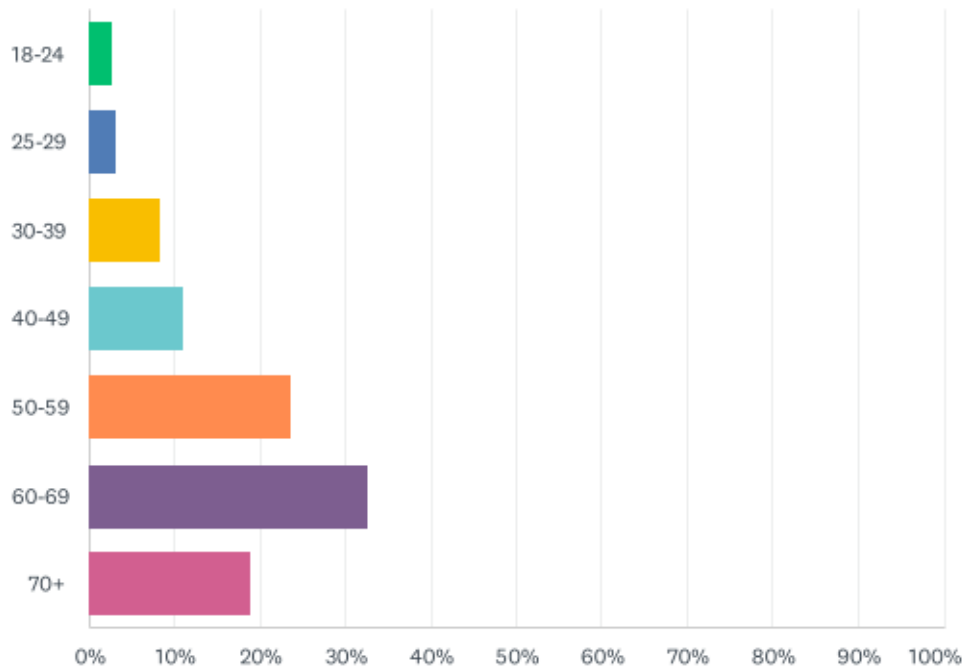


## Q1 What is your age?

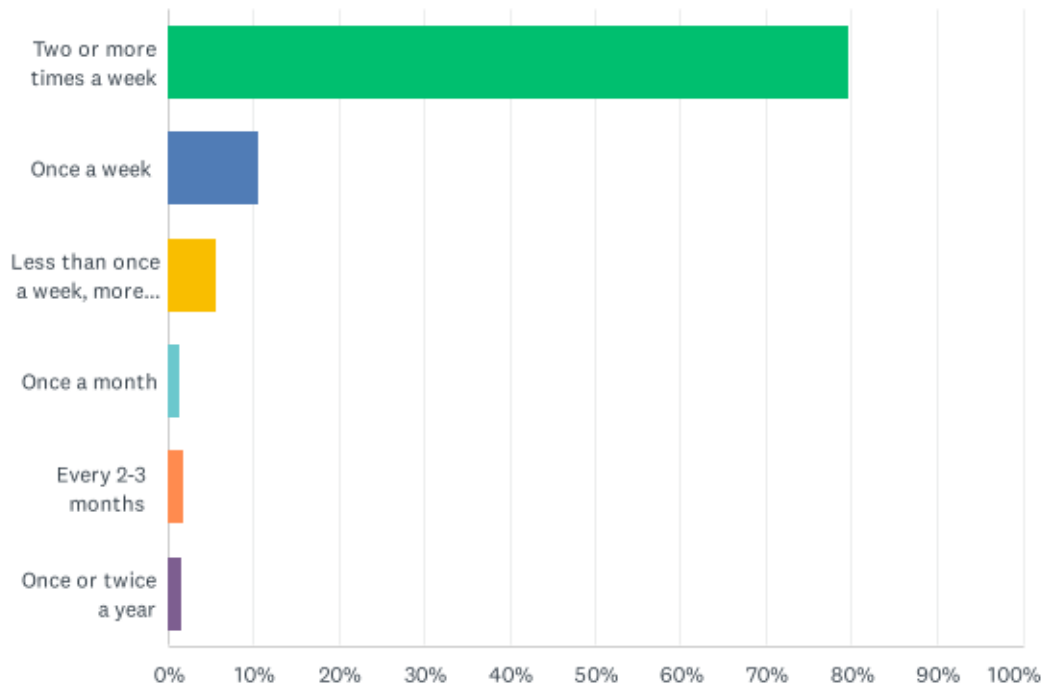
Answered: 14,465 Skipped: 26



ANSWER CHOICES	RESPONSES	
18-24	2.45%	355
25-29	3.23%	467
30-39	8.36%	1,209
40-49	10.83%	1,567
50-59	23.68%	3,426
60-69	32.67%	4,725
70+	18.78%	2,716
<b>TOTAL</b>		<b>14,465</b>

## Q2 How often do you gamble?

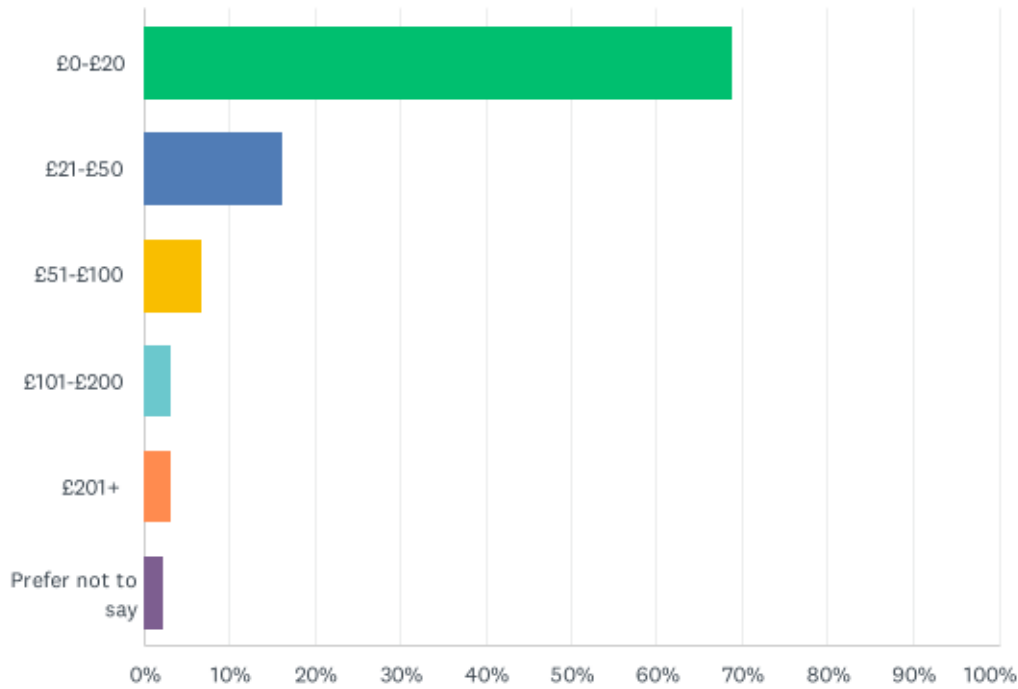
Answered: 14,457 Skipped: 34



ANSWER CHOICES	RESPONSES	
Two or more times a week	79.55%	11,501
Once a week	10.40%	1,503
Less than once a week, more than once a month	5.51%	797
Once a month	1.36%	196
Every 2-3 months	1.69%	244
Once or twice a year	1.49%	216
<b>TOTAL</b>		<b>14,457</b>

