



Ipsos MORI
Social Research Institute

Measuring gambling-related harms among children and young people

A framework for action

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Contents

Acknowledgements	1
Executive Summary	2
Introduction	3
Background	3
Rationale for this research study	3
Context	4
How to read this report	5
Methodology	6
Expert workshop	6
Focus groups with young people	6
Cognitive testing of the proposed survey questions	6
The Young Persons’ Omnibus	7
Analysis and reporting	8
Glossary of definitions	9
The gambling-related harms definition	11
The framework	12
Notes on the framework	15
Financial	17
Background	17
Sub-domains	17
Living standards of the family.....	17
Attitudes to and concerns about money	17
Development	19
Background	19
Sub-domains	19
Education	19
Social and emotional functioning.....	20
Relationships	21
Background	21
Sub-domains	21
Family 21	
Friends and the community	22
Behaviour	23
Health	24

Background.....	24
Sub-domains.....	24
Mental health.....	24
Emotional wellbeing	25
Physical health.....	25
Implications for questionnaire development.....	27
Key principles	27
Developing questions	28
Practical limitations and context	28
Attribution of harms to gambling.....	28
Ensuring balanced questions	29
Source of harm	29
The extent of harm	30
Financial	30
Living standards of the family.....	30
Attitudes towards and concerns about money	30
Development	31
Education	31
Social and emotional functioning.....	31
Relationships	31
Family, friends and the community.....	31
Health	31
Mental health and emotional wellbeing.....	31
Physical health.....	32
Next steps	32
Appendix.....	33
New questions about harm.....	33
Existing YPO questions relevant to harms.....	38
Other questions which have been dropped despite their inclusion in cognitive testing.....	43

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Finally, thanks to all those who participated in the qualitative research – including the focus groups with school children and cognitive testing interviews with young people – who contributed to insightful discussions and aided our understanding of the gambling-related harms perceived and experienced by young people.

Declarations of interest

Heather Wardle is an Assistant Professor at the London School of Hygiene and Tropical Medicine, supported by a fellowship from Wellcome, grant number 200306/Z/15/Z. She is Deputy Chair of the Advisory Board for Safer Gambling (ABSG), remuneration for which is provided by the Gambling Commission. In previous employment she has worked on contracts funded by GambleAware and is currently working on a project looking at gambling and suicide funded by them. GambleAware are a national charity designated by government to fund research into gambling. Funds are provided by industry but decisions about what research is commissioned and the research questions are made by the Gambling Commission on the advice of ABSG. Heather has received travel and accommodation expenses from the Alberta Gambling Research Institute (AGRI).

Gerda Reith is Professor of Social Sciences employed by the University of Glasgow. She has received funds from the Economic and Social Research Council, the Medical Research Council, the Danish Research Council, the Scottish Government, the Gambling Commission and GambleAware. She has received honorarium from the Gambling Research Exchange Ontario and AGRI. She has had travel and accommodation expenses paid by GambleAware, government departments and universities.

Executive Summary

Gambling is increasingly considered to be a public health issue with the potential to cause harm, even where the gambling would not be classified as problem gambling. This report focusses on gambling-related harm for children and young people. It builds on work which has been done to develop a framework for gambling-related harm among adults. **A specific framework is needed for children and young people because key aspects of their lives differ from adults which affects the ways in which they are likely to experience harm from gambling.** Firstly, childhood and adolescence is a key stage of development. This means that harms are likely to impact their future potential as well as having impacts in childhood and adolescence. Children and young people are also financially and emotionally dependent on others to a greater extent than adults are. This means that as well as their own gambling, the gambling of others, especially parents, has the potential to cause harm.

This report presents a definition and framework for gambling-related harm among children and young people based on:

- an expert workshop of professionals and researchers working with young people and working in the field of gambling;
- four focus groups in schools with young people aged 13-18.

As a result of this work, and with reference to the adult framework, the following definition and domains of harm have been proposed:

“Gambling-related harms are the adverse impacts from gambling on the health and wellbeing of individuals, families, communities and societies. Gambling-related harms affect young people in the present and may also affect their future potential. The harms may be a result of their own gambling or the gambling of others around them e.g. parents, family, friends or other people in their networks.”

Potential harms are currently divided into four main domains, with key sub-domains. These harms are part of the framework (defined in the section on definitions below) and currently under review for inclusion or exclusion.

- (a) Financial: living standards of family, attitudes to and concerns about money
- (b) Development: education, social and emotional functioning
- (c) Relationships: family, friends and the community, behaviour
- (d) Health: physical, mental, emotional wellbeing

This report sets out detail of the types of harm which may be experienced under each domain and then details the areas for questionnaire design. The definition and framework have deliberately been made broad so as not to exclude potential harms. The next stage of this project was to develop a set of questions to measure key components of harm focussing on those which are likely to have the greatest impact, which are most concrete rather than abstract and those which young people are most likely to be able to attribute to gambling. Following this, the questions were tested using cognitive interviewing. They are being piloted on a survey before refining and finalising the questions. The framework can be developed as evidence about harms is gathered.

Introduction

Background

The impacts of gambling can be wide-ranging. As with other risk behaviours (e.g. drinking or drug taking), those who gamble can experience harms, as can their immediate and extended network, including friends, family and society at large. Gambling is increasingly being considered a public health issue.¹

In July 2018, the Gambling Commission, the Advisory Board for Safer Gambling (ABSG)² and Gamble Aware published a report entitled “Measuring gambling-related harms: A framework for action”. The report aims to provide a working definition of gambling-related harms and outline a range of metrics that could be used to identify and measure gambling-related harms to adults.³ Given that the experiences of children and young people are in various ways distinct from those of adults, there is a need to create a similar framework of harms specifically for this group. Gamble Aware commissioned Ipsos MORI to carry out a piece of research into the harms experienced by children and young people resulting from their own gambling and from the gambling of others.

This piece of research aimed to meet three main objectives. These are:

1. To generate a working definition of gambling-related harms among children and young people
2. To establish a framework that aids the understanding and organisation of these harms
3. To use the framework to develop questions to be cognitively tested and then piloted on the Young Persons’ Omnibus, as a way to collect data on children’s experiences of these harms

Rationale for this research study

A significant amount of research has been conducted to understand gambling behaviours and explore the impacts of problem gambling or disordered gambling. Disordered gambling is measured according to the DSM-5 criteria⁴ and indicates a behavioural addiction. However, non-problem or non-disordered gambling is far more prevalent than problem or disordered gambling and its potential impact can be far reaching, for the individual, their family and community. This research considers the impacts of all gambling behaviour from a public health perspective, considering the consequences of gambling even where the gambling behaviour would not be regarded as disordered.

The focus of this research study is to understand the range of possible gambling-related harms to children and young people. In this context, ‘harms’ refer to any negative consequence. Therefore, the research does not aim to provide insight

¹ Gambling Commission (2018). Gambling-related harm as a public health issue. Briefing paper for Local Authorities and local Public Health, <https://www.gamblingcommission.gov.uk/PDF/Gambling-related-harm-as-a-public-health-issue.pdf> [last accessed 22.02.2019].

² The ABSG was previously known as the RGSB (Responsible Gambling Strategy Board)

³ Wardle, H., Reith, G., Best, D., McDaid, D., Platt, S. (2018). Measuring gambling-related harms. A framework for action, Gambling Commission, <https://www.gamblingcommission.gov.uk/PDF/Measuring-gambling-related-harms.pdf> [last accessed 22.02.2019].

⁴ DSC-5 is the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition. There are nine criteria for a gambling disorder, of which four or more need to be exhibited over a 12 month period. <https://www.ncpgambling.org/wp-content/uploads/2014/08/DSM-5-Diagnostic-Criteria-Gambling-Disorder.pdf>. [last accessed 2.4.2019]

into the severity of different types of harms. Rather, it is intended to map out the wide-ranging potential for gambling-related harm, and ultimately aid the quantitative measurement of at least some of these harms.

Context

This section gives a brief overview of developmental trends during adolescence that provide important context for understanding the potential impact of the harms caused by gambling.

Financial hardship and/or instability in the family unit can be especially disruptive for children and adolescents. Hardship can disrupt family relationships, and in particular the way parents react to this hardship can affect children. This can result in adolescents lacking the stable family environment they rely on to navigate the transitions they are experiencing, and make them less likely to develop the sorts of competencies that act as protective factors against the risks they engage in⁵. Parents' gambling activity may have the potential to cause instability in families, as well as modelling risky behaviours to their children.

Researchers and developmental psychologists often identify adolescence as a critical period of identity formation⁶. This period of identity formation can involve individuals seeking to identify with or against membership groups (family, peers, ethnic), and developing significant attachments outside the family unit. It can also involve the need to develop new relationships and an increasing sense of responsibility and independence. Values, interests and hobbies are important in helping to define and convey a new sense of identity.

