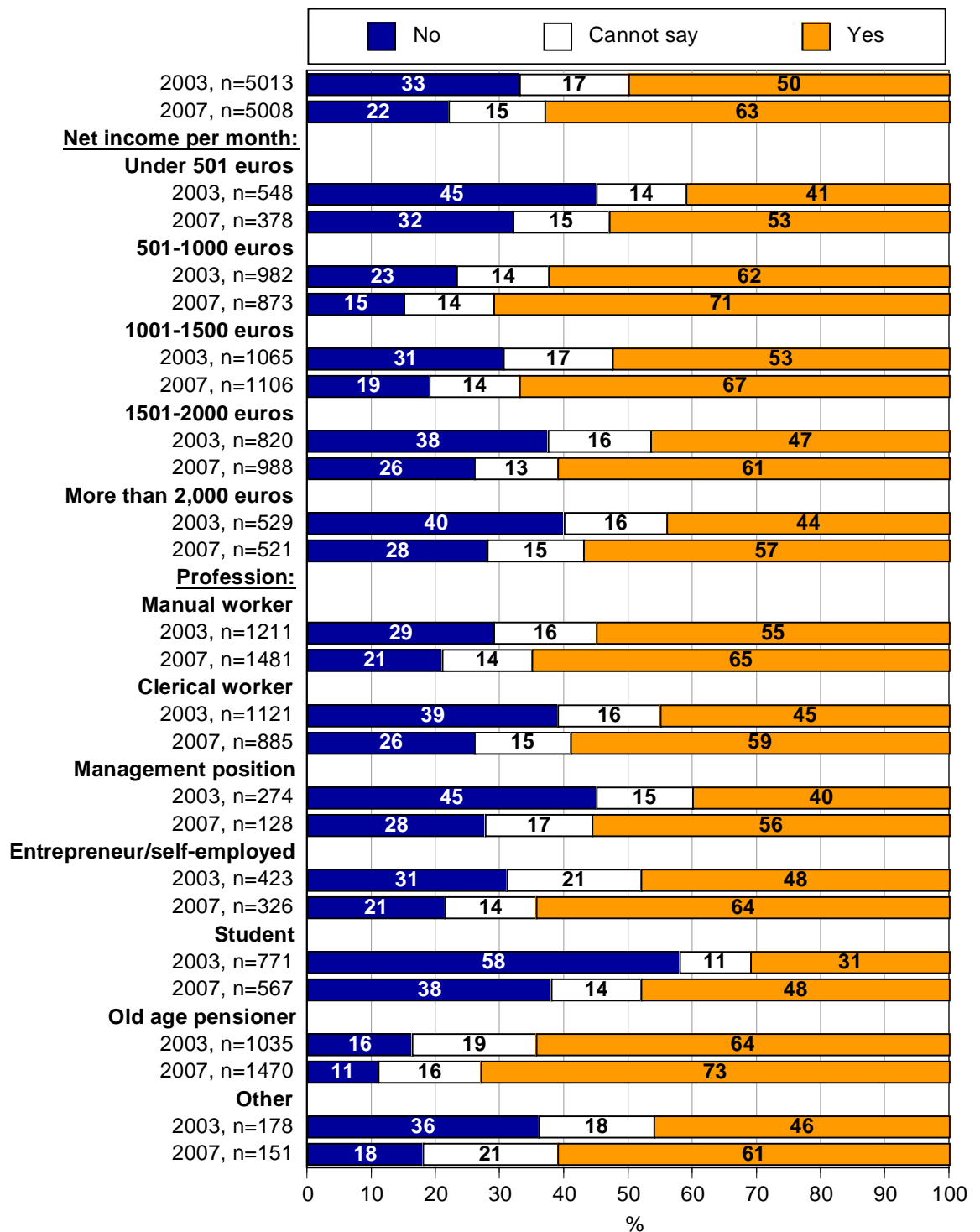
Is gambling a big problem in Finland 1(3)

n=all respondents



Is gambling a big problem in Finland 2(3)

n=all respondents

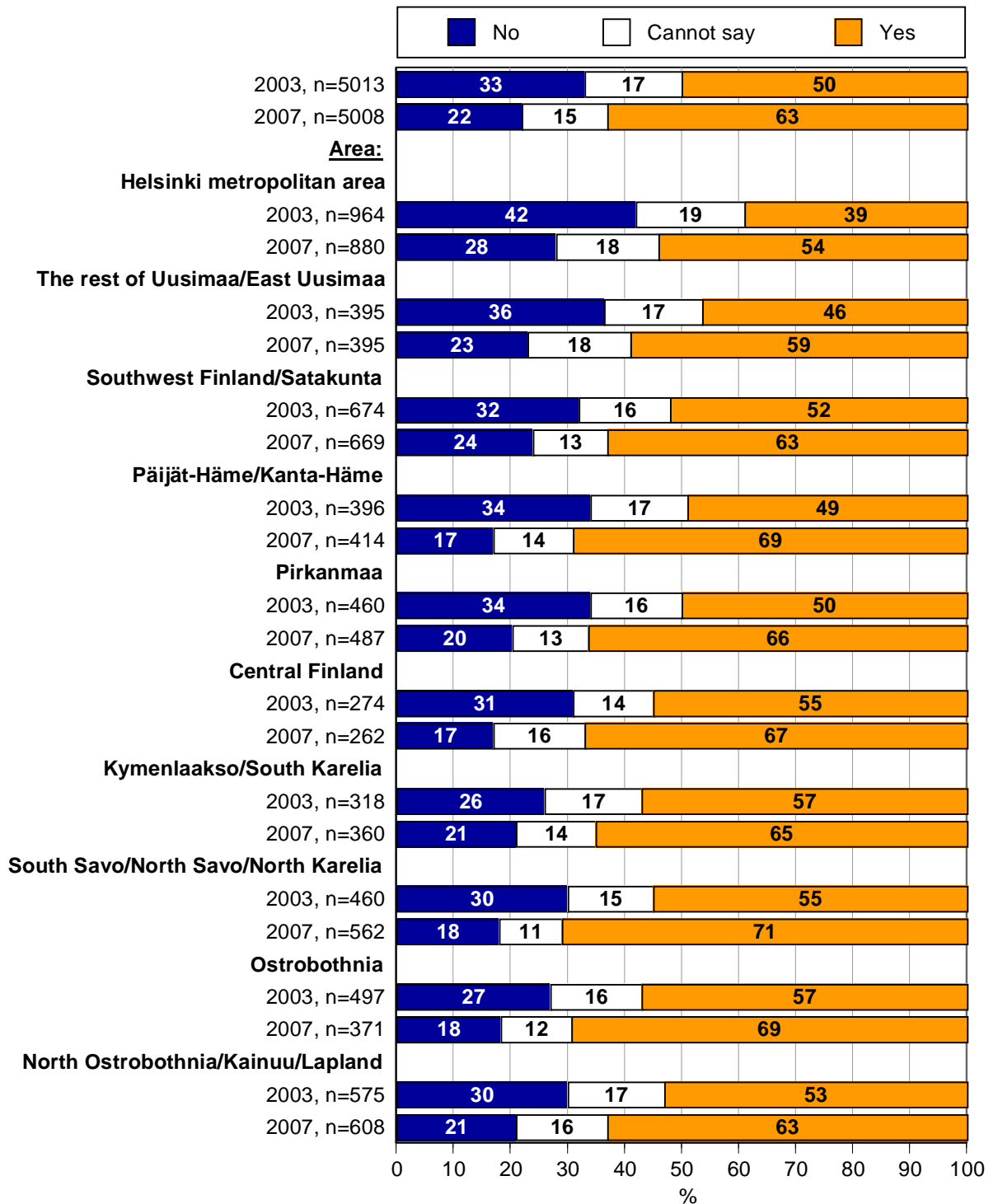


May 2007
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Sosiaali- ja terveystieteiden ministeriö

Is gambling a big problem in Finland 3(3)