### Q3 Typically, how much would you stake when placing an individual bet on British racing?

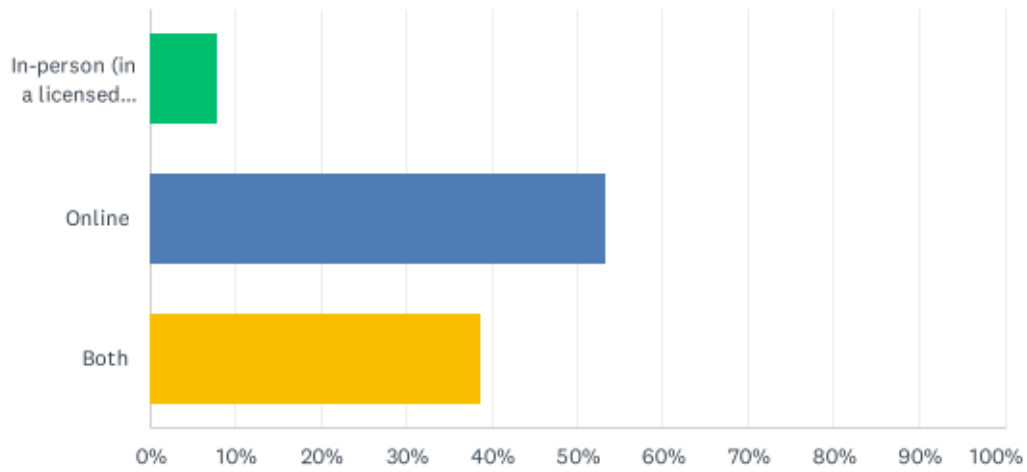
Answered: 14,459 Skipped: 32



ANSWER CHOICES	RESPONSES	
£0-£20	68.91%	9,963
£21-£50	16.18%	2,340
£51-£100	6.64%	960
£101-£200	3.04%	439
£201+	3.02%	436
Prefer not to say	2.22%	321
<b>TOTAL</b>		<b>14,459</b>

## Q4 In which environment are you gambling?

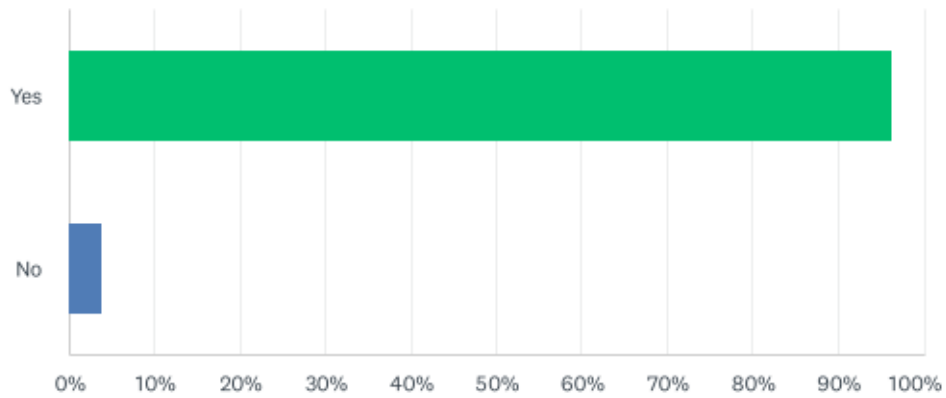
Answered: 14,456 Skipped: 35



ANSWER CHOICES	RESPONSES	
In-person (in a licensed betting office or on a racecourse)	7.98%	1,154
Online	53.36%	7,714
Both	38.66%	5,588
<b>TOTAL</b>		<b>14,456</b>

### Q5 Have you gambled online in the last four weeks?

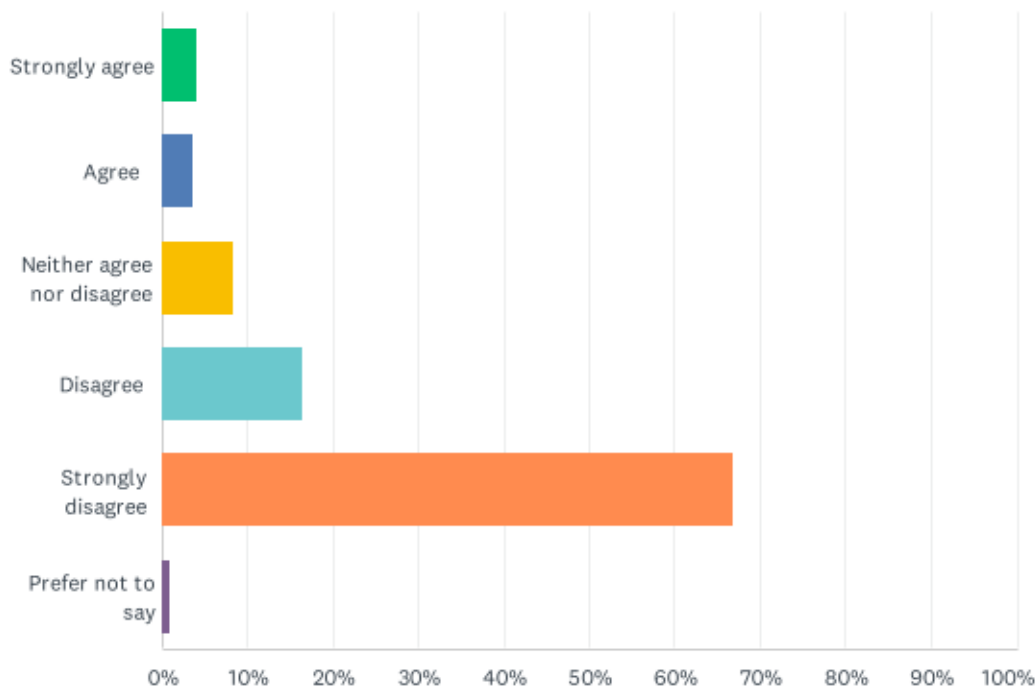
Answered: 13,270 Skipped: 1,221



ANSWER CHOICES	RESPONSES	
Yes	96.15%	12,759
No	3.85%	511
TOTAL		13,270

### Q6 To what extent do you agree or disagree that in the past 12 months, you or someone close to you has experienced negative consequences as a result of your gambling?