While parental relationships and influence continue to be important for most adolescents, this period also sees a growth in the influence of peers. This appears to be a two-way process, whereby individuals seek out peers with similar values, interests and hobbies, as well as being influenced by the behaviours of those around them⁷. Researchers have also noted the particular influence of popular adolescents: it "is the dominant individuals who seem to be the most influential, particularly with regard to high-risk behavio[u]rs. They tend to be both aggressive and more than usually prone to those behavio[u]rs."⁸ Researchers explain peer influence in terms of peer modelling of behaviour, peer pressure, and association of peers engaging in particular behaviours.

Adolescence is a period associated with many changes, including physical, intellectual, personality and social developmental changes. The transitions during adolescence are often regarded as presenting both new opportunities as well as new risks, in that developmental turning points during adolescence can be associated with individuals learning new skills or turning to more negative pathways⁹. It is the period when individuals start to engage in, or experiment with, risky behaviours. For example, a 2016 study showed that in England the rates of "having ever tried" smoking, drinking and

⁵ Institute of Medicine (US) and National Research Council (US) Committee on the Science of Adolescence (2011). The Influence of Environment, in *The Science of Adolescent Risk-Taking: Workshop Report*, <https://www.ncbi.nlm.nih.gov/books/NBK53409/> [last accessed 22.02.2019].

⁶ Psychology Encyclopedia, Identity/Identity Formation, <http://psychology.jrank.org/pages/322/Identity-Identity-Formation.html#ixzz5VKYOveKn> [last accessed 22.02.2019].

⁷ Institute of Medicine (US) and National Research Council (US) Committee on the Science of Adolescence (2011). The Influence of Environment, in *The Science of Adolescent Risk-Taking: Workshop Report*, <https://www.ncbi.nlm.nih.gov/books/NBK53409/> [last accessed 22.02.2019].

⁸ Quoted in Institute of Medicine (US) and National Research Council (US) Committee on the Science of Adolescence (2011). The Influence of Environment, in *The Science of Adolescent Risk-Taking: Workshop Report*, <https://www.ncbi.nlm.nih.gov/books/NBK53409/> [last accessed 22.02.2019].

⁹ Institute of Medicine (US) and National Research Council (US) Committee on the Science of Adolescence (2011). The Influence of Environment, in *The Science of Adolescent Risk-Taking: Workshop Report*, <https://www.ncbi.nlm.nih.gov/books/NBK53409/> [last accessed 22.02.2019]

drugs increased substantially during the adolescent years¹⁰. UK data on underage gambling prevalence also shows an increase in participation in gambling from age 11 and that unlike drugs and alcohol use, in which participation starts at a lower rate and then increases with age, rates of gambling participation start higher and remain stable throughout teenage years.¹¹ Research has also demonstrated that engaging in these types of risky behaviour during adolescence can be associated with on personal physical and mental health problems, and social inequalities in adulthood,¹² and that there is a greater likelihood of developing longer-term problems, such as addictions, where individuals have started engaging in risky behaviours at a younger age¹³. Research among 15-year olds in England (What About YOUth) showed variations in risk taking among young people with 29 per cent currently smoking, drinking alcohol monthly or more often or having taken drugs in the last month, five per cent having done two of these and two per cent having done all three¹⁴.

How to read this report

This report includes the framework of harms in its current form and a discussion around each of the key domains: health, finance, development, relationships. The content is based on findings from secondary research and qualitative primary research and is intended to stimulate debate and contribute to the measurement of gambling-related harms experienced by children and young people, as opposed to offering definitive conclusions at this stage. In all four domains, current evidence on the harms experienced by young people as a result of gambling is limited. There is literature on the harms from problem gambling, but limited evidence on harms related to gambling more generally. The harms proposed are based on the views and experiences of young people and experts, as well as existing evidence on related behaviours in the literature. The proposed framework can be used as a basis for designing questions and secondary data analysis to explore these harms and thus aims to help generate evidence about the extent and nature of harms among children. Once additional evidence is gathered, refinements and additions to the framework will be possible so please do get in touch if you have any comments or suggestions – contact email addresses are listed on the final page of this report.

This report is focussed on “traditional” forms of gambling e.g. betting on sports matches, online or mobile gambling or buying lottery tickets (see Glossary of Definitions section). However, it is important to acknowledge that perceptions of the intersectionality between gambling and gaming are emerging, specifically, in relation to the use of “loot boxes” in online games which offer gamers the opportunity to pay money to unlock boxes for the chance of winning an unknown reward. Additionally, there are third-party sites which facilitate the gambling of items procured within games. Given that the evidence and academic literature on this, specifically in relation to harms, is just beginning to develop, gambling of items in games does not feature as a focus of this research. However, this document aims to be a reflection of the current discourse and evidence, and the contents can be refined once more evidence is generated.

¹⁰ Rates of ever trying smoking increased from 4% of 11-year olds to 36% of 15 year olds; rates of ever drinking increased from 15% of 11 year olds to 73% of 15 year olds; and the rates of ever trying drugs increased from 11% of 11 year olds to 37% of 15 year olds. <https://files.digital.nhs.uk/07/49FE46/sdd-2016-rep-cor.pdf> [last accessed 22.02.2019].

¹¹ The Gambling Commission's 2017 UK study showed that participation in gambling was 7% among 11-year olds and increased to 13% of 13-14 year olds. <https://www.gamblingcommission.gov.uk/PDF/survey-data/Young-People-and-Gambling-2017-Report.pdf> [last accessed 22.02.2019].

¹² Quoted in NHS (2017). Smoking, drinking and drug use among young people, <https://files.digital.nhs.uk/07/49FE46/sdd-2016-rep-cor.pdf>

¹³ Stangor, C. (2012). Adolescence: Developing Independence and Identity, in *Beginning Psychology*, <https://open.lib.umn.edu/intropsyc/chapter/6-3-adolescence-developing-independence-and-identity/> [last accessed 22.02.2019].

¹⁴ HSCIC (2015). Health and Wellbeing of 15 year olds in England: Findings from the What About YOUth? Survey 2014, <https://files.digital.nhs.uk/publicationimport/pub19xxx/pub19244/what-about-youth-eng-2014-rep.pdf> [last accessed 22.02.2019].

Methodology

This paper is the output of qualitative research, including an expert workshop and four focus groups with young people, aged 13-18.

Expert workshop

The expert workshop brought together professionals within the gambling field and those with extensive experience of working with young people to discuss the ways in which young people can experience harm as a result of their own gambling, and from that of others, within the context of young people's lives at the moment. At the workshop participants were asked to describe the challenges facing young people today generally. This was followed by sub group and plenary discussion about harms related to gambling for young people. The harms suggested at this workshop were thematically organised, both during and after the workshop to form the basis of the framework.

Focus groups with young people

The discussions with young people focused on their experiences and perceptions of gambling, including exercises to explore their views on the potential positives and negatives of gambling, as well as possible motivations to gamble. The first draft of the framework (developed after the workshop with experts) was also shared with the young people, in order to obtain their views on the different sub-domains and to gauge the extent to which the framework reflects their understanding and experiences of gambling.

These groups lasted 60 minutes and the schools involved were offered £200 as a thank you for their involvement. The school, the participants and the participants' parents were given information sheets prior to the focus groups to ensure there was an opportunity to opt-out of the research and to ensure informed consent could be gained from participants.

It should be noted that participants were not selected on the basis of gambling activity. This means that only some of the participants had personal experience of gambling themselves or of gambling by their family or friends. This inevitably affected their views on the subject.

Cognitive testing of the proposed survey questions

The findings from the expert workshop and the focus groups with young people fed into the design of the framework of harms, which has been used to identify the topics that require further examination and are suitable for quantitative measurement.

Questions were designed to be piloted on the Young Person's Omnibus. Before the pilot took place, the questions were cognitively tested with 16-21 year olds. Ipsos MORI researchers conducted 20 interviews. Sixteen of the interviews were with participants who gamble, and four of the interviews were with participants who do not gamble. It is important to note that the participants reported engaging in different types of gambling and to varying degrees. Some of the gamblers had low levels of participation in gambling and did not regard themselves as 'gamblers'.

The interviews lasted around 45 minutes and consisted of the completion of two questionnaires and a discussion around the participants' understanding of the questions and their ease of answering. The background questionnaire was issued to

all participants and determined which of the two versions of the main questionnaire they received, depending on whether they reported having gambled in the last 12 months or not. One version of the main questionnaire included questions about the participant's own gambling, and one excluded these questions.