n=all respondents



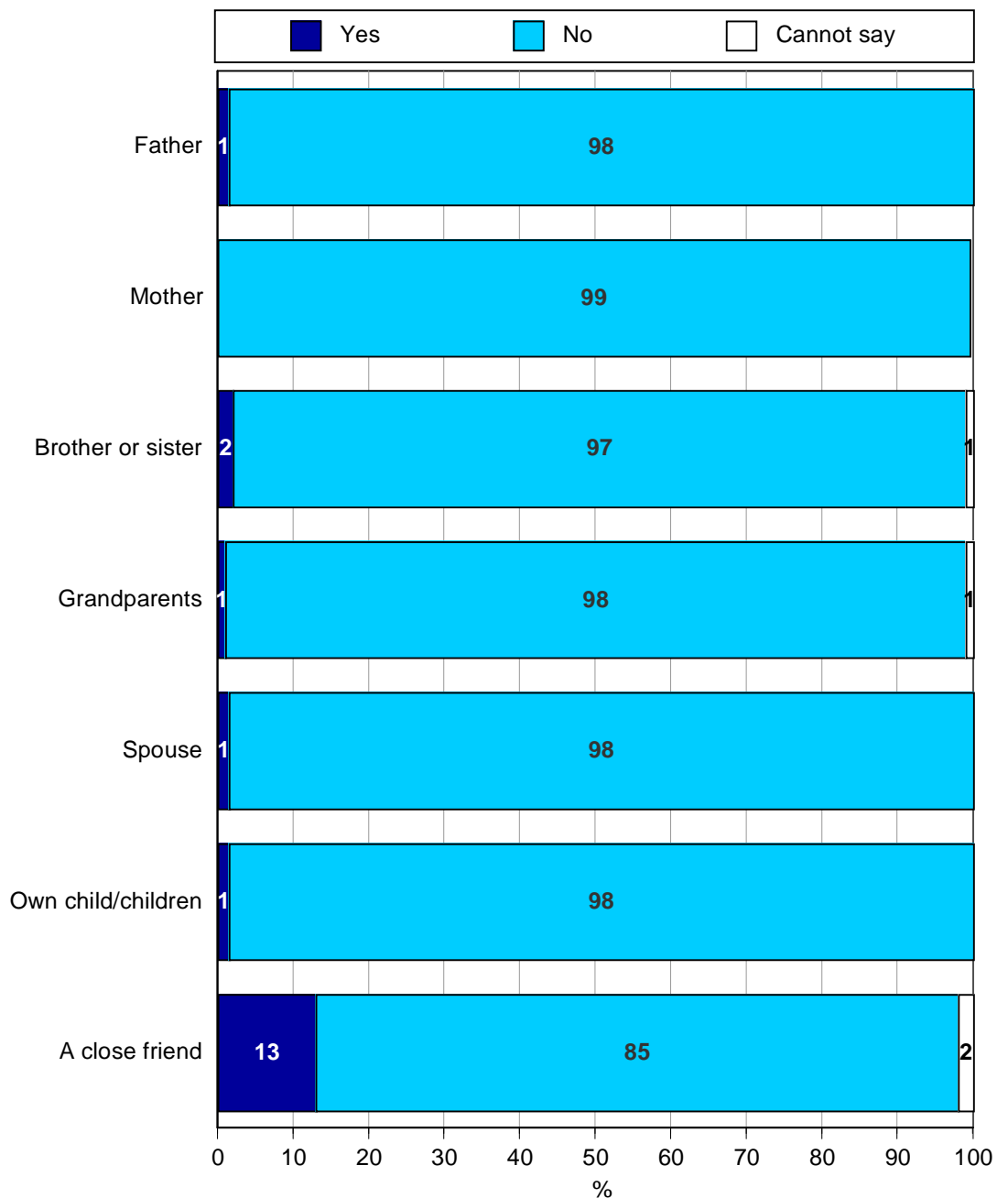
May 2007
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Rahapelitutkimus 2007
Sosiaali- ja terveysministeriö

13% of all the respondents said that a close friend has experienced gambling problems. 2% of the respondents said that a brother or sister had experienced problems. The percentage share of other close relatives (father, mother, grandparent, spouse, child/children) remained at or below 1%.

Has one of the following relatives or loved ones experienced gambling problems?*

Has engaged in some gambling activity in the past 12 months at least twice a month, n=2512

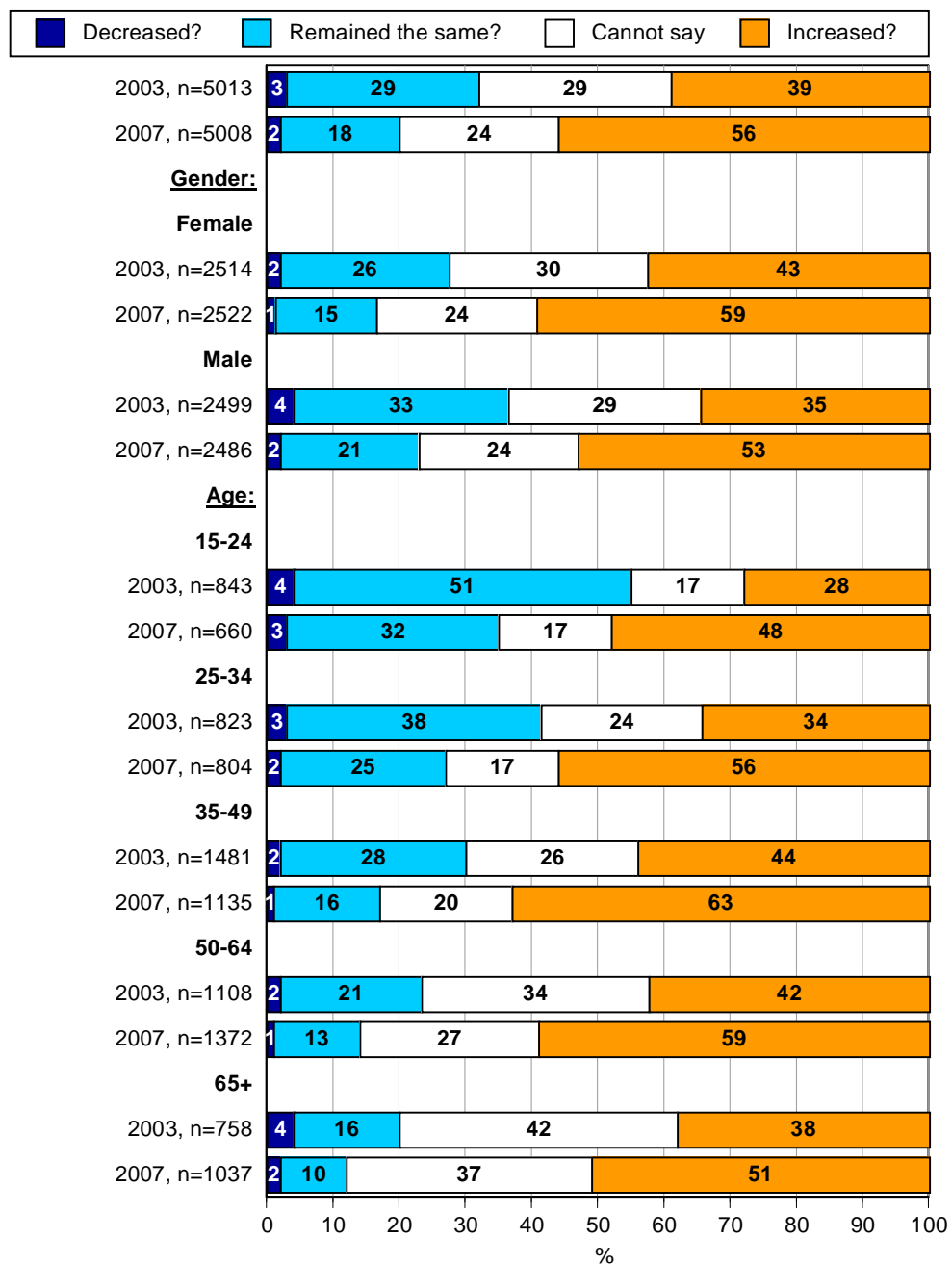


More than half (56%) of the respondents felt that gambling problems had increased in the past few years. One fifth (18%) of the respondents felt that the situation had remained as before. Only 2% of respondents felt that gambling problems had decreased. More respondents than before feel that gambling problems have increased; the number of such responses has increased by 17% since 2003.

Gambling problems have increased particularly among women, 35–49-year-olds, respondents earning more than 1001 euros per month, those in management positions, those who participate in skill-based¹ or daily games, and those who have an SOGS score of 3 or higher.

Have the gambling problems... 1(3)