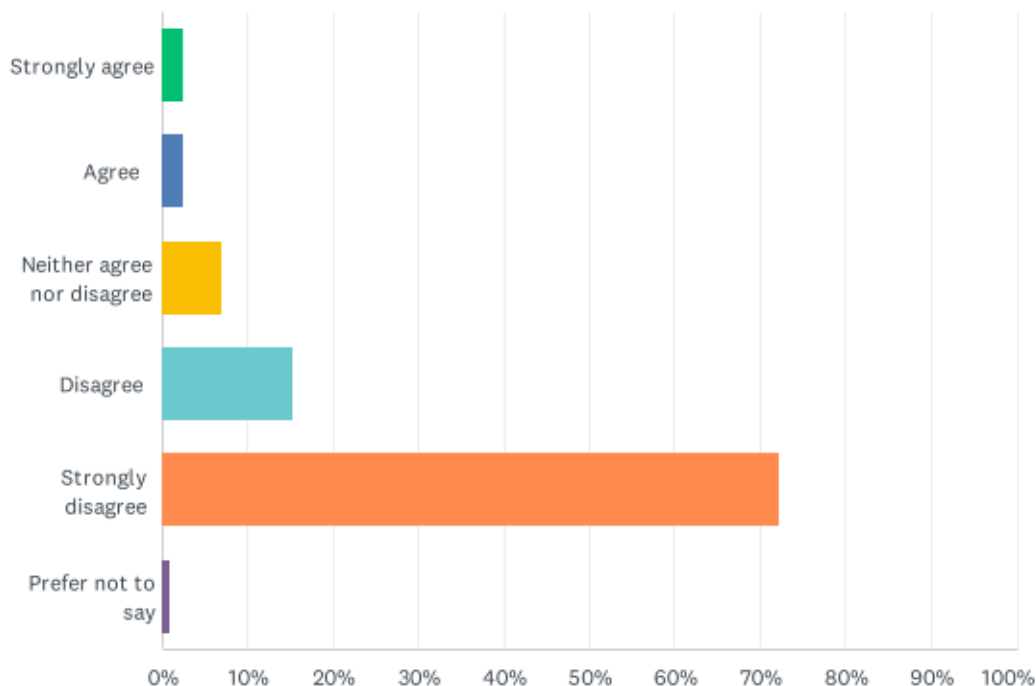
Answered: 14,254 Skipped: 237



ANSWER CHOICES	RESPONSES	
Strongly agree	4.01%	572
Agree	3.64%	519
Neither agree nor disagree	8.32%	1,186
Disagree	16.48%	2,349
Strongly disagree	66.78%	9,519
Prefer not to say	0.76%	109
<b>TOTAL</b>		<b>14,254</b>

### Q7 To what extent do you agree or disagree that in the past 12 months, you have experienced negative consequences as a result of someone else's gambling?

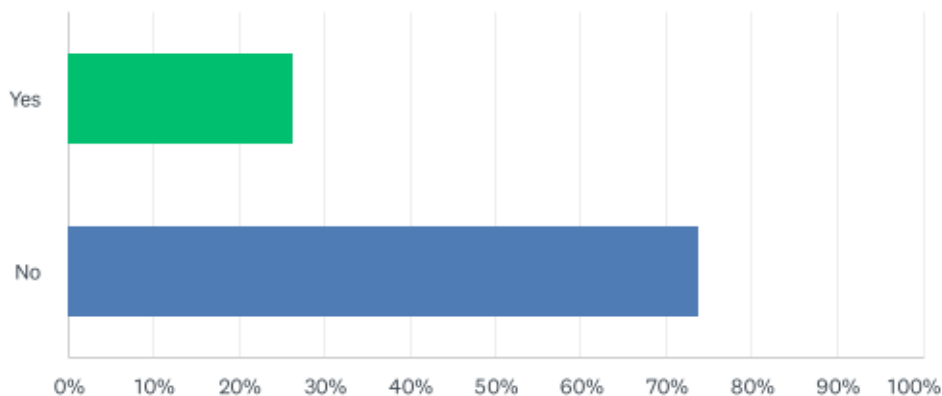
Answered: 14,239 Skipped: 252



ANSWER CHOICES	RESPONSES	
Strongly agree	2.41%	343
Agree	2.34%	333
Neither agree nor disagree	6.90%	983
Disagree	15.27%	2,175
Strongly disagree	72.19%	10,279
Prefer not to say	0.88%	126
<b>TOTAL</b>		<b>14,239</b>

### Q8 Has a betting operator previously approached you about conducting an affordability check (e.g. a request for information to determine how much you should be allowed to bet)?

Answered: 14,207 Skipped: 284

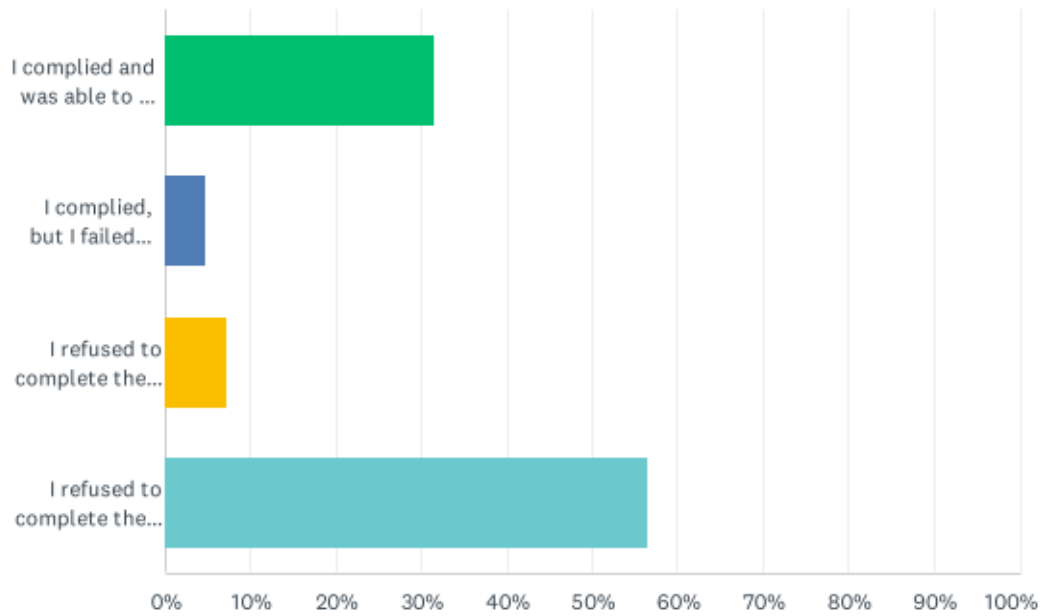


ANSWER CHOICES	RESPONSES	
Yes	26.28%	3,733
No	73.72%	10,474
TOTAL		14,207



## Q9 How did you respond to the request of an affordability check?

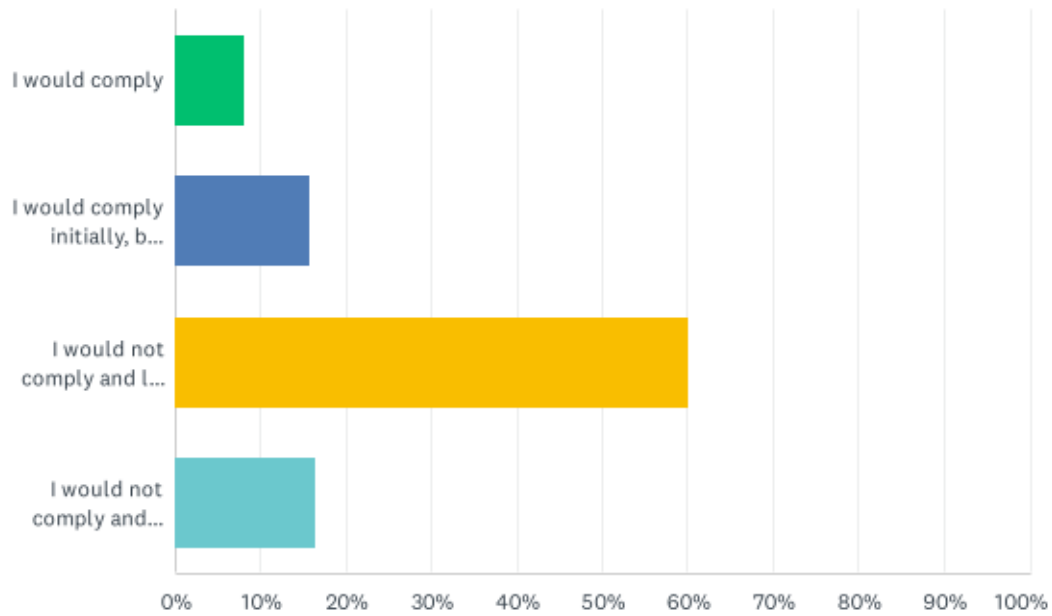
Answered: 3,541 Skipped: 10,950



ANSWER CHOICES	RESPONSES	
I complied and was able to bet after I passed the check	31.57%	1,118
I complied, but I failed the check	4.77%	169
I refused to complete the check and stopped betting	7.17%	254
I refused to complete the check and placed a bet with another operator	56.48%	2,000
<b>TOTAL</b>		<b>3,541</b>