The majority of interviews took place in participants' homes, and a few took place in public spaces (at the participant's request). It is important to note that in a few cases, participants' parents were in the house or in the same room when the interview was taking place, and this may have introduced a social desirability bias.

Participants were recruited by Criteria Ltd based on a screener developed in collaboration with Ipsos MORI. The screener identified age, social grade, working status and ethnicity, and a mix of participants were recruited across these demographics. Participants were offered £30 Love2Shop or Amazon vouchers as a thank you for their time and participation.

The Young Persons' Omnibus

Since 2011 the Gambling Commission have included a suite of questions on the Young Person's Omnibus (YPO) run by Ipsos MORI. This is an annual online survey with children aged 11-16. The Gambling Commission questions measure gambling behaviour among 11-16 year olds. Since 2014 the questions have also included a measure of problem gambling. Once tested and refined, the new harms questions are being piloted on the YPO, with data collected between January and May 2019, representing a large scale pilot of these questions. The findings will be reported on in a separate publication and the questions will be further refined before their inclusion on future waves of the omnibus survey. Ultimately, their inclusion on the omnibus survey will enable regular collection of data and the ability to conduct trend analysis. Since the intention was to pilot questions on this survey as well as potentially include them on the survey long term, decisions about the design of questions was influenced by existing gambling questions on that survey. A pragmatic approach was taken to use existing content which related to harms and to follow the question formats on that survey (e.g. particular scale formats). The questions were also designed to fit in with Ipsos MORI's best practice in design and GDPR¹⁵ requirements (e.g. to offer a prefer not to say option on sensitive personal questions).

Although the research team from this project had some input into discussions between the Gambling Commission and the Young Person's Omnibus team about content and design of the main module, it should be noted that the definition of gambling used as the basis of the harms question had to be based on the questions available in the YPO and the agreed definitions used for youth gambling, which have been included for many years,

¹⁵ GDPR: General Data Protection Regulation

The table below outlines who participated in the research:

	Qualitative research
Expert workshop	15 professionals within the gambling field and those with significant experience of working with young people, including academics, careers advisors and youth gambling educators.
Focus groups	<p>Two focus groups with boys aged 14-15 in the West Midlands¹⁶. The majority of these participants were from BME backgrounds and had limited experience or knowledge of gambling.</p> <p>Two focus groups with boys and girls aged 16-17 in the North of England. The majority of these participants were of white ethnicity and had some experience and knowledge of gambling.</p> <p>In total, across the four groups, 35 young people were engaged.</p>
Cognitive testing	Completed 20 interviews with young people aged 16-21 in London, to cognitively test the questions that were developed after the initial design of the framework. There is more detail on this in the 'Implications for questionnaire design' chapter.

Analysis and reporting

The focus group discussions were audio recorded and then transcribed before being thematically analysed, exploring themes within and between participants. The cognitive interviews were also audio recorded and written up into an analysis grid. The focus of cognitive testing findings is on problems with the questions in terms of understanding, recall, judgement about how to respond and the suitability of the response options. This is closely linked to recommendations about whether to retain questions as they are, amend them or drop them. The findings fed into the design of the framework and this report, both of which have been reviewed and discussed by a steering group on several occasions.¹⁷

¹⁶ It should be noted that the boys attended a grammar school and had limited experience of gambling.

¹⁷ Heather Wardle, Gerda Reith, with observers Bianca Bailey Wilson (Gamble Aware) and Laura Balla (Gambling Commission)

Glossary of definitions

Definitions of the key terms used in this report are provided below.

- Gambling:** *Gambling is taking part in a game during which you risk money, or something of monetary value, in order to win money or a prize. The outcome of the game is usually down to chance, so when gambling you might leave with less money than you started off with, and sometimes with nothing at all. Gambling includes betting, gambling machines, casino games, bingo, gambling websites, participating in a lottery, private betting or playing cards for money.*

It is important to note that this report focuses on “traditional” forms of gambling, as opposed to the types of gambling activity that can take place within online games. For the purposes of this research we have defined “traditional” forms of gambling as those in the table below (based on the existing question about gambling in the Young Person’s Omnibus).

Additionally, please note that the above definition of gambling is a lay translation of the official definition in the Gambling Act,¹⁸ which we used in the focus groups.

Lotto (the main National Lottery draw)
National Lottery Scratchcards which you bought in a shop (not free Scratchcards)
National Lottery instant win games on the internet (e.g. National Lottery Gamestore)
Any other National Lottery games (e.g. EuroMillions, Thunderball, Hotpicks)
Fruit or slot machines (e.g. at an arcade, pub or club)
Personally visiting a betting shop to play gambling machines
Playing other gambling machines
Personally placing a bet at a betting shop (e.g. on football or horseracing)
Bingo at a bingo club
Bingo at somewhere other than a bingo club (e.g. social club, holiday park, etc.)
Personally visiting a casino to play casino games
Placing a private bet for money (e.g. with friends)
Playing cards for money with friends
Gambling websites/apps where you can win real money (e.g. poker, casinos, bingo, betting on sport or racing)
Other Lotteries (e.g. The Health Lottery, People’s Postcode Lottery, or other smaller lotteries available in shops)
Any other gambling

- Well-being:** *Well-being can be understood as how people feel and how they function, both on a personal and a social level, and how they evaluate their lives as a whole. To break this down, ‘how people feel’ refers to emotions such as happiness or anxiety. ‘How people function’ refers to things such as their sense of competence or their sense of being connected to those around them. ‘How people evaluate their life as a whole’ is captured in their*

¹⁸ Wardle, H., Reith, G., Best, D., McDaid, D., Platt, S. (2018). Measuring gambling-related harms. A framework for action, Gambling Commission, <https://www.gamblingcommission.gov.uk/PDF/Measuring-gambling-related-harms.pdf> [last accessed 22.02.2019].

satisfaction with their lives, or how they rate their lives in comparison with the best possible life¹⁹. The ONS publish reports based on a series of child-appropriate well-being measures, which also include relationships with parents, bullying, participation in free-time activities, feelings about the local area and about school.

- **Mental health:** *Mental health is defined as a state of well-being in which every individual realises his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community²⁰.*
- **Framework:** *A pictorial representation of potential gambling-related harms which can eventually be used as the basis for developing measures of the extent to which young people are negatively affected by gambling now and the potential impact into the future.*
- **Children and young people:** *In this research we have **defined children and young people as those under the age of 18.**²¹ Children can experience harm from others' gambling at any age, including in infancy. In most cases, harms from their own gambling will be experienced once children reach secondary school age. Private betting, equal chance gaming and prize gaming at family entertainment centres are permitted at any age. Once young people reach the age of 16 they can also play National Lottery games and Football pools. From 18 years young people can use gambling machines, casinos and other licensed gambling premises and could be regarded as adults. For the purposes of developing this framework, **the main focus has been on children and young people aged 11-16**, who are still dependent on their parents and guardians so vulnerable to harm from others' gambling but also old enough to participate in some forms of gambling (including those which are not legal for their age group). However, in using the framework it should be noted that some aspects will apply to younger children (under 11 years) as well as some young people aged 17 to 21 where aspects of the framework relating to development and dependence on others may still apply. The questions which will result from this framework will be designed for 11-16 year olds, however we have cognitively tested them on young people aged 11-21 because research with slightly older young people raises fewer ethical issues and can still provide information on how they would have understood and answered the questions when they were younger.*

¹⁹ New economics foundation (2012). Measuring Well-being. A guide for practitioners.

https://b3cdn.net/nefoundation/8d92cf44e70b3d16e6_rgm6bpd3i.pdf [last accessed 22.02.2019].

²⁰ World Health Organization (2014). Mental health: a state of well-being. http://www.who.int/features/factfiles/mental_health/en/ [last accessed 22.02.2019].

²¹ However, please note that we cognitively tested the YPO questions on young people aged 11-21.

The gambling-related harms definition

In this section we set out the definition of gambling-related harms which underpins the framework described in this document. The first part of our proposed definition is taken from the framework of harms to adults. The second part aims to capture the particular features of childhood and adolescence that are significant when considering the impact of potential gambling-related harms. That is, gambling-related harms experienced during childhood and adolescence may interrupt a young person's longer-term developmental trajectory, and harms may be more pronounced and/or have more lasting influence. And secondly, children and young people are more dependent on others and will experience greater harms than adults from others' gambling, particularly their parents' gambling.

Our proposed definition is that:

"Gambling-related harms are the adverse impacts from gambling on the health and wellbeing of individuals, families, communities and societies. Gambling-related harms affect young people in the present and may also affect their future potential. The harms may be a result of their own gambling or the gambling of others around them e.g. parents, family, friends or other people in their networks."