n=all respondents

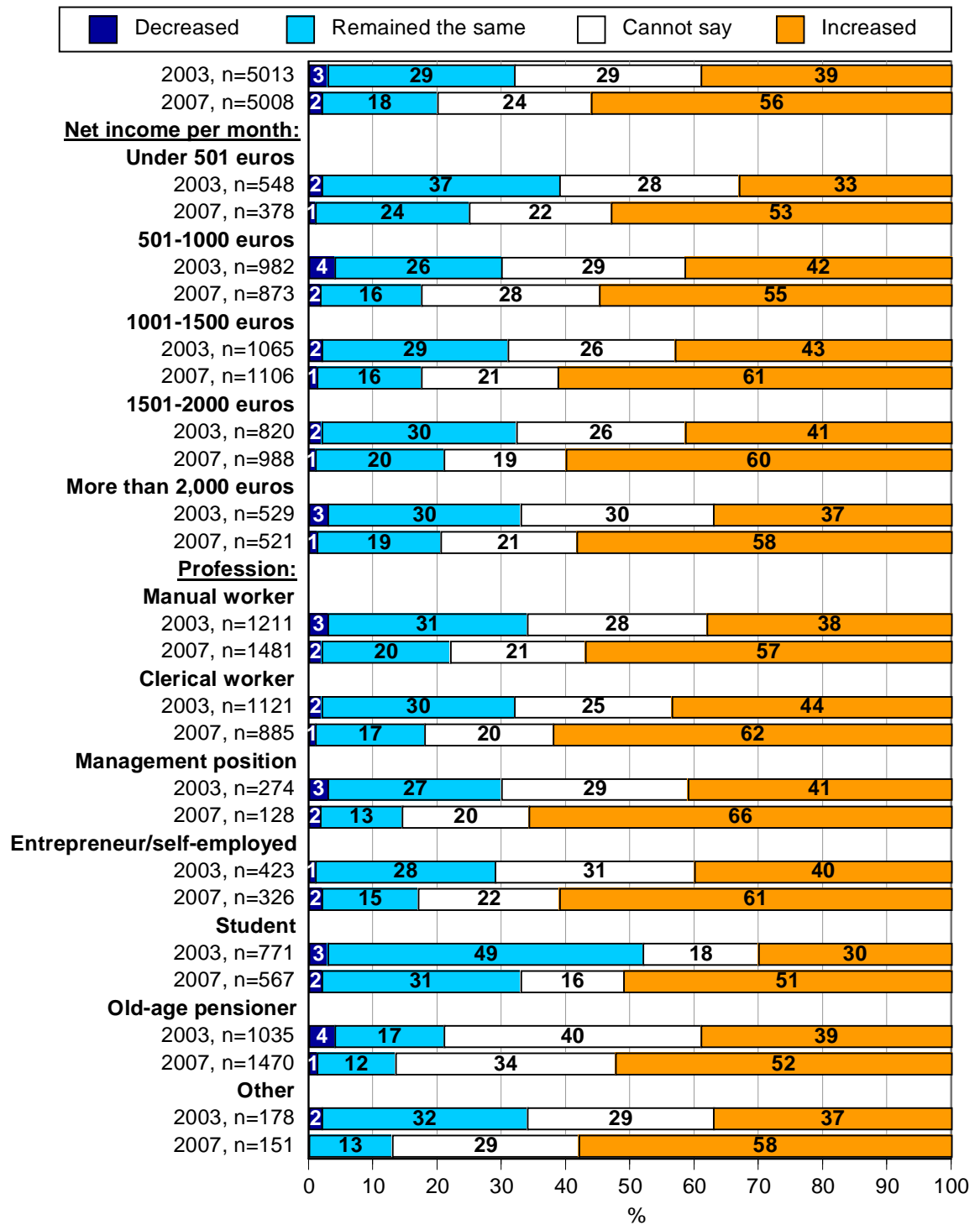


May 2007

5046/PAH,TTU/ss/hmk/rj
¹ Skill-based gambling includes football pools, Veikkaus betting (such as betting on winner, accumulator, final score betting) and Veikkaus horse-racing betting (such as V5 and V75).
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Have the gambling problems... 2(3)

n=all respondents

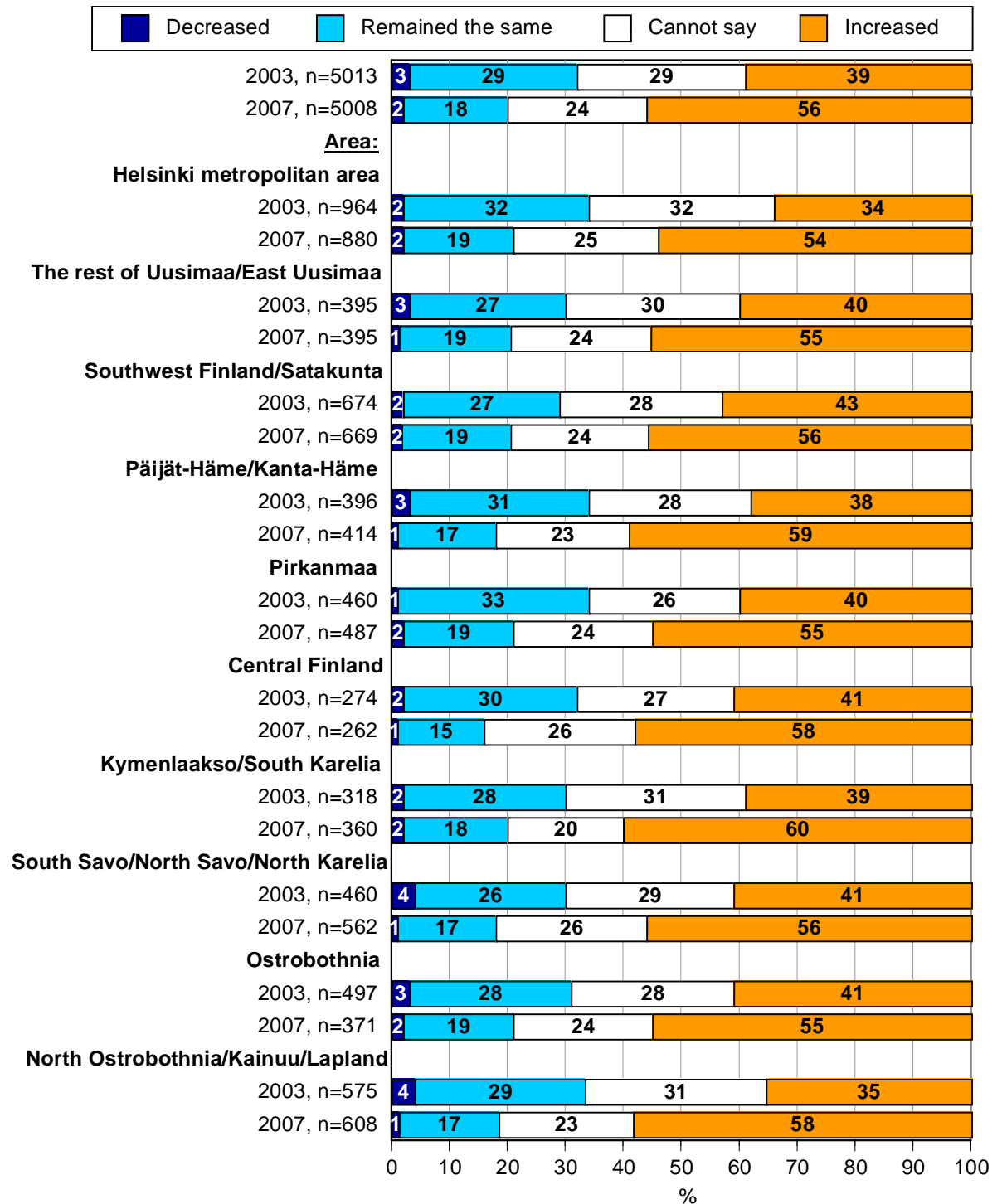


May 2007
5046/PAH,TTU/ss/hmk/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

Have the gambling problems... 3(3)

n=all respondents



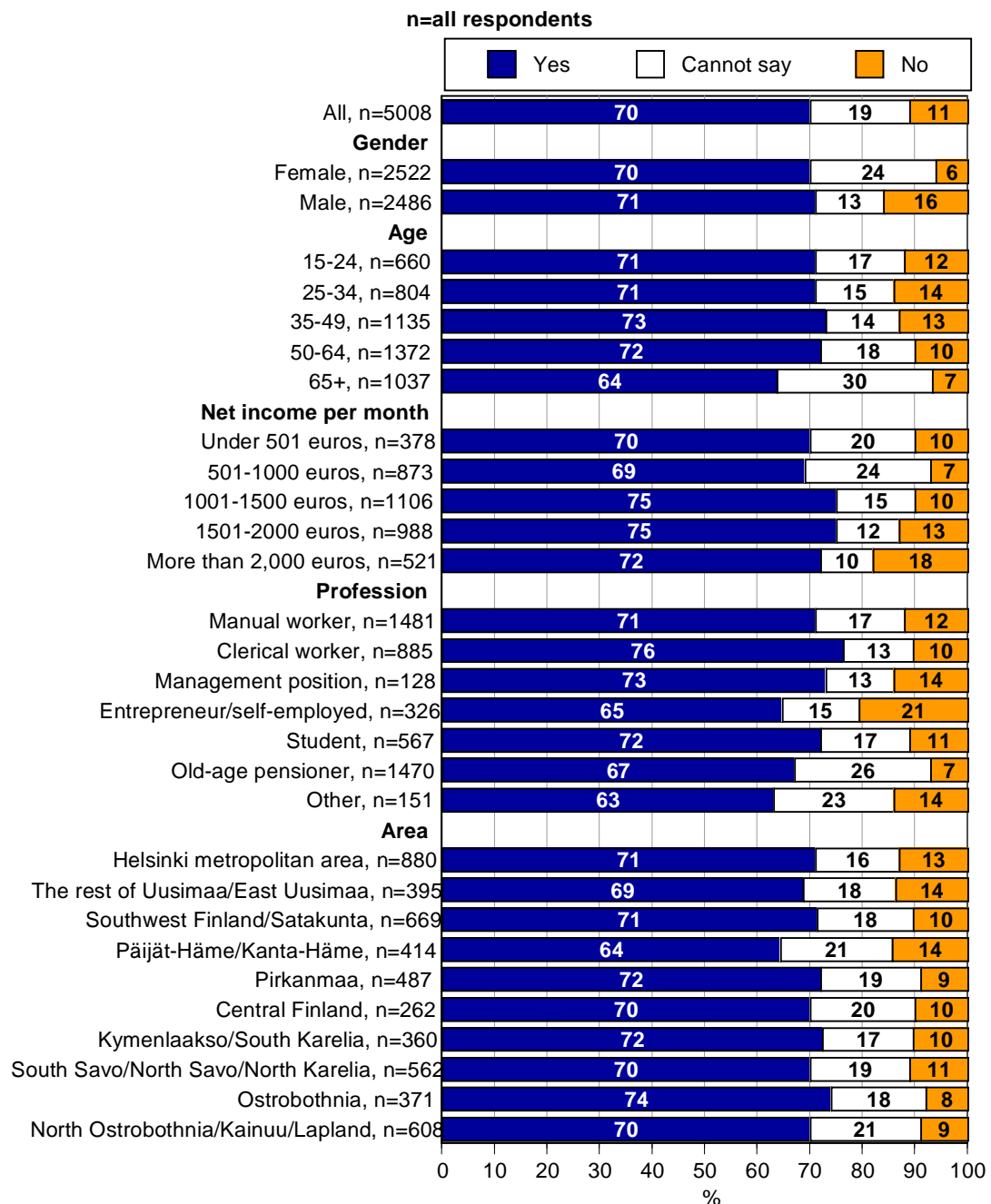
May 2007
5046/PAH,TTU/ss/hmk/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveysministeriö

More than two thirds of the respondents (70%) feel that the Finnish system with three state monopolies (RAY, Veikkaus, Fintoto) providing gambling activities is a good way of limiting the extent of the adverse effects of gambling. Almost one fifth of the respondents could not answer this question.