## Q10 How would you respond to a check from a betting operator?

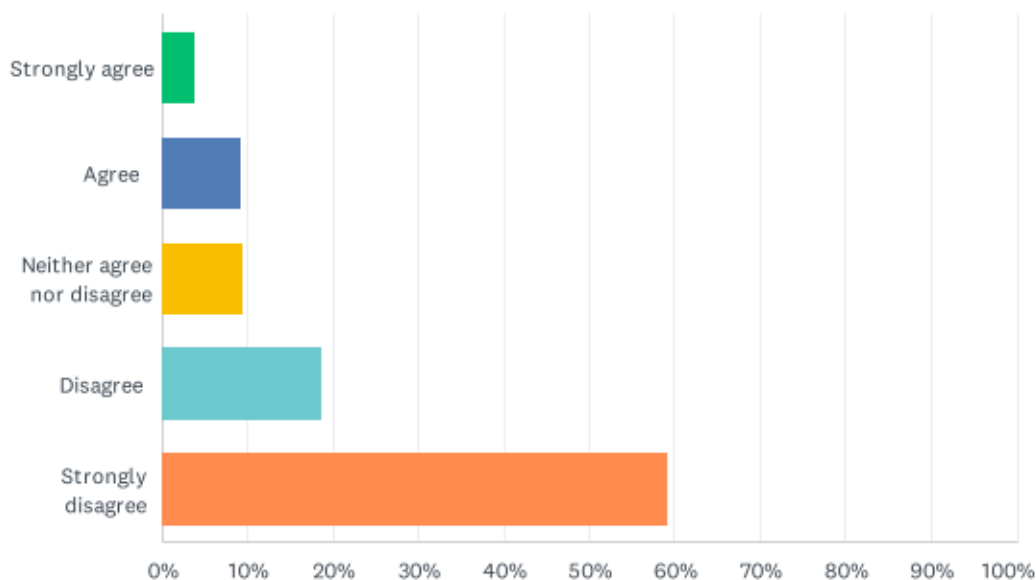
Answered: 10,291 Skipped: 4,200



ANSWER CHOICES	RESPONSES	
I would comply	8.00%	823
I would comply initially, but not on a regular basis	15.73%	1,619
I would not comply and look to bet with another operator	59.90%	6,164
I would not comply and likely stop betting	16.37%	1,685
<b>TOTAL</b>		<b>10,291</b>

Q11 The Gambling Commission is planning for frictionless ‘financial vulnerability checks’ (i.e. an automated process which takes place in the background whilst you are able to continue betting as normal). This means a betting operator can access publicly available information (e.g. bankruptcy order, county or high court judgement etc.) about you to determine whether you should be allowed to place a bet. Thresholds for these checks are proposed at £125 net loss in a 30 day period and £500 net loss in a year. It is projected that a check would not need to be repeated for a 12 month period. A customer’s net loss would be calculated against deposits with any re-staked winnings and use of bonuses like free bets excluded. To what extent do you agree with the proposal that gambling operators be required to conduct light touch financial vulnerability checks based on public data when a certain net loss threshold is reached?

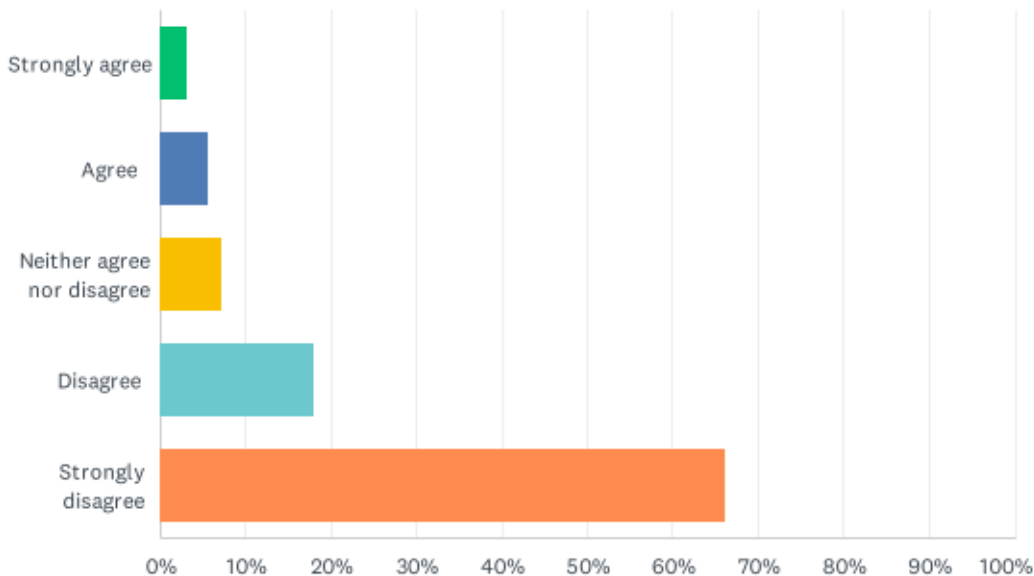
Answered: 13,808 Skipped: 683



ANSWER CHOICES	RESPONSES	
Strongly agree	3.84%	530
Agree	9.26%	1,279
Neither agree nor disagree	9.34%	1,289
Disagree	18.45%	2,548
Strongly disagree	59.11%	8,162
<b>TOTAL</b>		<b>13,808</b>

### Q12 To what extent do you agree with the proposed threshold of a financial vulnerability check based on public data (e.g. bankruptcy) if a customer has a net loss of £125 in a rolling 30 day period?

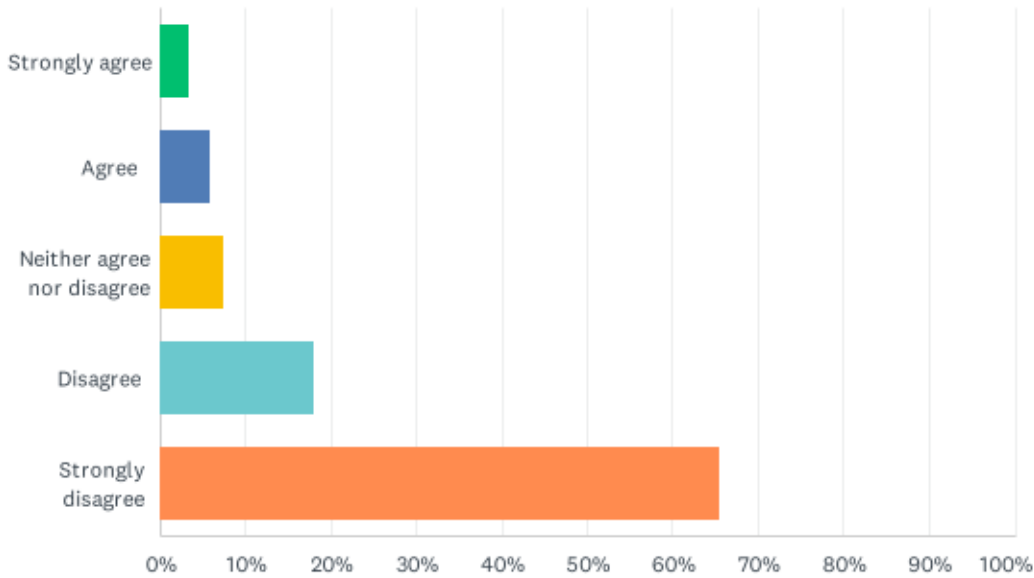
Answered: 13,795 Skipped: 696



ANSWER CHOICES	RESPONSES	
Strongly agree	3.23%	446
Agree	5.48%	756
Neither agree nor disagree	7.26%	1,001
Disagree	17.85%	2,462
Strongly disagree	66.18%	9,130
<b>TOTAL</b>		<b>13,795</b>

### Q13 To what extent do you agree with the proposed threshold of a financial vulnerability check based on public data (e.g. bankruptcy) if a customer has a net loss of £500 in a rolling 365 days?