The potential harms have been categorised into four main domains, with key sub-domains. These harms are part of the framework (defined in the section on definitions below) and currently under review for inclusion or exclusion.

(a) Financial: living standards of family, attitudes to and concerns about money

Losing large sums of money can result in young people living in situations where there are a lack of resources for other things, from basic needs (e.g. food and heating) to activities that can enhance development and wellbeing (e.g. school trips and holidays). It can also negatively impact the way in which young people view money, potentially resulting in a lack of appreciation of the value of money or anxiety about financial problems.

(b) Development: education, social and emotional functioning

Time spent on gambling can be a diversion away from school classes, homework, social activities with friends or engaging with adults. This can result in educational and social deprivation which impacts cognitive development and emotional functioning.

(c) Relationships: family, friends and the community, behaviour

Societal stigma around gambling can lead young people to feel a sense of shame and separation from family, friends and the community, which may result in relationships breaking down. Others in difficult home situations may be more vulnerable to neglect or domestic abuse. The illegality of participating in some regulated forms of gambling when underage may result in a lack of trust among family members with a detrimental impact on relationships.

d) Health: physical, mental, emotional wellbeing

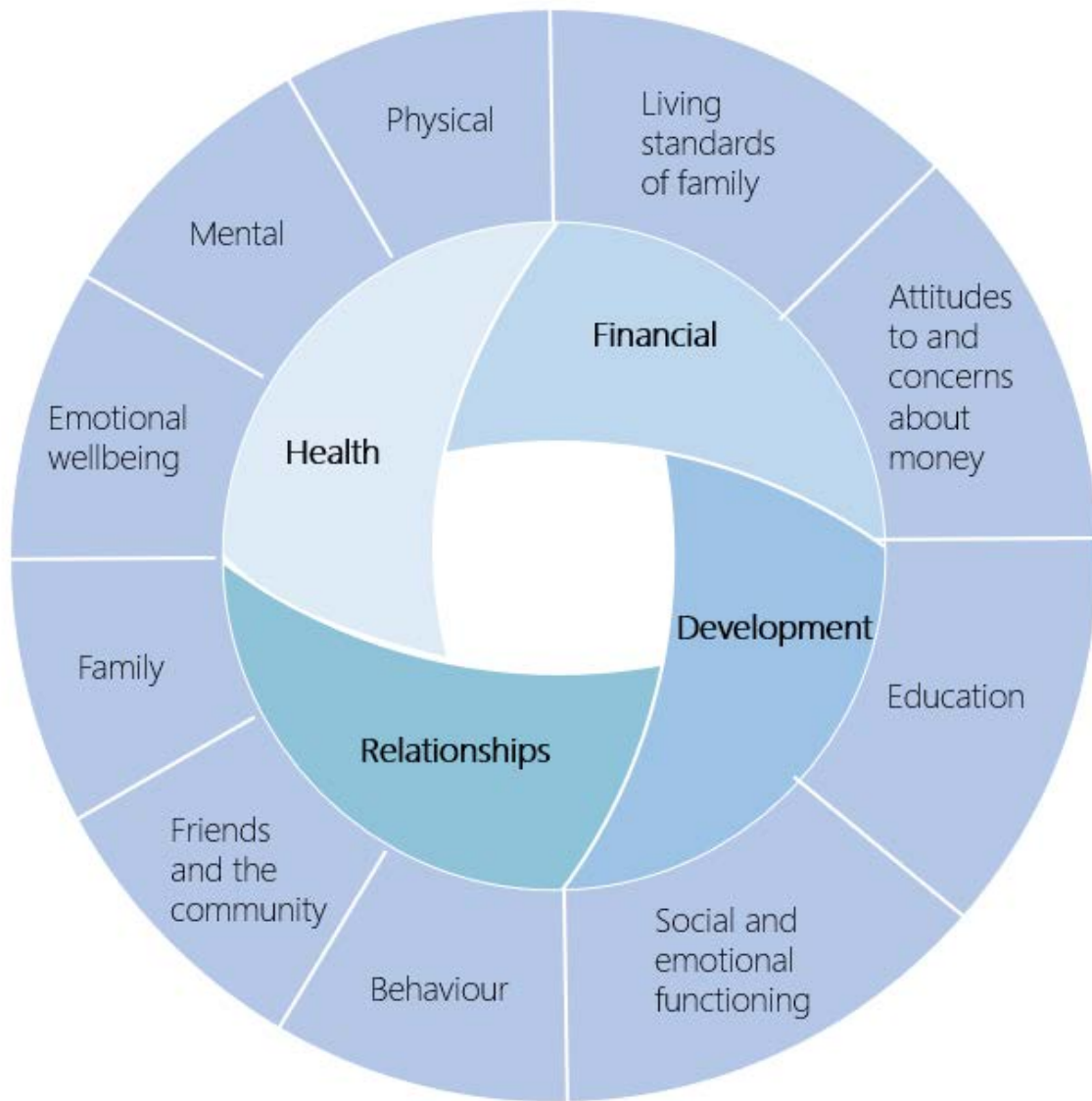
Time and money spent on gambling can prevent time and money being spent on other things, for example, time to provide supportive relationships which cultivate positive wellbeing or money to spend on nutritious food required to maintain a balanced diet and support cognitive development.

The definition of gambling related harm and the framework which follows from it deliberately take a wide approach in which potential harms, for which there is currently insufficient evidence, are included rather than excluded. This has been used as a basis for developing survey questions to measure and gather evidence on the nature of and extent of harm. In practice it would not be feasible or desirable to measure all of them and inevitably measurement will focus on those which are considered more tangible or serious, particularly initially. Nonetheless, it is important that these are measured in the context of an understanding of the full range of potential harms. As evidence is gathered the framework can be refined.

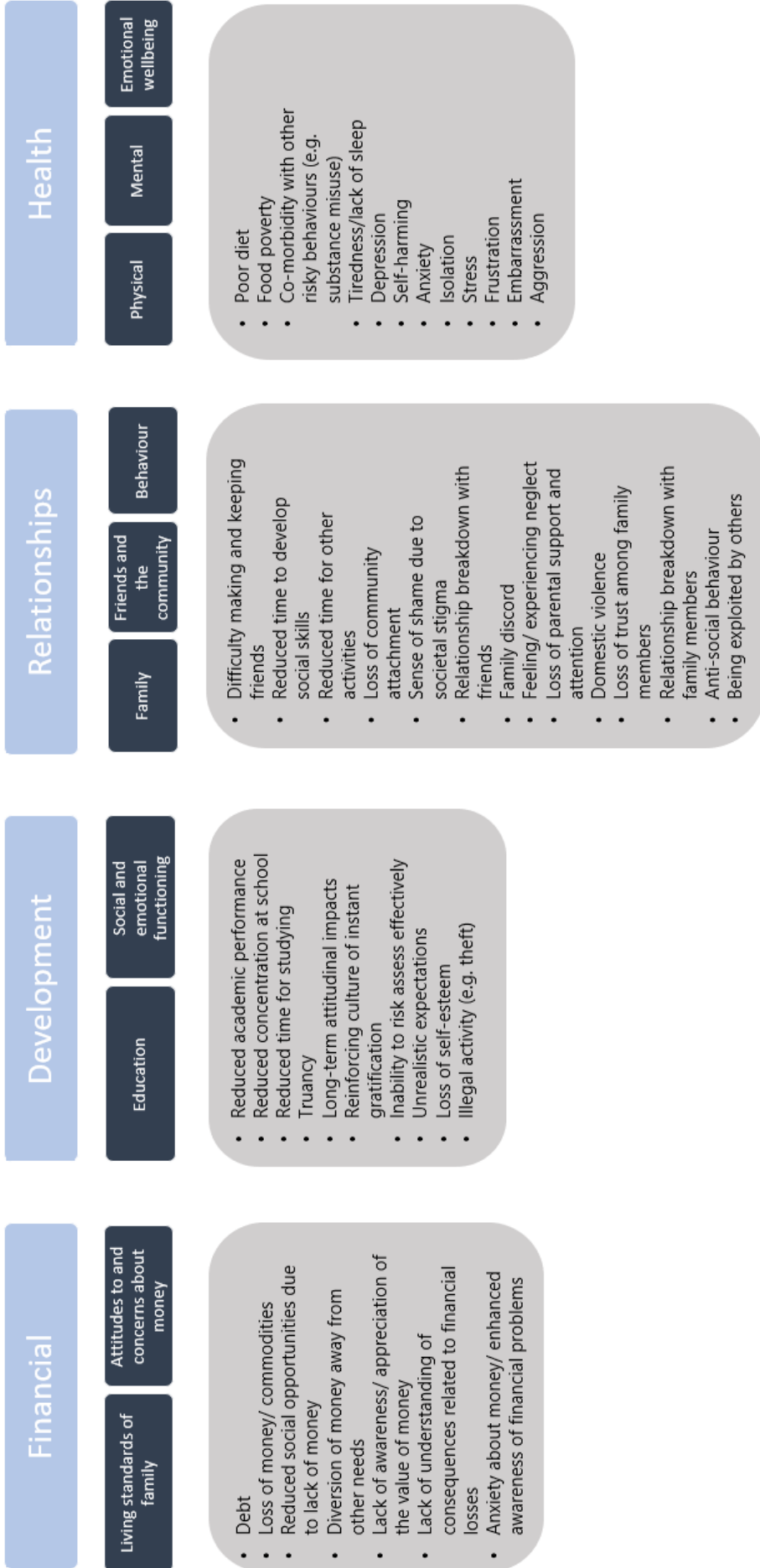
The framework

This section includes two visual representations of the framework, as well as an explanation of how it was designed and how it should be interpreted. It is important to note that the two diagrams below are visual representations of a framework which is underpinned by several broad key principles – these are outlined in the ‘implications for questionnaire design’ chapter.