This was particularly the opinion of the 35-49-year-old respondents earning in excess of 1,001 euros per month who are clerical workers and gamble less than once a month, buy scratch cards and lottery tickets of Veikkaus and play the RAY slot machines, and who have no SOGS score.

More than two thirds of the respondents feel that the Finnish system with three state monopolies (RAY, Veikkaus, Fintoto) providing gambling activities is a good way of limiting the extent of the adverse effects of gambling.



May 2007
5046/PAH, TTU/ss/hmk/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

5. FINNISH SOGS SCORES

5.1 Background for examination of the findings

The respondents' SOGS scores are defined by adding the at-risk responses for the questions that were dealt with in chapter 4.1.

The results are examined from three different angles.

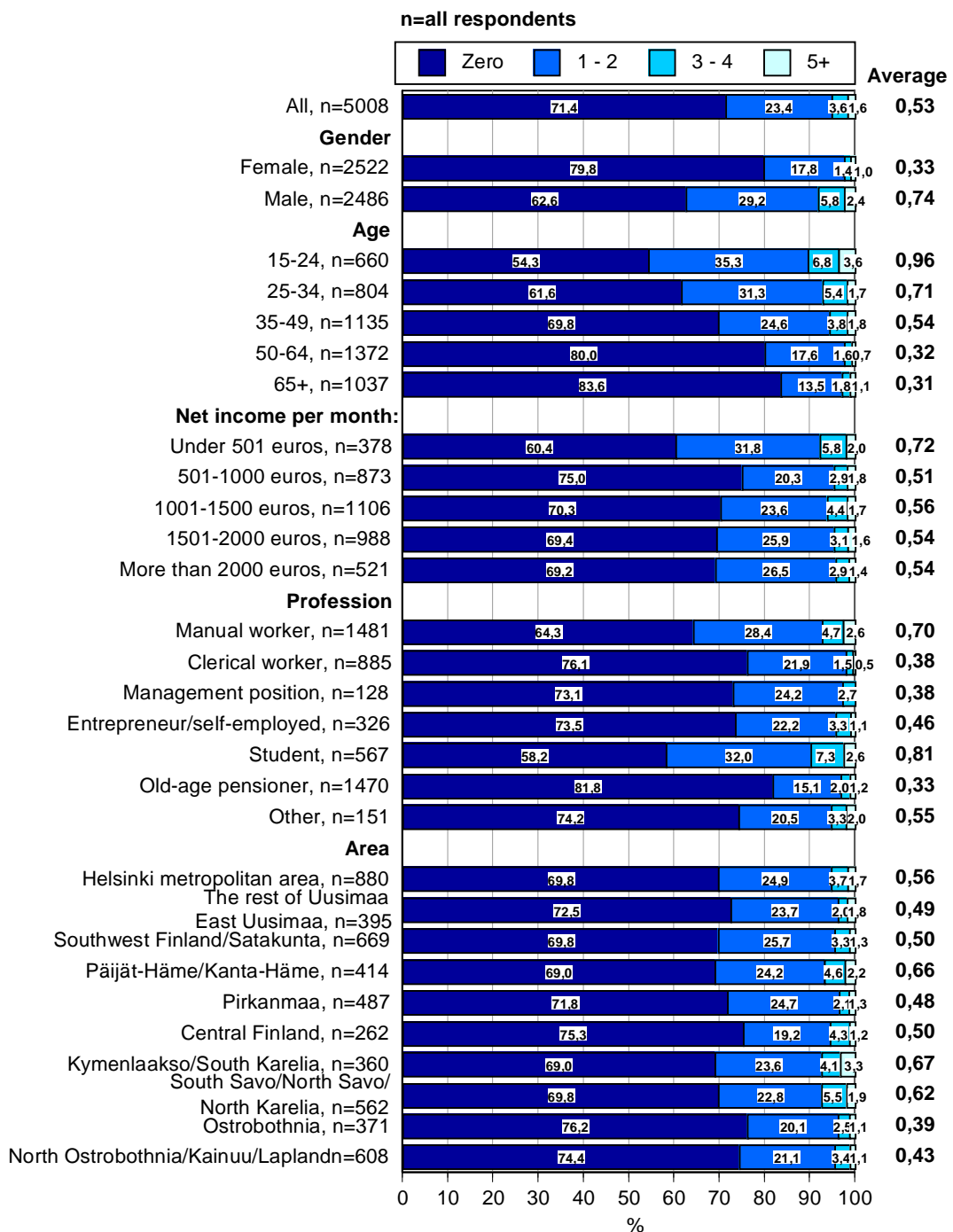
- 1) The 'SOGS lifetime prevalence' rating identifies respondents who currently have or have had gambling problems. The score includes respondents participating in gambling activities in the previous 12-month period or earlier. The results have been adjusted to represent the Finnish population over the age of 15 (excluding Åland).
- 2) The 'SOGS 12-month prevalence' score identifies respondents with current problem gambling. The results have been adjusted to represent the Finnish population over the age of 15 (excluding Åland).
- 3) The 'SOGS comparison data' score identifies respondents who engaged in gambling activities at least twice a month in the previous 12-month period. This score is comparable with the scores in the survey conducted in 2003. The results have been adjusted to represent the Finnish population over the age of 15 (excluding Åland).

If the respondent's SOGS score is 3-4, he or she is considered to have gambling problems. The likely gambling addicts, i.e. respondents with an SOGS score of 5+, are most severely affected by social, financial and health problems caused by their gambling.

5.2 Lifetime prevalence

5.2% of Finns over 15 years of age (excluding Åland), i.e. an estimated 222,000 individuals, have been classifiable as problem gamblers at some point in their lives (SOGS score of 3+). 1.6% of the respondents (an estimated 70,000 individuals) have more than 4 risk points ("potential gambling addicts") and an SOGS score of 5+. 3.6% of the population (an estimated 152,000 individuals) have 3-4 points and are potential problem gamblers. 23.4% of the respondents have scored 1-2 points. 71.4% of the respondents scored no SOGS points. The average score is 0.53 points.

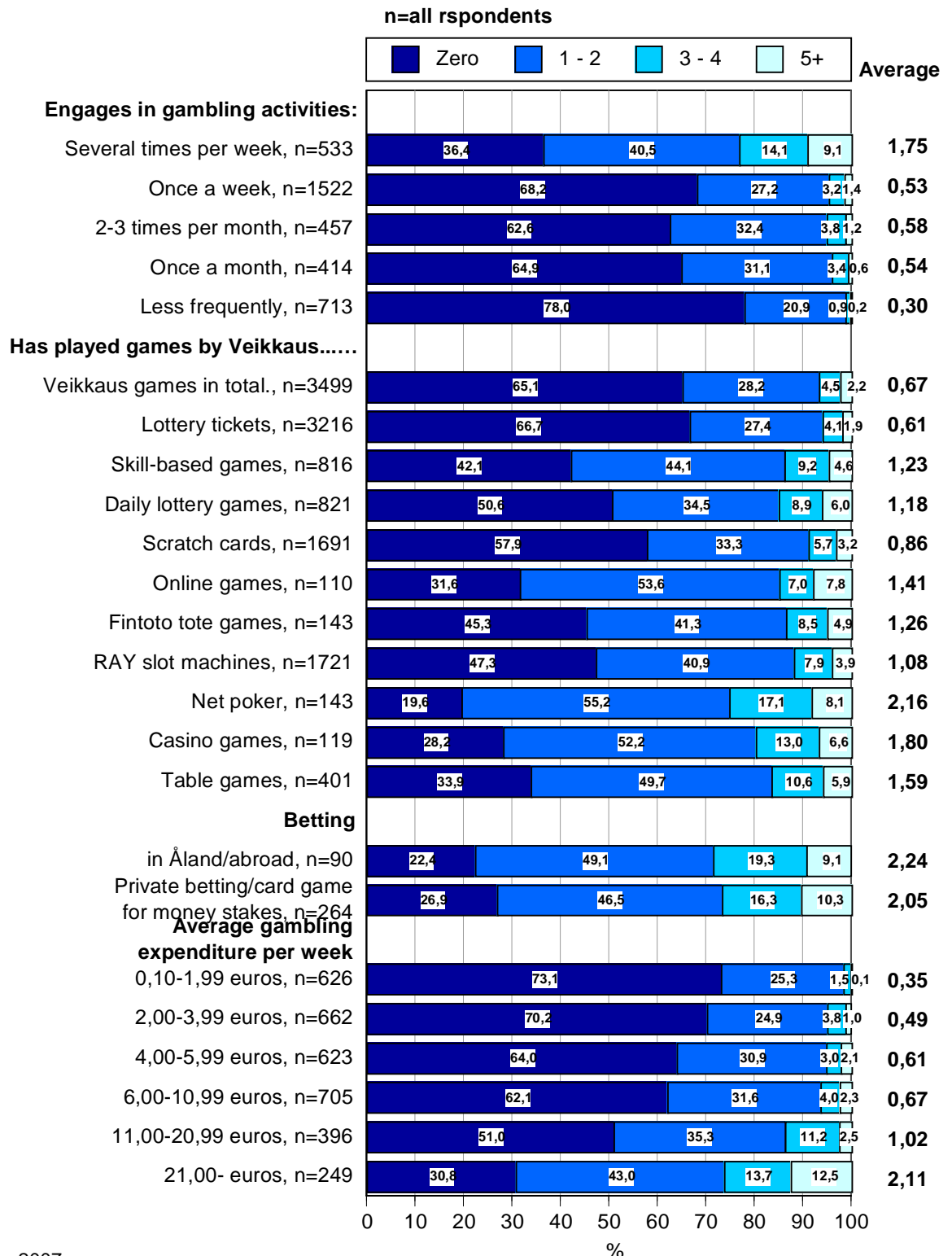
SOGS-lifetime prevalence 1(2)