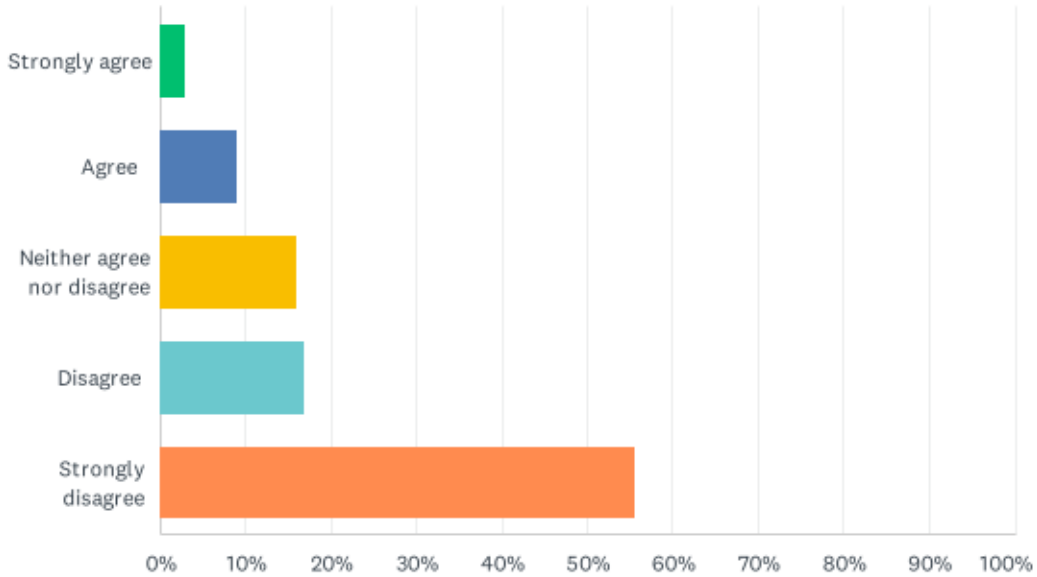
Answered: 13,791 Skipped: 700



ANSWER CHOICES	RESPONSES	
Strongly agree	3.39%	468
Agree	5.80%	800
Neither agree nor disagree	7.52%	1,037
Disagree	17.90%	2,468
Strongly disagree	65.39%	9,018
<b>TOTAL</b>		<b>13,791</b>

### Q14 To what extent do you agree with a 12 month timeframe for the validity of the financial vulnerability check?

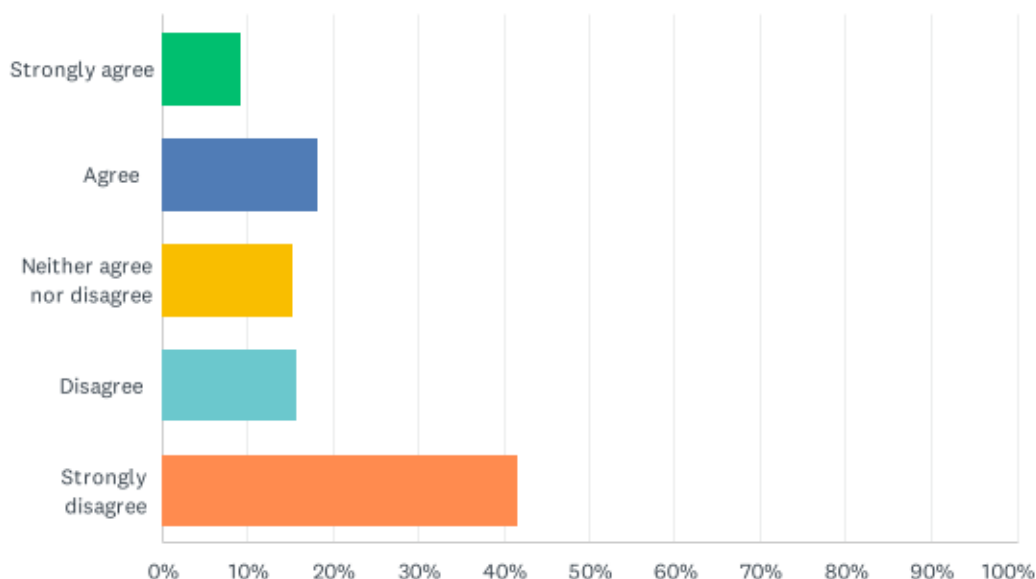
Answered: 13,805 Skipped: 686



ANSWER CHOICES	RESPONSES	
Strongly agree	2.77%	382
Agree	8.88%	1,226
Neither agree nor disagree	16.01%	2,210
Disagree	16.92%	2,336
Strongly disagree	55.42%	7,651
<b>TOTAL</b>		<b>13,805</b>

Q15 The Gambling Commission is planning more stringent ‘enhanced financial risk assessments’ in the event of ‘binge gambling’ which is defined as a net loss of £1,000 in a 24-hour period – and ‘significant losses over time’ – as a net loss of over £2,000 in 90 days. Whilst such an assessment is taking place, a customer would be prevented from depositing any further funds but would be allowed to continue betting. For this to be carried out, betting operators would be required to contact a credit reference agency. If the agency cannot provide the appropriate level of information, then betting operators would be required to ask for additional information from the customer. It is projected that a check would not need to be repeated for a 6-month period. For these checks, a customer’s net loss would be calculated with any use of bonuses like free bets excluded and with winnings treated as such for seven days (at the £1,000 threshold) or 90 days (at the £2,000 threshold), beyond which point they would be treated as deposits. To what extent do you agree with the proposed threshold for a financial risk assessment related to binge activity of more than £1,000 in a relevant period of a rolling 24-hours?

Answered: 13,494 Skipped: 997



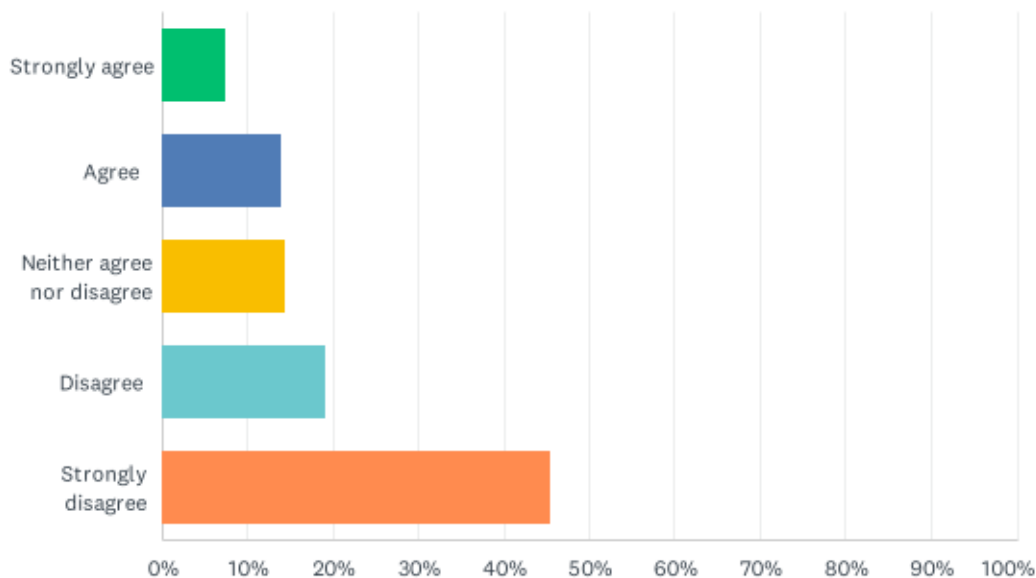
## The Right to Bet

ANSWER CHOICES	RESPONSES	
Strongly agree	9.14%	1,233
Agree	18.08%	2,440
Neither agree nor disagree	15.33%	2,069
Disagree	15.86%	2,140
Strongly disagree	41.59%	5,612
TOTAL		13,494



### Q16 To what extent do you agree with the proposed threshold for an enhanced financial risk assessment related to significant losses over time of more than £2,000 in a rolling 90 day period?