Gambling-related harms which may affect young people now as well as their future potential



Gambling-related harms which may affect young people now as well as their future potential



Notes on the framework

The framework summary has been designed as a circle which overlaps between the domains. This is to show that the domains are interlinked. It should be noted that there are links between the four domains in all directions. Each domain has been given an equal weight and represents a quarter of the circle. Young people in the focus groups and the research team have discussed whether the domains should be of different sizes to reflect their relative importance. However, it is not clear and not easy to agree which should be given greater weight and so they are shown as equally important. The four domains are:

- Financial
- Development
- Relationships
- Health

Each of the four domains is divided into sub-domains. The domains and sub-domains are discussed in more detail in the following sections of the report. The second page of the framework diagram adopts a flat design to describe in more detail the types of harm which fall under each domain. To avoid repetition, each harm is only shown under one domain, however some harms could fall under several. Some of these links are described in the sections below. For example, poor diet is listed as a health-related harm. However, where this has resulted from a lack of money to buy suitable or sufficient food, it could also be regarded as a financial harm. There is particular overlap in the harms between sub-domains which is why the harms for each domain are listed together, rather than split between sub-domains.

There was discussion in the expert workshop and amongst the steering group and research team about which harms come from gambling by the young person, from the gambling of others or from both. It has proved very difficult to make this distinction in a consistent manner, as almost all harms could come from either of these and therefore the pictorial framework does not seek to distinguish between the source of each type of harm. This is a key concept underpinning the framework and future measurement will of course need to take this into account. Some harms may be more likely to come from the gambling of others, and others from the young person's own gambling but this will vary according to the age of the young person and the context. There are circumstances in which any of the harms could come from either of their own or others' gambling, which is why the framework does not distinguish the harms in this way.

The header above the framework highlights the fact that for young people, gambling-related harms can have far reaching consequences now as well as for their future potential. In all domains the harms are experienced now as well as having long term impacts, which is why future potential is not a domain in itself, but rather an overarching idea for the youth framework, which is an important difference from the adult framework. There is a domain of development in which future potential is particularly important, but harms to development also impact young people now.

The framework is centred around a core which reminds readers that both young peoples' own gambling and the gambling of others can affect them. The design of the framework and the labelling have highlighted the inter-relationships between different domains of harm, the impact of others' gambling as well as the young person's own and the short and long-term impacts of gambling. Other dimensions relevant to the framework were discussed at the expert workshop,

including the severity of the harm. Whilst we recognise that the harms listed under each domain can be experienced at different levels of severity, we have not visually represented this in the pictorial framework.

Another dimension which was discussed was whether the harm is tangible or intangible. The importance of both tangible and intangible harms has been recognised in the framework by the choice of harms included. However, it was not felt necessary to visually distinguish between them or organise the harms in this way. From a research perspective, tangible harms would generally be easier to measure, however, they are not necessarily more important and there are some intangible harms such as wellbeing which do have well established measures and can be included in a survey. The final dimension considered was the extent to which the harms affect oneself or others. One group of young people felt that adult gambling caused more harm because it is more likely to affect other people, whereas young people are likely to harm themselves rather than others through their own gambling. The framework has focussed on the impact of adult and own gambling on young people. However, in discussion about relationships, the impact of youth gambling on their peers is covered.

Financial

Background

Most children and young people are financially dependent on adults and have limited financial resources at their disposal. Furthermore, the majority of young people are in education or training rather than employment (although some may have part time or holiday jobs). Gambling-related harms relating to work performance and financial stability are less relevant for children and young people, but educational performance and prospects are highly pertinent. Although education is an important resource to young people this is different from resources associated with employment. Despite their lack of personal financial resources, financial security (from parents or carers) is crucial for the wellbeing of young people.

In all domains, harms resulting from both the young person's own gambling and the gambling of others are considered. In the financial domain this is a particularly important distinction. Where the gambling of parents or others with caring responsibility for the young person affects the disposable income of the household this may have a detrimental impact on the young person's living standards. The financial impact of the young person's own gambling is more likely to be on their developing attitudes to money and work, or on their money for social activities or discretionary purchases.

Sub-domains

Living standards of the family

Where harm to living standards results from gambling of members of the household, the overall level of household income, savings and other aspects of financial security will affect the nature of that impact. This could range from insufficient income to buy necessities, such as sufficient food or heating, or suitable accommodation, to lack of money for things which are important to young people such as suitable clothing or equipment, or to take up of social, educational or travel opportunities. In parallel with any degree of impact on living standards, the household may incur debt or need to sell belongings or property. Financial harms of this kind will not be experienced in isolation and may be linked with or lead to impacts on physical health or emotional wellbeing.

It should be noted that because of the financial needs of young people and their inability to be financially independent, the gambling of others could cause harm to young people even when not at a level which could be measured by the financial metrics proposed in the adult framework. For example, young people may experience harm even where their parents have not lost their job, been declared bankrupt, or become homeless. In two focus groups, school and other trips were mentioned by young people as important opportunities available to them. This suggests young people could experience harm and missed opportunities even where the impact of gambling on finances is confined to discretionary spending. However, care needs to be taken in assigning this as a gambling-related harm. There are many other reasons for households not having the financial resources or willingness to pay for school and other travel opportunities and there are many young people for whom these are not available even when gambling is not involved.

Attitudes to and concerns about money

Both the young person's own gambling and that of others in the family may impact on their attitudes to money. The nature of harms will vary according to circumstances. However, this could include young people feeling as though financial insecurity at home is normal, the development of the idea that gambling is a good way to make money, rather

than working for money, and the development of a distorted sense of the value of money if it can be gained and lost so easily. In focus groups with young people it was mentioned by non-gambling young people that gambling is not morally right because you do not work for the money. Further exploration into how parental gambling shapes children's understanding of the value of money would add context to these findings.

"[Gambling is not] morally right because you are not working hard for the money and it's all based on chance." (Student, aged 14-15, The West Midlands)

In focus groups with young people the most common word which came up when each was asked to say three words which they associated with gambling was 'money'. These young people recognised that gambling involves losing as well as winning money. Gambling was seen as a way to make money but it was understood that this was at the expense of someone else who was losing money while gambling.

"Few people win, many people lose money." (Student, aged 16-17, The North of England)

Development

Background

Although adults can develop, learn and change throughout their lives, adolescence is a stage in life when development is particularly important and rapid (see the section on Context for more detail). It is a stage when skills and attitudes for future life are developed. As discussed in the section on the framework as a whole, the harms caused to young people by gambling do not just affect them now but may have long term impacts on their development. In focus groups with young people, future potential was highlighted as one of the most important harms relating to gambling and there was a clear recognition that impacts on education or development would have long term impacts and that it is different for adults and children. Although young people regarded impact on future potential as a harm in itself, discussion with the steering group concluded that future potential includes the domains of finances, relationships and health, and therefore should not be a domain itself.

A domain focussed on development has been included in the framework for young people. It should be noted that, as well as impacting on future life, aspects of development such as education, development of self-esteem, acquiring new skills and independence, and managing risks are important for young people as they experience them, not just because of the impact on future potential. As with the other three domains, harms related to development affect young people now and in the future.

Young people were acutely aware of the risks involved in gambling and the potential harm that it could cause in the present and the future. There is only so much an individual can physically drink but there is no limit to how much money can be gambled. Even if gambling is infrequent there is scope to lose a great deal.