May 2007
5046/PAH,TTU/ss/tgr/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveysministeriö

SOGS-lifetime prevalence 2(2)



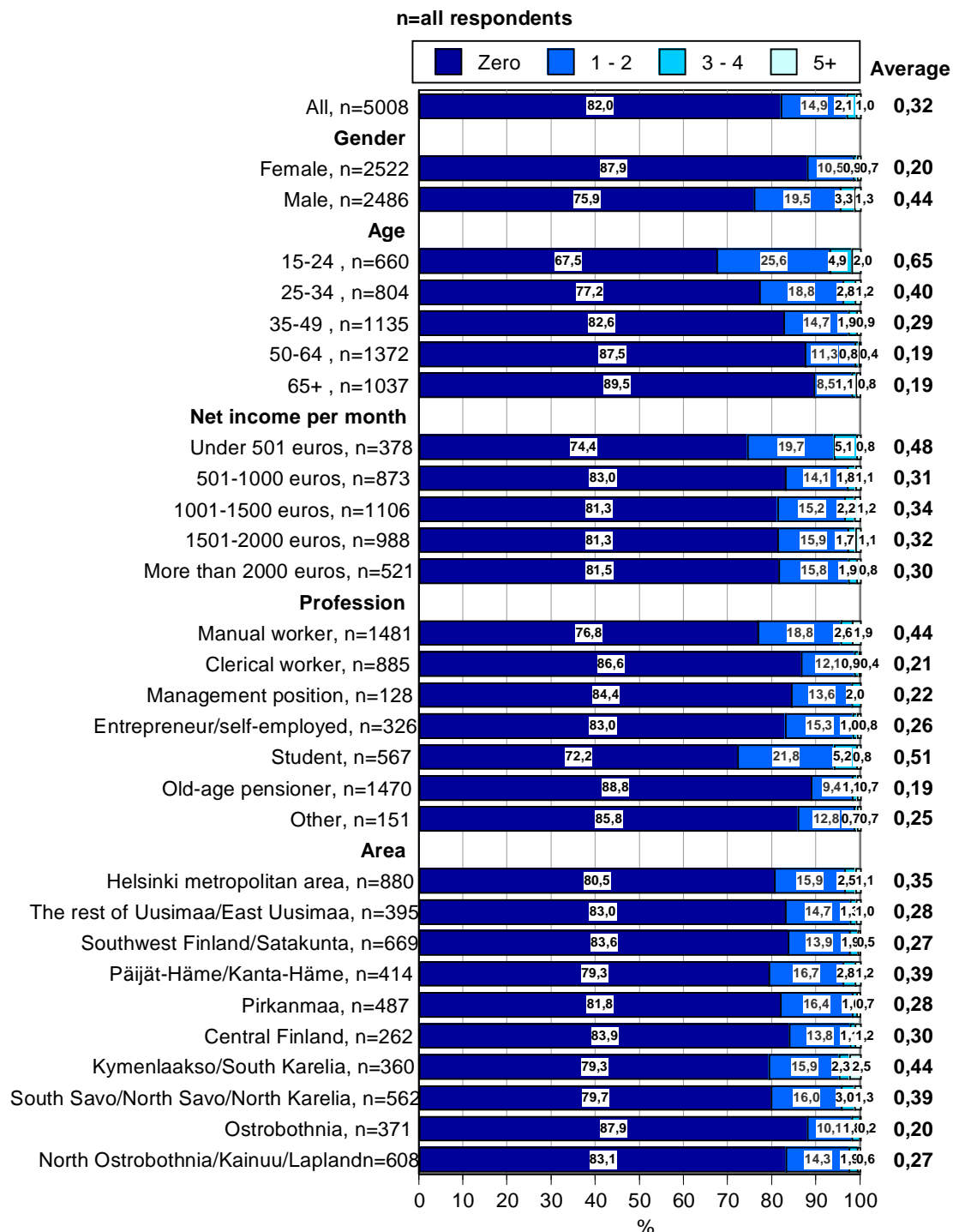
May 2007
5046/PAH,TTU/ss/tgr/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

5.3 Prevalence in the past 12 months

Over the last 12-month period, 3.1% of the population (130,000 persons) were classifiable as having gambling problems. 1.0% of the population (an estimated 42,000 people) have scored more than 4 points and 2.1% (an estimated 88,000) have scored 3-4 points. 14.9% of the respondents have scored 1-2 points. 82% of the respondents scored no SOGS points. The average score is 0.32 points.

SOGS prevalence for the past 12 months 1(2)



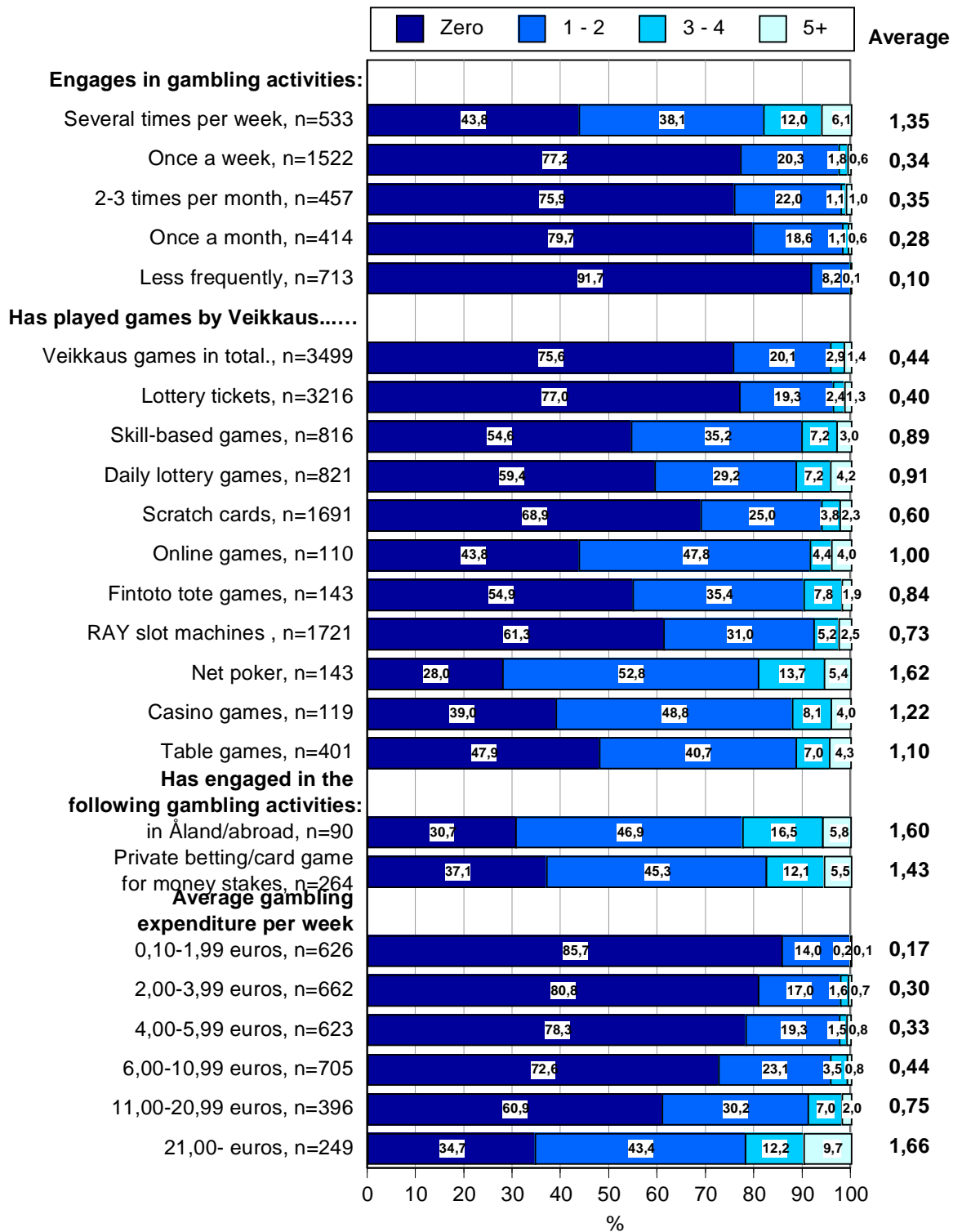
May 2007

5046/PAH,TTU/ss/tgr/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

SOGS prevalence for the past 12 months 2(2)