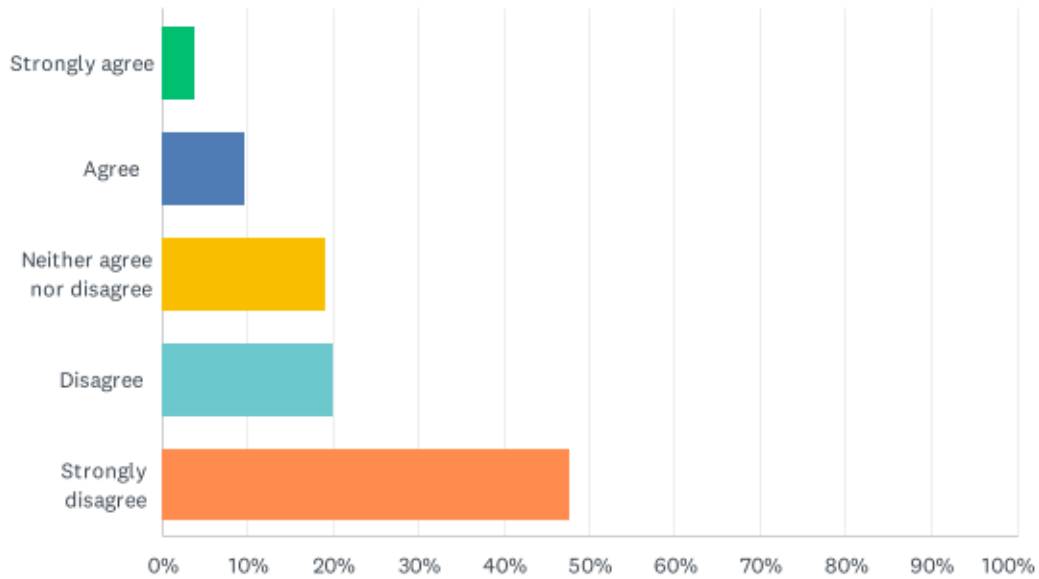
Answered: 13,484 Skipped: 1,007



ANSWER CHOICES	RESPONSES	
Strongly agree	7.48%	1,008
Agree	13.88%	1,871
Neither agree nor disagree	14.38%	1,939
Disagree	18.91%	2,550
Strongly disagree	45.36%	6,116
<b>TOTAL</b>		<b>13,484</b>

### Q17 To what extent do you agree with a 6-month timeframe for the validity of the financial risk assessment?

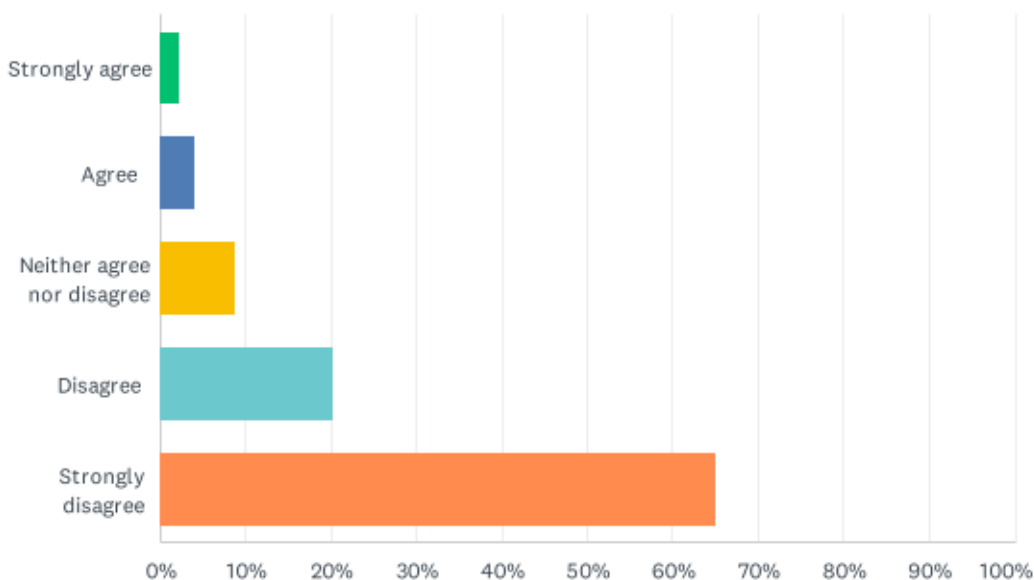
Answered: 13,481 Skipped: 1,010



ANSWER CHOICES	RESPONSES	
Strongly agree	3.92%	529
Agree	9.61%	1,296
Neither agree nor disagree	18.88%	2,545
Disagree	19.99%	2,695
Strongly disagree	47.59%	6,416
<b>TOTAL</b>		<b>13,481</b>

Q18 The following questions relate to the additional information the Gambling Commission suggests operators gather from a customer to conduct an enhanced financial risk assessment. The suggestions include using a customer’s postcode, job title and credit score as barometers of their ability to continue gambling. We would like to get your view on how you would feel about supplying this additional information. The Government’s White Paper provides an assurance that credit scores will be unaffected by operators making inquiries with credit rating’s agencies as part of these checks. To what extent do you consider that aggregated data should be included in a financial vulnerability check in relation to postcode?

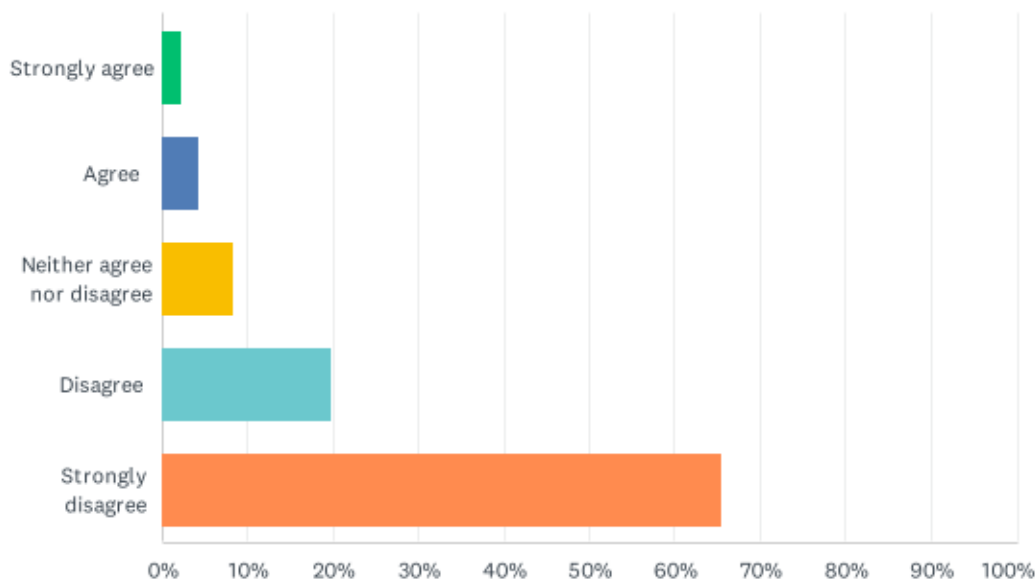
Answered: 13,242 Skipped: 1,249



ANSWER CHOICES	RESPONSES	
Strongly agree	2.08%	276
Agree	3.99%	528
Neither agree nor disagree	8.68%	1,150
Disagree	20.22%	2,678
Strongly disagree	65.02%	8,610
<b>TOTAL</b>		<b>13,242</b>