“If you drink in moderation it’s fine but if you gamble in moderation you can still lose loads.” (Student, aged 14-15, The West Midlands)

Sub-domains

Education

During adolescence young people acquire the qualifications necessary for future employment as well as identifying their interests so that they can begin to understand what they would like to do in the future. Gambling (their own or by others) has the potential to interfere with their formal education if it impacts on the time available for studying, concentration at school, or leads to truancy from school. This could be because of the time spent gambling, which reduces time for study but also because time spent gambling potentially reduces the time for sleep, a potential harm raised by children in focus groups.

Young people, as well as those who attended the expert workshop, raised educational impacts as a potential harm:

“If a child doesn’t learn the fundamentals because he is gambling then he won’t be able to take the knowledge into exams to get the grades you need to get a job.” (Student, aged 14-15, The West Midlands)

Experiencing wins from gambling may also result in young people feeling that messages given by school about the need to study to get a job and have future financial security are not relevant for them.

However, care needs to be taken in measuring and attributing negative educational experiences or performance to gambling. There are many other factors which negatively affect young people's education including time spent on social media and online gaming. The picture may also be clouded by the fact that certain types of gambling may appeal to able young people, particularly with high level mathematical ability and so negative impacts on academic attainment may not be clear. David Forrest's research into this area shows that young peoples' academic performance in mathematics can be a positive predictor of gambling in post-school years.²² At the same time there is also evidence of higher levels of gambling among young people who are not doing well at school which make the picture complex.

Social and emotional functioning

Although the focus of schools may be on formal education, an equally important aspect of development both at school and outside school is building social and emotional skills. This includes developing resilience, a sense of identity and place in the world, the ability to manage and judge risks, and beginning to understand which values are important to them. If gambling interferes with this aspect of development, it may harm young people at the time and in the future. There is also a close link with harms in the domain of relationships which may be affected by social and emotional development, as well as harms related to emotional wellbeing. Like the harms related to attitudes to money, there is currently limited evidence available on this type of harm. Both the expert workshop and youth focus groups suggested that the nature of gambling may enforce the culture of 'instant gratification' among young people but this needs further exploration. Gambling may also impact negatively on judgement of risk. However, research is needed not just on how gambling impacts on risk taking but on how risk-taking attitudes impact on gambling behaviour. Loss of money through gambling, the impacts on gambling on relationships and other activities or embarrassment or shame about their own gambling or that of adults in their family may have a detrimental impact on young people's self-esteem.

"If you fail once [when gambling] you feel like you might not be able to do anything else." (Student, aged 14-15, The West Midlands)

Long term developmental impacts can also result from involvement in illegal activities. The need to obtain money for gambling can result in theft or other illegal ways of sourcing money. For young people there is also the added dimension that certain forms of gambling are not legal among people under a certain age and therefore the activity of gambling itself can be illegal.

²² Forrest, D. and McHale, I. G. (2018). Gambling and problem gambling among young adults: insights from a longitudinal study of parents and children, University of Liverpool Management School. <https://about.gambleaware.org/media/1799/gambling-and-problem-gambling-among-young-adults-revision-10818-final-publish-002.pdf> [last accessed 22.02.2019].

Relationships

Background

Aside from parental/care-giver relationships, which should as a minimum provide young people with the necessary physical and emotional resources to meet their basic needs, other meaningful relationships are extremely important for young people as they enable the development of social skills and provide encouragement and support, in order to help young people reach their potential. During adolescence, peer relationships become particularly important, especially where family relationships are weaker.

Young people who gamble may experience difficulties establishing and maintaining relationships with family members and friends. This is also true of young people who are impacted by the gambling of others around them, in their family, among their friends or in the community.

In general, this could be for a number of reasons: young people who spend a lot of time gambling may have less available time to spend engaging with others and developing social skills; young people who experience health issues or stigmatisation as a result of their gambling may feel that they don't want to, or are unable to spend time with their family or friends; young people who are around gamblers may feel a loss of support or attention or a loss of trust in adults.

"[Gambling can make you] lose friends [because] when you're addicted and you stay there all day, you're just isolated." (Student, aged 16-17, The North of England)

Sub-domains

Family

The young people who participated in the focus groups suggested that people their age might be tempted to gamble if they see their parents or other adults around them gambling. Additionally, the young people spoke positively about gambling if a family member had won money as a result of gambling, and spoke less positively if a family member had lost money. This suggests that young people are easily influenced by the behaviour of others around them, which could lead to the harms within families being perpetuated.

"When adults gamble, it impacts children who look up to them." (Student, aged 14-15, The West Midlands)

Young people in focus groups mentioned that parents of children who gamble can get in trouble with the local authority and the police as a result of their child's behaviour. This shows an acknowledgement that under-age gambling is illegal. Young people may distance themselves from family members to hide their behaviour, potentially because they are aware it is illegal, or because they are using their parents' money or because they are ashamed and concerned about the consequences. As a result, they might feel isolated.

Young people who live with gamblers may feel a lack of trust in their relationship with them, especially if the gambler is trying to hide their behaviour or is not providing for the family's basic needs because money is being spent on gambling. Additionally, young people may experience a lack of support and attention, when their family members are spending more time and emotional energy on gambling than on them. In severe situations, these young people may experience

domestic violence or neglect. This harms the young people at the time they experience the weakened relationships and support, and also has long term effects, since it is in childhood and adolescence that young people learn about relationships from role models around them and their own experiences.

Where a young person's family has negative views of gambling for cultural or religious reasons, although this could potentially assist in reducing harms from gambling, it could also exacerbate harm since the sense of stigma and shame may be greater and young people may be less likely to seek help from their family about gambling.

Friends and the community

Young people in focus groups were largely negative about gambling and viewed gamblers as people who they shouldn't spend time with and/or needed help. This implies that they are to some extent aware of the social stigma surrounding gambling. However, it should be noted that groups only took place in two schools and in other settings there may be less stigma associated with gambling.

Such stigma can result in young people feeling ashamed of their gambling activity, which may encourage them to hide it and prevent them from seeking help from family, friends or by other means in the community. During the expert workshops there was discussion that for some young people the culture of their home community may be different from the community of their friends.

Whilst there is evidence to suggest that young people can be encouraged by peers to take part in gambling and other illegal activity because it is seen as 'cool' and 'fun',²³ the young people who participated in the focus groups said that they would not want to be friends with someone who gambled (although social desirability in the context of a focus group may have influenced these responses). Young people may experience feelings of, or actual, isolation as a result of their gambling.

"If my friends started gambling, I would probably get as far away as possible." (Student, aged 14-15, The West Midlands)

Conversely, it was also suggested that some people might gamble as a way to make friends or strengthen friendships. Some types of gambling are social and involve playing with or against others. Also, a clear finding from the expert workshop and youth focus groups is that the boundary between gambling and gaming is increasingly blurred. Online games contain features which may seem like gambling (e.g. paying to open a loot box for an unknown reward), and there is scope to gamble the 'skins' from these games, even if the game itself does not involve gambling. These online games are a key way in which young people socialise and interact with each other. They may be on their own at home but are playing games together and talking to each other (over video and audio) in a virtual setting, whilst playing the games. Where gambling leads on from or is related to this gaming, there may be an important social element in which friendships are made or strengthened.

Young people in focus groups suggested there should be more teaching about gambling and the related harms, as they acknowledged that while a lot of their knowledge on the subject came from their parents, those who lack similarly supportive and informed parents may start gambling and be subject to harm.

²³ Wardle, H. (2019). Perceptions, people and place: Findings from a rapid review of qualitative research on youth gambling, *Addictive Behaviors*, Volume 90, March 2019, Pages 99-106. <https://www.ncbi.nlm.nih.gov/pubmed/30384191> [last accessed 22.02.2019].

Behaviour

When young people lose meaningful connection with others, they may feel less of an attachment to the places and people around them and may be more likely to engage in anti-social or illegal behaviour. Ultimately, this could result in being exploited by others or engaging in criminal activity, which of course has implications for their future potential. Further evidence is needed to attribute these harms to gambling and unpick other causes of anti-social behaviour, however they were raised during the expert workshop as potential harms. Where these harms are experienced they would have serious impacts on young people and those around them.

Young people in focus groups suggested that gambling can result in getting involved with “the wrong crowd”, which could lead to physical harm as well as making it harder to stop gambling.

“Some [people] turn to crime to get more money to gamble.” (Year 12 student, The North of England)

Health

Background

Young people who gamble, or who are around others who gamble, may experience a reduction in their health and wellbeing as a result.

The framework includes sub-domains for physical health, mental health and emotional wellbeing. The latter two sub-domains are included to differentiate between clinical mental health issues such as anxiety and depression and more transient states of mind which detract from emotional wellbeing, such as self-esteem and isolation. A young person may not have mental health issues but still lack positive wellbeing.