n=all respondents



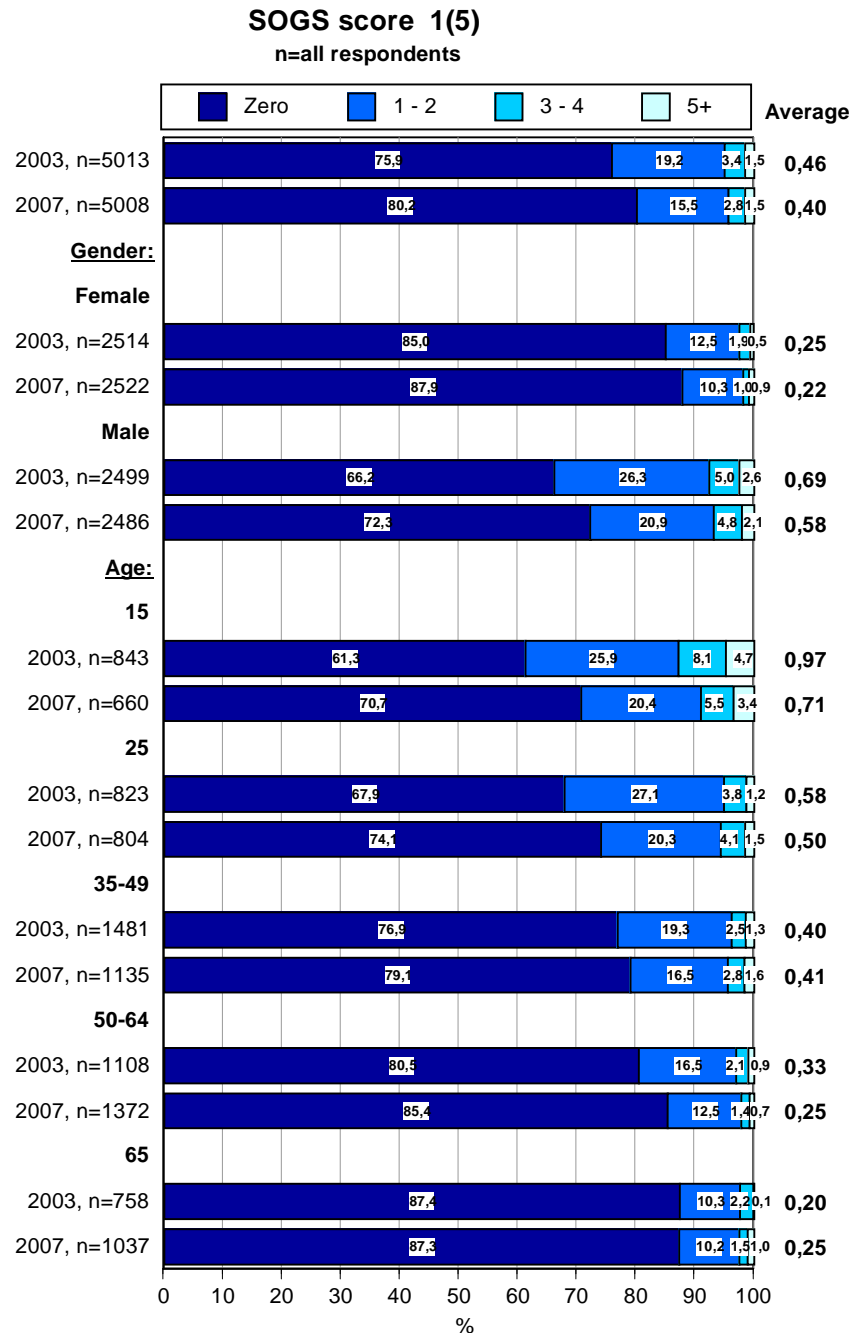
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5046/PAH,TTU/ss/tgr/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

5.4 Comparison with 2003

Under the criteria of the 2003 survey for so-called at-risk gamblers, the number of problem gamblers (those who gamble at least twice a month and have an SOGS score of 5+²) has remained the same: approximately 1.5% of the population (65,000 Finns).

2.8% of the population (an estimated 120,000 persons) are potential problem gamblers. 15.5% of the respondents have scored 1-2 points. 80.2% of the respondents scored no SOGS points. The average score is 0.40 points.



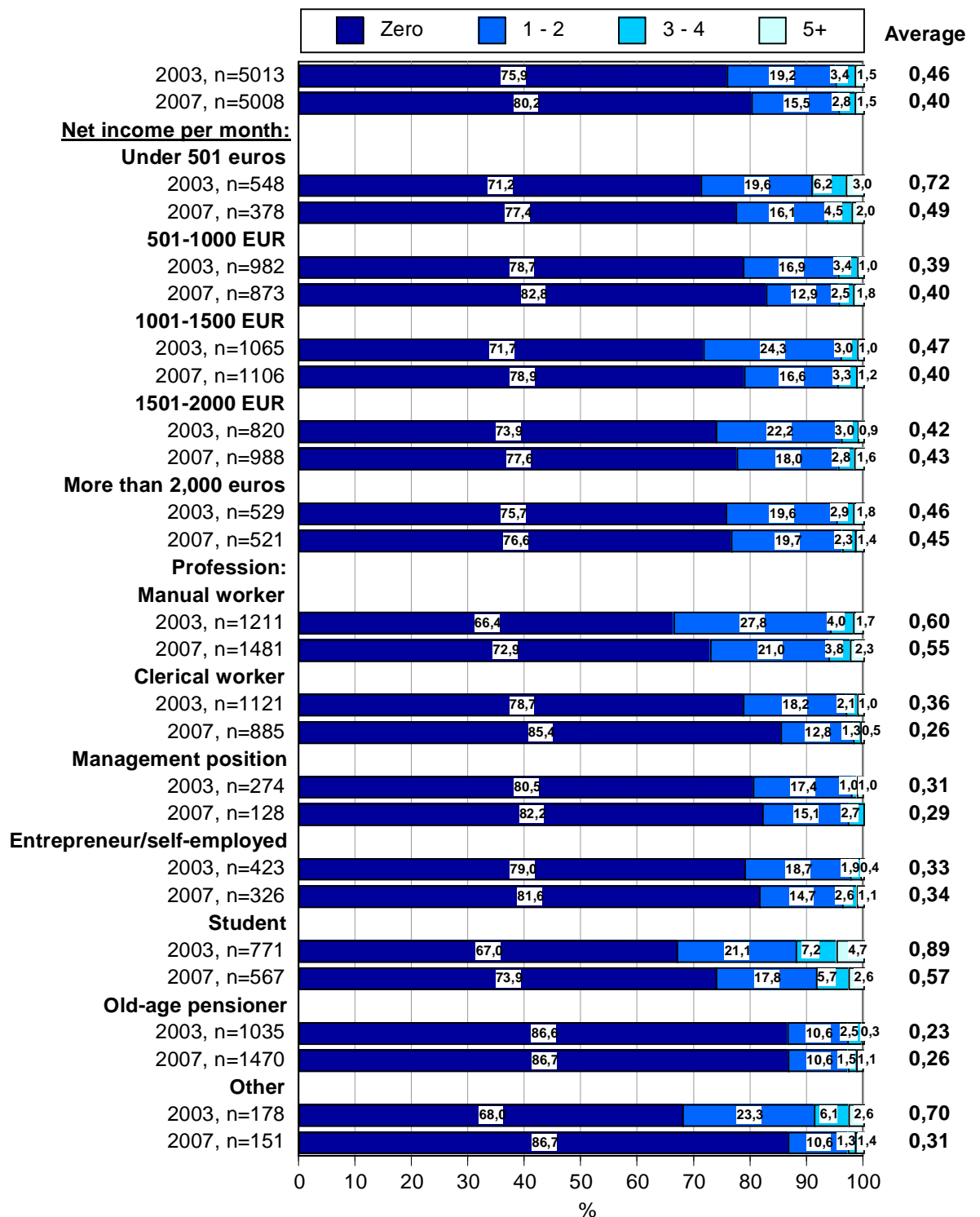
May 2007
5046/PAH,TTU/ss/tgr/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö

² The SOGS questionnaire included one less question than this year's survey: namely, the question concerning obtaining quick loans to pay for gambling or to cover gambling debts was not included in the scores, because that choice was not part of the 2003 survey.