**Q19 To what extent do you consider that aggregated data should be included in a financial vulnerability check in relation to a customer’s stated employment status and job title, and cross-referencing to open source data about the average income for that occupation?**

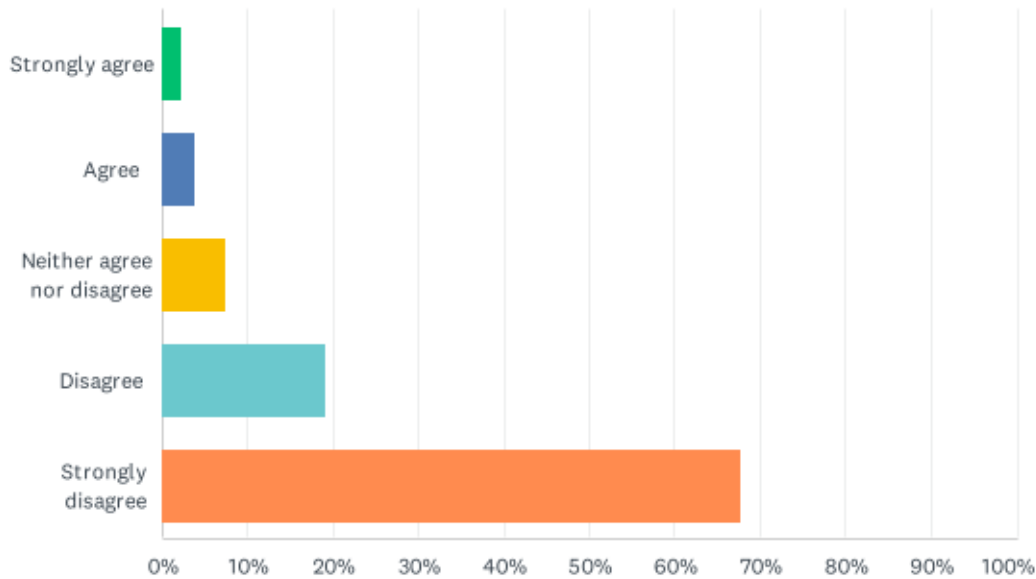
Answered: 13,246 Skipped: 1,245



ANSWER CHOICES	RESPONSES	
Strongly agree	2.08%	275
Agree	4.27%	566
Neither agree nor disagree	8.29%	1,098
Disagree	19.81%	2,624
Strongly disagree	65.55%	8,683
<b>TOTAL</b>		<b>13,246</b>

Q20 To what extent do you agree with the proposed requirements for data that must be included in an enhanced financial risk assessment for credit performance data (i.e. your credit score) and income and expenditure data, including current account turnover data?

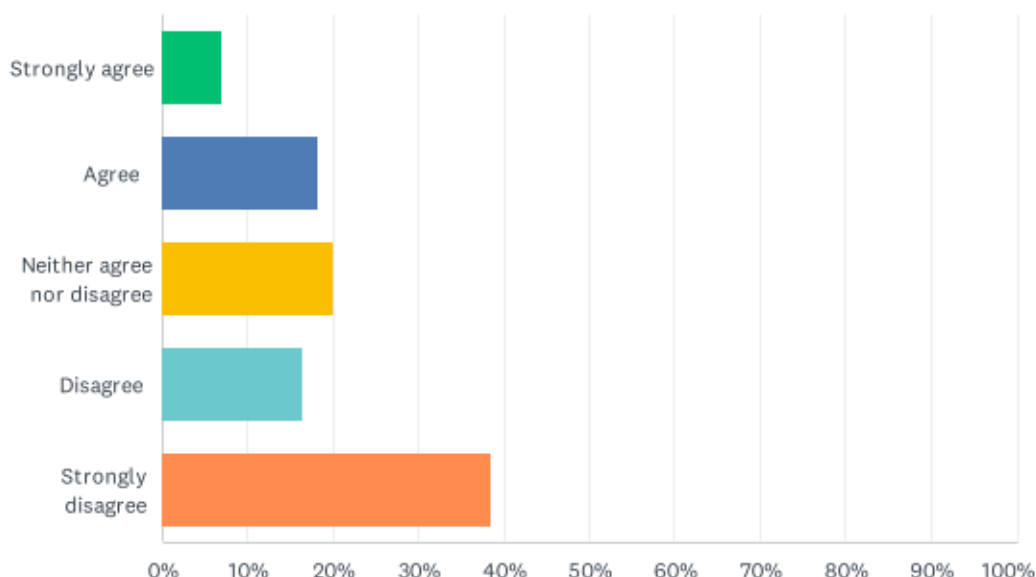
Answered: 13,246 Skipped: 1,245



ANSWER CHOICES	RESPONSES	
Strongly agree	2.10%	278
Agree	3.94%	522
Neither agree nor disagree	7.43%	984
Disagree	18.96%	2,511
Strongly disagree	67.58%	8,951
<b>TOTAL</b>		<b>13,246</b>

Q21 The Gambling Commission has proposed that the net loss thresholds in a 24-hour period and in 90 days should be halved to £500 and £1,000 respectively for those between the ages of 18 and 25 owing to the increased vulnerability of this group. For these checks, a customer's net-loss would be calculated with any use of bonuses like free bets excluded and with winnings treated as such for seven days (at the £1,000 threshold) or 90 days (at the £2,000 threshold), beyond which point they would be treated as deposits. The Government's Gambling White Paper set out the reasons for this as being related to individuals in this age group being less neurologically developed and socioeconomic factors such as this age group tending to have less disposable income to spend. To what extent do you agree with the proposal that thresholds for the enhanced financial risk assessment are lower for those aged under 25 to £500 in a rolling 24-hour period and £1,000 in rolling 90 day period?

Answered: 13,164 Skipped: 1,327

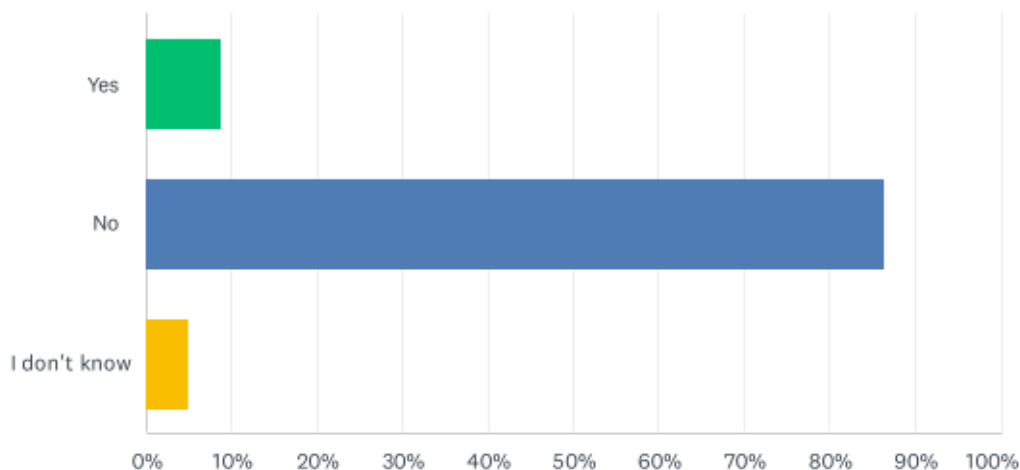


## The Right to Bet

ANSWER CHOICES	RESPONSES	
Strongly agree	6.87%	905
Agree	18.15%	2,389
Neither agree nor disagree	20.13%	2,650
Disagree	16.51%	2,174
Strongly disagree	38.33%	5,046
TOTAL		13,164

Q22 I have previously used a black market online betting operator (e.g. a bookmaker not licensed by the Gambling Commission or regulated in the UK (this type of betting operator may advertise itself as not part of GAMSTOP)) to conduct my betting.