Sport England's strategy 'Towards an Active Nation' highlights the importance of physical activity for physical health, tackling obesity and more general wellbeing²⁴. There is a particular focus on children and young people because foundations for an active adulthood are laid down during childhood and adolescence. In focus groups, young people themselves mentioned obesity to be a key challenge for their generation.

Additionally, young people consider mental health to be another major challenge for people their age, as evidenced by the focus groups conducted as part of this project, and by Ipsos MORI's 'NHS at 70' data which shows that 40% of 15-24 year olds think that mental health is the most concerning health issue, compared with 31% of 45-64 year olds²⁵. There is also a growing body of evidence which indicates that there is a link between online and social media activity and the prevalence of mental health issues – a correlation which is particularly significant for young people given that online communication is highest among this group²⁶.

The health and wellbeing of young people is necessary for their cognitive and social development. Poor health and wellbeing can impact the lives of young people both in the short term and long-term. For example, young people suggested that gambling can affect one's sense of self-esteem which can have lasting, and far-reaching consequences.

"If you fail once you feel like you might not be able to do it or anything else again." (Student, aged 14-15, The West Midlands)

Sub-domains

Mental health

Young peoples' mental health may be affected by their own gambling and the gambling of others. The nature of harms will vary according to circumstances, such as the level of support from other family members and friends, as well as their

²⁴ Sport England (2016). Towards an active nation. Strategy 2016-2021. <https://www.sportengland.org/media/10629/sport-england-towards-an-active-nation.pdf> [last accessed 22.02.2019]

²⁵ Ipsos MORI (2018). NHS at 70. <https://www.ipsos.com/sites/default/files/2018-07/4-nhs-at-70-mental-health.pdf> [last accessed 22.02.2019]

²⁶ Ipsos MORI (2018). Beyond Binary. The lives and choices of Generation Z. <https://www.ipsos.com/sites/default/files/ct/publication/documents/2018-07/ipsos-thinks-beyond-binary-lives-loves-generation-z.pdf> [last accessed 22.02.2019].

personal resilience. However, this could include young people experiencing anxiety and depression, and related symptoms such as self-harming and substance abuse.

While there is evidence to suggest that adult gamblers may experience mental health problems due to the mental strain of the highs and lows involved in gambling²⁷, it is not clear how the experience might be different for young people. These are proposed harms which were raised at the workshop with experts rather than harms grounded in existing evidence. However, 16-21 year olds are biologically different from more mature adults in terms of their hormonal fluctuations and greater need for sleep²⁸, which suggests that any gambling-related harms experienced by adults may impact young people even more significantly.

"[Gambling can] damage your mental health if you get proper stressed... it can lead to suicide."

(Student, aged 16-17, The North of England)

Emotional wellbeing

This section of the framework refers to the impact of gambling on young peoples' day to day state of mind. The experts who participated in the workshop proposed that young people who experience the highs and lows of gambling, in terms of the opposing excitement and loss, may become frustrated, aggressive and stressed as a result. It was suggested that the "instant gratification" element of gambling may be particularly harmful to young people in terms of the impact on their motivation to work hard to complete something, their ability to concentrate, and ultimately their satisfaction.

This did not arise in the focus groups with young people, who did not so clearly differentiate between mental health and emotional wellbeing. However, in these groups, the link between emotional wellbeing in the present and in the future, was recognised. Young people also mentioned the culture of 'instant gratification' among their generation and recognised how it links with gambling.

Physical health

The physical health of young people can be affected by gambling. Financial resources that are used for gambling may be taken away from providing adequate and nutritious food and time spent on gambling takes time away from engaging in physical activities or social activities, for example going to sports clubs or meeting up with friends. Time spent gambling or anxieties associated with gambling may also impact the quantity or quality of sleep. There is a link between financial harm and harm to physical health since it is partly through the impact on finances that harms to physical health emerge. This could occur when a young person is gambling and spending money intended for lunch or clubs on gambling, or when the gambling of adults in the family lead to precarious household finances and the diversion of resources away from the needs of young people in the household. It should be noted that money spent by young people on gambling might otherwise be spent on alcohol or fast food or snacks.

When asked to reflect on the framework, it was acknowledged that gambling activity would impact on one's physical health:

²⁷ Gambling Commission (2018). Gambling-related harm as a public health issue. Briefing paper for Local Authorities and local Public Health, <https://www.gamcare.org.uk/get-advice/how-can-gambling-affect-your-life/mental-health> [last accessed 22.02.2019].

²⁸ UCLA Health, Sleep and teens. <https://www.uclahealth.org/sleepcenter/sleep-and-teens> [last accessed 22.02.2019].

"If you're spending all your money on gambling then you're ruining your physical health as well [as your mental health] cos you're not looking after yourself properly and feeding yourself properly and [you are] spending that money on gambling [instead]. (Student, aged 16-17, The North of England)

However, other young people mentioned that they do not consider the physical health domain to be as important as the other domains, as they felt there was less potential for serious harm.

"Of these issues, I wouldn't say the physical [health] is the biggest." (Student, aged 16-17, The North of England)

Implications for questionnaire development

Findings from the expert workshop and the focus groups with young people have fed into the design of the framework of harms, which can be used to identify the topics that require further examination and are suitable for quantitative measurement. This section outlines the key learnings from the qualitative research and how these underpin the framework. It will also indicate how the qualitative research has informed the development of the questions that have been cognitively tested and piloted on the Young Persons Omnibus.²⁹

Key principles

A key principle underpinning this research project is a perspective that harms can result from gambling even where the person gambling is not displaying disordered or problem gambling behaviour. A public health approach has been taken, which looks at all types of gambling behaviour and its associated consequences, not just the impacts of an individual's problem gambling on themselves.

Feedback from the qualitative research suggested that it is important to take the following key principles into account when designing the questions to be piloted on the YPO:

- Gambling-related harms to children can be caused by one's own gambling and by the gambling of others around them, for example, by their parents, siblings, social networks and other people in their community. Any of the harms could come from their young person's own gambling or the gambling of others and discussion showed that it was not practical or useful to split the harms according to their source. In an individual case the source of the harm may be clear but not at an overall level. While the gambling of parents, siblings and friends can more easily be understood as potentially causing harm to young people, gambling of others in their wider networks and communities can also affect young people (for example through the way in which gambling is modelled as a behaviour).
- The framework is focused on harms experienced in adolescence. However, in considering harm from others' gambling it should be acknowledged, that although this may have particular impacts in adolescence, it is something which some young people will have experienced from infancy.
- The nature of gambling-related harms to children vary according to circumstances. For example, the impact of a child's parent losing a sum of money due to gambling activity will vary depending on the financial capacity of the family. Financial literacy of the young person or their parents is also likely to be a significant factor in determining the extent of financial harms from gambling.

²⁹ The Young Persons Omnibus is an annual survey of young people, commissioned by a number of public and voluntary sector organisations, including The Department of Health and Social Care, The Sutton Trust, The Gambling Commission and Gamble Aware. The survey asks young people across the UK about their lives and opinions on topics such as their future aspirations, participation in PE lessons, and gambling. There is a substantial existing section on gambling so considerations about question content related to harm included which existing questions could be used and which new questions are needed.

- Gambling-related harms to children vary in their level of severity. For example, missing lunch occasionally is a very different harm from long-term malnourishment caused by poor diet, with very different implications for the young person.
- The range of gambling-related harms to children are interlinked. For example, children whose parents gamble may experience familial relationship breakdown, which in turn may impact on other aspects of life, for example by resulting in poor mental health, reduced academic performance at school or anxiety about money.
- There are potential positive effects from gambling, and these ought to be acknowledged. For example, if a winning a sum of money through gambling enables a family to spend time together by going out for dinner together, when they would otherwise not be able to. However, care is needed to avoid including questionnaire content which appears to condone underage gambling.

Developing questions

Practical limitations and context

Although the questions have been developed to be piloted on 11-16 year olds as part of the YPO, the questions have been cognitively tested on young people aged 16-21. This is due to the practical limitations of the research, in that it is easier and less challenging ethically to recruit and conduct meaningful cognitive interviews with slightly older children. It is also possible to ask the participants to think back to when they were younger and how they might have understood a question at a different time in their life – this technique worked well in the interviews.

Another practical constraint was the number of questions that could be included on the YPO pilot, given its existing length, in order to avoid survey fatigue among the participating children. In future years, consideration can be given to the inclusion or exclusion of questions based on the findings from the pilot.

The questions also needed to be designed around the definitions of gambling, question format and approach in the existing gambling module in the YPO questionnaire. A pragmatic approach was taken to use existing questions, where these related to harm from gambling, rather than designing similar or overlapping questions. New questions were proposed where these covered new ground which was not already included in the survey. The order of questions was also constrained by the order of existing questions and the need for consistency in the current content of the gambling module.