SOGS score 2(5)

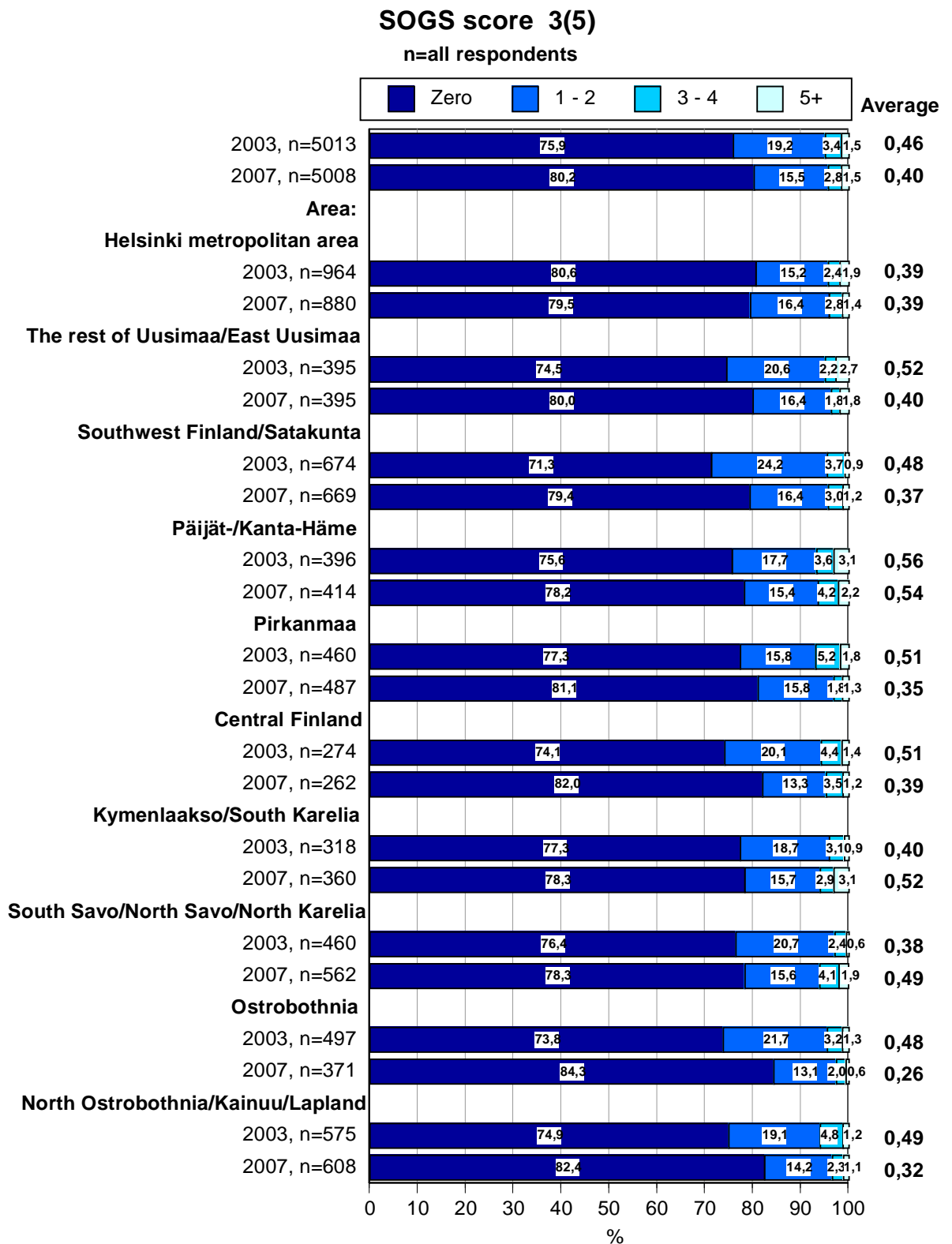
n=all respondents



May 2007

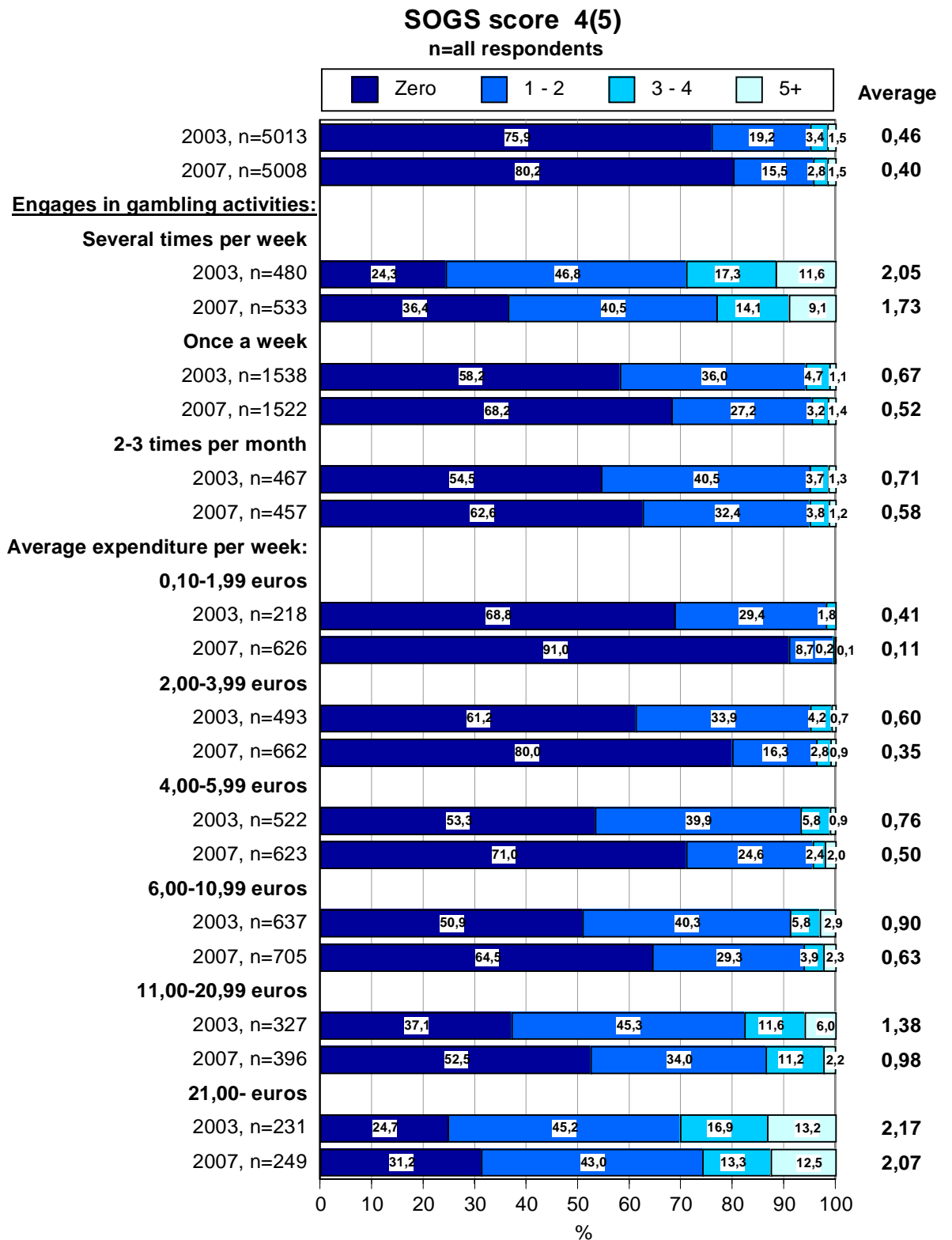
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Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö



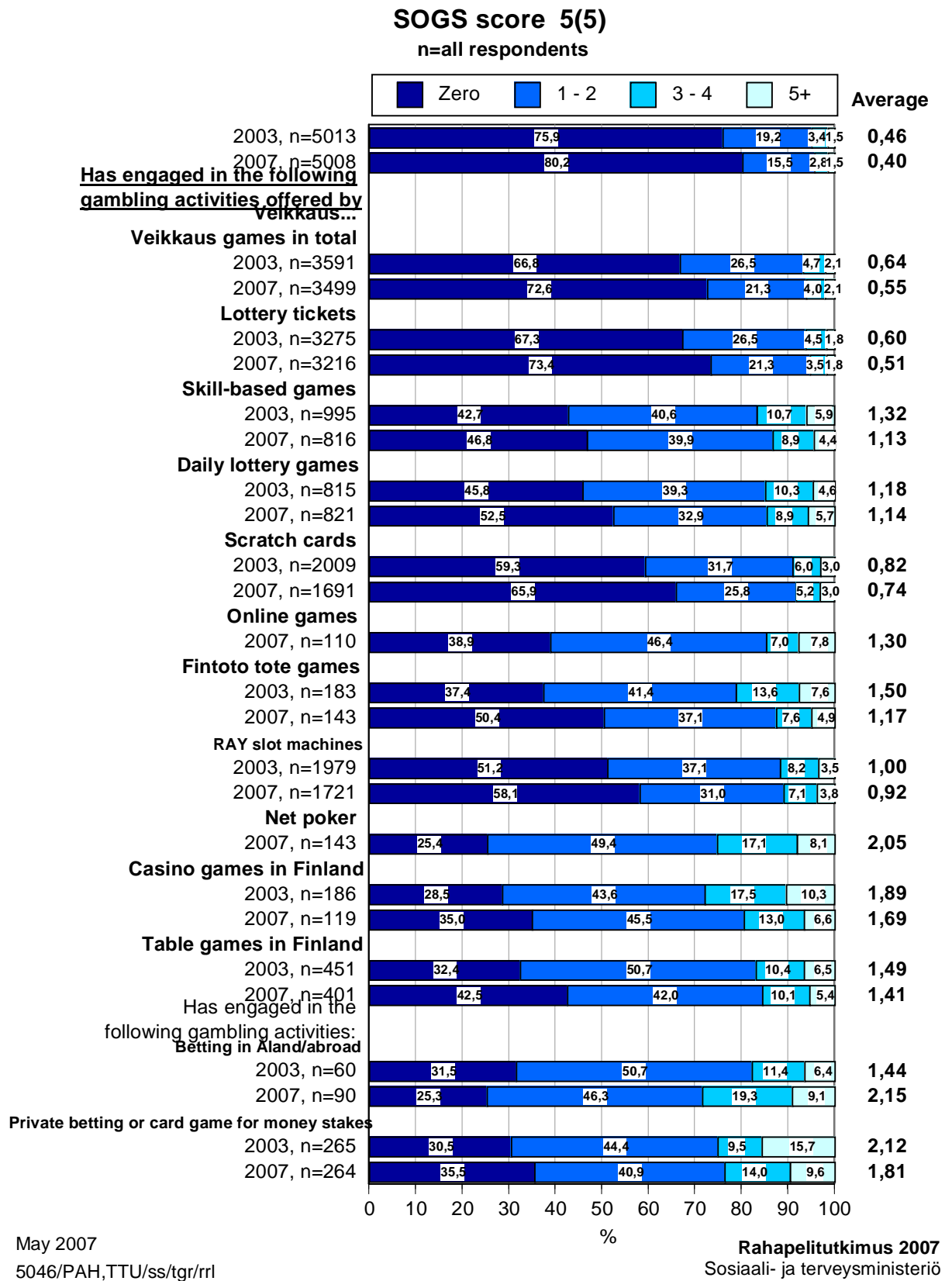
May 2007
5046/PAH,TTU/ss/tgr/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveysministeriö



May 2007
5046/PAH,TTU/ss/tgr/rrl

Rahapelitutkimus 2007
Sosiaali- ja terveystieteiden ministeriö



6. GAMBLING PROBLEMS AND THE VARIOUS TYPES OF GAMBLING

6.1 Gambling

When examining a group that is assumed to have had recent gambling problems (SOGS prevalence of the last 12 months: 3+ points), it can be observed that the most popular games in the past 12 months have been slot machines, Lotto/Viking Lotto/Joker lottery, Åssä/Casino and other paper scratch cards, and the daily games of Veikkaus. Nine tenths of the problem gamblers have in the past 12 months played so-called high-risk games³.

Those classifiable as gambling addicts in SOGS tests participate more than average in almost every type of gambling. The types of gambling for which the percentage shares differ most from average levels are slot machines, Veikkaus daily lottery games; the Åssä, Casino and other paper scratch cards; and in Veikkaus betting activities.

Those having an SOGS score of five or higher ("potential gambling addicts") have a much bigger problem with paper scratch cards, daily lottery games and Lotto/Viking Lotto/Joker lottery than problem gamblers with an SOGS score of 3-4.

³ These so-called high-risk games are slot machines and casino table games.
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Table 4: Gambling of classifiable problem gamblers				
	All respondents	12-month prevalence SOGS 3+	12-month prevalence SOGS 3-4	12 months prevalence SOGS 5+
	% share	% share	% share	% share
Lotto/Viking Lotto/Joker	63	78	75	85
Slot machines in a venue other than casino	35	89	89	89
Ässä, Casino and other paper scratch cards	34	68	62	79
Daily lottery games by Veikkaus	16	62	58	70
Veikkaus betting	12	45	48	40
Football pools	9	29	26	34
Table game in a venue other than casino	8	30	27	35
Private betting and/or card game with money stakes	6	33	33	32
Veikkaus horse race bet	4	18	19	17
Fintoto tote on a horse race	3	9	10	5
Veikkaus online lotteries	2	6	5	9
Net poker in Åland (PAF)	2	14	14	14
Playing at a Finnish casino	2	10	10	10
Net poker abroad	2	13	13	14
Betting in Åland (PAF)	1	12	14	8
Betting abroad	1	6	7	6
Other gambling in Åland (PAF)	1	7	6	10
Other gambling abroad	1	3	3	4

Those respondents who were classifiable as problem gamblers engaged in five different kinds of gambling activities on average. 3% engaged in just one kind of gambling activity, 11% engaged in two, 16% engaged in 4-5 and 37% engaged in more than 5. The same group also uses Internet to access the Veikkaus and Fintoto games more often than average (19% of those who participated in the past 12 months).

64% of those classifiable as problem gamblers engage in at least one type of gambling activity several times each week. 24% of the respondents gamble once a week. 6% of the respondents gamble 2-3 times each month. The following table presents the playing frequencies of games exceeding the points limit for problem gambling and of those staying below this limit.

Table 5: The percentage share of Finns over 15 years of age participating in the various games, and their playing frequency and status on the SOGS division into non-problem gamblers (SOGS score of 0-2) and problem gamblers (SOGS score of 3+) (%)

Game	Number of players of the game in question		Several times per week		Once a week		2-3 times per month		Once a month or less frequently	
	SOGS		SOGS		SOGS		SOGS		SOGS	
	0-2	3+	0-2	3+	0-2	3+	0-2	3+	0-2	3+
Slot machines (video poker, fruit machine, pajazzo) in a venue other than casino	33	89	10	45	16	25	16	9	57	21
Paper Ässä, Casino and other kinds of scratch cards.	33	68	1	7	3	10	10	20	85	61
Lotto, Viking Lotto, Joker	63	78	3	9	47	40	14	24	37	11
Veikkaus betting (<i>betting on winner/accumulator/final score</i>)	10	45	13	28	19	16	16	29	52	28
Private betting and/or card game with money stakes	5	33	2	10	7	17	11	16	80	55
Daily lottery games of Veikkaus (Keno, Medal game)	15	62	24	39	14	12	15	12	48	37
Football pools	8	29	3	9	30	29	16	26	51	36
Veikkaus horse betting, such as V5, V75	4	18	9	-	22	19	11	24	54	58
Table games operated by an attendant (roulette, black jack) in a venue other than casino	7	30	0	2	2	7	10	22	87	66

6.2 Problem gambling and expenditure

The current problem gamblers spend an average of 90 euros on gambling each week. This is clearly more than the rest of the population (13 euros). One third of the respondents spent more than 20 euros. 23% of the problem gamblers spent between 11 and 20.99 euros. 20% spent between 6 and 10.99 euros. Every tenth problem gambler spent between 4 and 5.99 euros or between 2 and 3.99 euros. Only one percent spent less than two euros per week.

The greatest gambling expenditure of problem gamblers for a single day averaged 210 euros. About one half of the problem gamblers spend a maximum of 21 euros on gambling in a single day. 18% have spent between 11 and 20.99 euros. 16% spent between 6 and 10,99 euros. 9% spent less than 6 euros.

6.3 Problem gambling and the share of gambling expenditure of total net monthly income

Problem gamblers currently spend an average of 32.5% of their net monthly wages on gambling. This totals 46 million euros per month. This sum is approximately 32% of the total sum spent by all Finns on gambling each month. The share of problem gamblers among all Finns is approximately 3%.

Those who are classifiable as pathological gamblers, i.e. have scored 5+ in the SOGS tests, spend an average of 34.3% of their net incomes on gambling, which corresponds to 17 million euros per month.

6.4 Background information on people classifiable as problem gamblers

The following table contains background information on people who are current (within the past 12 months) problem gamblers, who have sometimes in their lives been problem gamblers, and who have been problem gamblers earlier than within the past 12 months.

Table 7: Background information on problem gamblers			
	SOGS prevalence over the past 12 months : 3+ points	SOGS lifetime prevalence 3+ points	Only previously classifiable as problem gamblers
n=	142	203	103
	% share	% share	% share
Gender:			
Female	26	22	20
Male	74	78	80
Age:			
15-24	35	31	24
25-34	20	20	22
35-49	23	26	32
50-64	11	13	14
65+	12	11	8
15-17 years	16	15	10
18+	84	85	90
Net income per month:			
Less than 501 euros	16	12	7
501-1000 euros	16	16	14
1001-1500 euros	24	22	27
1501-2000 euros	18	20	18
More than 2,000 euros	9	9	9
Profession:			
Manual worker	43	41	39
Clerical worker	7	7	6
Management position	2	2	1
Entrepreneur/Self-employed	4	6	8
Student	27	26	24
Old-age pensioner	16	16	16
Other	1	2	5
Area:			
Uusimaa/Eastern Uusimaa	28	24	21
Southwest Finland/Satakunta	11	13	13
Päijät-Häme/Kanta-Häme	10	12	10
Pirkanmaa	6	7	8
Central Finland	4	5	7
Kymenlaakso/South Karjala	10	10	9
South Savo/North Savo/North Karjala	15	15	16
Ostrobothnia	5	3	5
North Ostrobothnia/Kainuu/Lapland	10	10	11

TABLE OF CONTENTS

1.	INTRODUCTION.....	1
1.1	Author and commissioner of the survey.....	1
1.2	Themes of the survey.....	1
1.3	Data collection and sampling	1
1.4	The South Oaks Gambling Screen (SOGS-R).....	2
1.5	Weighting the material.....	2
2.	SUMMARY	3
3.	GAMBLING BY FINNS.....	4
3.1	Engaging in gambling activities	4
3.2	Engaging in different types of gambling activities.....	7
3.3	How often do respondents gamble?.....	11
3.4	Sums spent on gambling	16
3.5	Greatest gambling expenditure for a single day	20
3.6	Proportion of net income spent on gambling per month	24
4.	QUESTIONS RELATING TO PROBLEM GAMBLING	27
4.1	Questions relating to respondents' own gambling	27
4.2	People's views on problem gambling in Finland.....	38
5.	FINNISH SOGS SCORES	46
5.1	Background for examination of the findings.....	46
5.2	Lifetime prevalence.....	47
5.3	Prevalence in the past 12 months.....	49
5.4	Comparison with 2003.....	51
6.	GAMBLING PROBLEMS AND THE VARIOUS TYPES OF GAMBLING	56
6.1	Gambling.....	56
6.2	Problem gambling and expenditure.....	59
6.3	Problem gambling and the share of gambling expenditure of total net monthly income	59
6.4	Background information on people classifiable as problem gamblers	60

Questionnaire
Reliability tables