Answered: 13,148 Skipped: 1,343

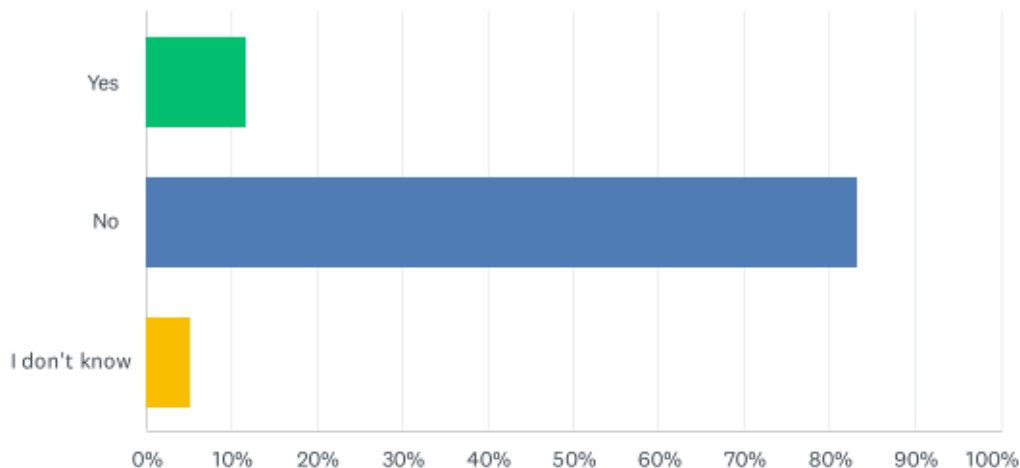


ANSWER CHOICES	RESPONSES	
Yes	8.69%	1,142
No	86.39%	11,359
I don't know	4.92%	647
<b>TOTAL</b>		<b>13,148</b>



Q23 I have been approached by a black market online betting operator (e.g. a bookmaker not licensed by the Gambling Commission or regulated in the UK (this type of betting operator may advertise itself as not part of GAMSTOP)) to conduct betting with their site.

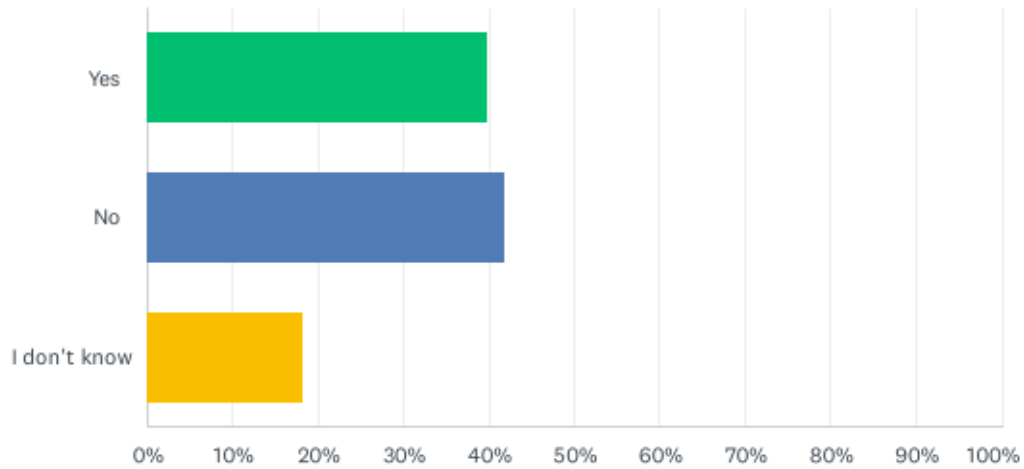
Answered: 13,134 Skipped: 1,357



ANSWER CHOICES	RESPONSES	
Yes	11.69%	1,536
No	83.19%	10,926
I don't know	5.12%	672
<b>TOTAL</b>		<b>13,134</b>

## Q24 If you were asked to complete an 'enhanced financial risk assessment' by a betting operator, would you consider betting with a black market betting operator?

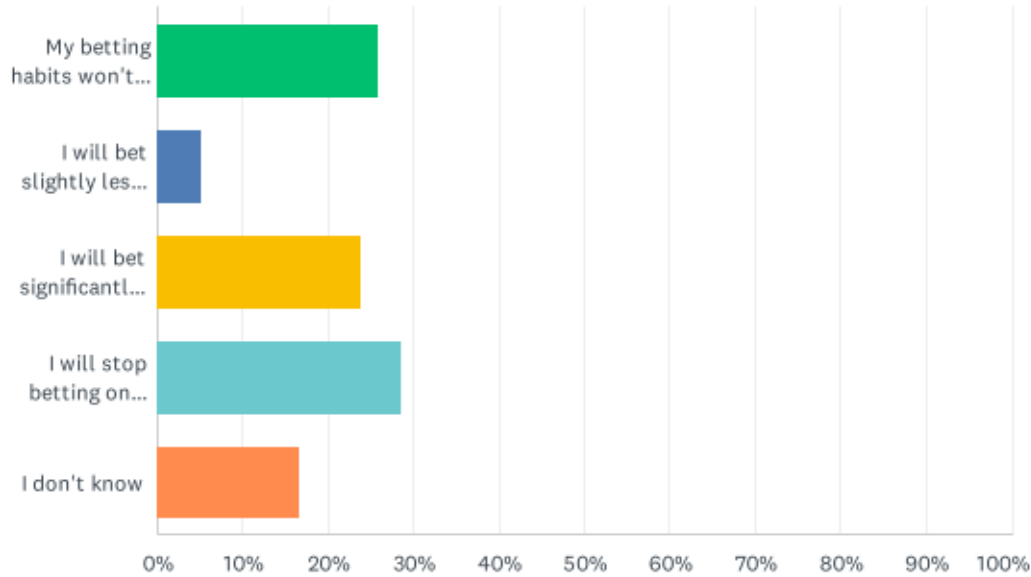
Answered: 13,144 Skipped: 1,347



ANSWER CHOICES	RESPONSES	
Yes	39.95%	5,251
No	41.88%	5,505
I don't know	18.17%	2,388
<b>TOTAL</b>		<b>13,144</b>

### Q25 If the current plans for affordability checks are implemented in full, how do you think it will affect your willingness to bet on horseracing?

Answered: 13,162 Skipped: 1,329



ANSWER CHOICES	RESPONSES	
My betting habits won't change	25.83%	3,400
I will bet slightly less on horseracing	5.13%	675
I will bet significantly less on horseracing	23.91%	3,147
I will stop betting on horseracing altogether	28.48%	3,749
I don't know	16.65%	2,191
<b>TOTAL</b>		<b>13,162</b>

Q26 Please outline any further thoughts you have on how what has been proposed, and any concerns you may have about these proposals impacting your enjoyment of British racing.

Answered: 7,338 Skipped: 7,153