It should be noted that the existing module includes detailed information on the types and frequency of gambling participated in by the young person and some limited information on their parents' and family's gambling and these will be included in any analysis of harms. It will be possible to explore the extent to which harms are associated with different types of gambling behaviour.

Attribution of harms to gambling

Ideally, the questions included on the YPO would all be designed to ensure that the data collected could attribute the experience of harm to gambling. That is, to provide evidence that a harm is a result of gambling. However, due to the complicated and inter-related nature of the harms outline in the framework, it will not always be possible to untangle all the factors which contribute towards a young person experiencing harm, and attribute the harm to gambling behaviours specifically. For example, children whose parents gamble may do so because they are in a financially difficult situation,

therefore a lack of money to spend on household items may be a result of their parents being in a financially difficult situation and not necessarily because of their gambling activity.

Therefore, the data collected from some of the questions included on the YPO which are unattributed will only be able to determine whether there is a correlation between experiencing harm and gambling. For example, the data will show whether young people are more or less likely to experience a specific harm if they (or their parents) gamble. Because the analytical value of this sort of data is limited, the questions included have largely been designed so that attribution can be made by the young person in answering the question, to the extent that it is possible for them to do so. Young people will not necessarily recognise or acknowledge the cause of harms they experience and this should be noted in analysing data on harms attributed to gambling. Difficulty in understanding the real cause of the harm could result in both over and under attribution of harms to gambling. It should also be noted that even where a young person sees a link between a harm and gambling by themselves or others, the direction of causation may not be clear. It is possible that the links between some of the harms and gambling may be bi-directional.

The harms in the framework include some quite concrete harms such as having enough to eat and sleep as well as more abstract things such as self-esteem, risk taking etc. Some of the more abstract concepts are very important. However, as a first step, questions on the more concrete harms have been developed first. It was decided to focus on those aspects where the harms are more concrete and can be more easily attributed to gambling behaviour, which necessarily means the harms included in the questionnaire development represent a more constrained set of harms than in the theoretical framework. This does not mean that more abstract concepts are not important, but that they are more difficult to measure. However, we believe this will still go some way to help generate the evidence on young people and harms. Once data has been gathered and analysed, consideration could be given to developing further questions, which focus on more abstract harms.

Ensuring balanced questions

The positive impacts of gambling need to be acknowledged both to be balanced in evaluating the impacts of gambling but also because without understanding them, the harms related to gambling may not be fully identified (because they will be confused within a mix of positive and negative effects). Additionally, in keeping with best practice questionnaire design, it is important that topics are asked about in a balanced way, so as not to influence the answers given by participants.

Some of the potential positive impacts of gambling were raised by the school children in the focus groups without being prompted. For example, in terms of having extra money to spend on family outings and the potential to increase aptitude for mathematics and logic. Another potential positive impact of gambling may be that early exposure to gambling may increase understanding of the value of money and the impacts of gambling. This may reduce future harm, particularly where gambling has an adverse impact on their living standards. Any further research into this area should take these considerations into account.

Source of harm

During the adult workshop and the youth focus groups there was discussion about whether harm from adult gambling or harm from their own gambling was a greater problem for young people. Since the prevalence of adult gambling is higher, the number of children and young people potentially affected by adult gambling would be higher. However, that does not tell us anything about the severity of the harms. In considering the framework and designing measurement tools for harm related to gambling for young people, it has been, and will continue to be crucial that their own gambling and the

gambling of adults is considered, and that analysis allows for a distinction to be made between these two sources of harm, both in terms of prevalence and severity of impact.

The extent of harm

It could be argued that by using a wide definition of harm from gambling, more serious impacts could be given insufficient attention. Too wide a definition could affect the relevance for policy by including harms which are experienced day to day for a wide variety of reasons other than gambling. However, a wide approach has deliberately been taken in this research to scope out all the potential harms from gambling. In practice it would not be feasible or desirable to measure all of them and inevitably measurement will focus on those which are considered more tangible or serious. Nonetheless, it is important that these are measured in the context of an understanding of the full range of potential harms which could range from temporary impacts on quality of life to serious long term financial or relationship consequences.

The harms proposed here have come from discussion with experts and young people. Once evidence is gathered in surveys and other research the framework can be adapted with the potential to add or remove harms or place them in different domains as our understanding of the harms develops.

Financial

Living standards of the family

The potential to gather data from young people on the financial status of their family and the impact of gambling on this is extremely limited. The Family Affluence Scale is a standard measure of household financial resources for young people which could be used. Other approaches could include gathering data on social services cases related to the wellbeing of young people where gambling is involved and concerns relating to clothing, diet and housing and general neglect. However, discussions with an experienced social worker suggests that gambling does not come up in such cases in sufficient volume for analysis. Additionally, this would also only capture extreme cases. Therefore, the best option for gathering data on this may be in a household survey where information on adult gambling and the finances, health and wellbeing of all family members is collected.

There is an existing question on the YPO about how well off their family is in relation to money, education or jobs which can be used to provide some information on this domain. We have also included questions about whether gambling has prevented the purchase of a range of different items. **See QJC2 (Q3) in the Appendix.**

Attitudes towards and concerns about money

Information can be gathered from young people on their attitudes towards and concerns about money, however it will be difficult to attribute these attitudes towards gambling behaviour. A question on this was included in the cognitive testing but was not included in the pilot owing to time constraints in the YPO. **See QJ1 in the Appendix.**

Development

Education

Information can be gathered from young people about their attitudes to education and learning, study habits, truancy and future aspirations and it is possible to ask the young people to link this to their own gambling or the gambling of others. We have included questions on this for cognitive testing and the pilot. **See QJB3(Q6) in the Appendix.**

Social and emotional functioning

Despite its complexity, this theme is well suited to the inclusion of questions addressed to young people and we would propose questions on self-esteem, and attitudes to putting in effort when things are difficult. There is an existing YPO question on what the young person feels is important in helping people do well and get on in life which relates to this domain. After testing an adapted version in the cognitive interviews a decision was made to use the existing YPO question unchanged for continuity with previous data. Any analysis needs to take account of multiple other factors which impact on these including age, gender, maturity and other challenges and opportunities in the young person's life.

Understanding harms to development, linked to relationships (another domain included in the framework) would also be gained through a qualitative approach with in-depth individual interviews with young people who gamble or have family members who gamble. This is beyond the scope of this project but should be considered.

Relationships

Family, friends and the community

We have included two questions which focus on the impact of gambling on ability to make and keep friends, reduction of time to develop social skills, relationship breakdown, loss of trust with family members and sense of shame due to societal stigma. One question aims to attribute these harms to the individuals' own gambling, and the other to the gambling of their family. These questions cover multiple harms from across the three sub-groups in the relationships domain. **See QJB5 (Q12) and in the QJC2 (Q13) Appendix.**

Health

Mental health and emotional wellbeing

It is possible that there is a link between gambling and other 'risky' behaviours. This means that even if gambling is found to be associated with substance abuse or high levels of drinking, care should be taken in describing this as a gambling-related harm. These may all stem from higher levels of risk taking in some young people. This suggests that the questions for young people should include a measure risk-taking. At the moment, developing this is beyond the scope of this project and the space in the YPO questionnaire but this is something to be considered for the future. However, it will be helpful to link findings on gambling-related harm with information obtained from existing YPO questions on other risk behaviours including drinking, drug use and smoking.

Mental health and emotional wellbeing were highlighted as key aspects of harm to measure and tackle in both the expert workshop and the focus groups with young people. We therefore have included questions on this, using standard validated measures. **See QJA3 (Q15) A, B, C and D in the Appendix.**

Physical health

We have included one question which will help to identify attribution of food poverty to gambling of young people or their family. See QJC2 (Q3) in the Appendix.

We have also identified sleep as a useful measure since it relates to physical and mental health, as well as to education and development. It is also something which will be relatively easy for young people to report on accurately. See QJA3 (Q19/Q20) in the Appendix.

Next steps

The development of a draft framework to describe gambling-related harms experienced by children and young people is only the first stage in a series of planned activities. The ultimate goal of this piece of work is to better measure the types of harms children and young people experience as a result of gambling.

Since developing the framework, the project has involved:

- The development of survey questions based on the draft framework: the questions will measure the most important of the harms identified in the framework, with an initial focus on harms which are more concrete and lend themselves to being reported by young people, as well as those which can be attributed to gambling in the design of the questions.
- Cognitively testing the survey questions with young people aged 16-21: the aim of the cognitive testing is to ensure that questions are interpreted as intended by children and young people, in that they accurately measure the types of harms that we are interested in exploring. This informed further development and prioritisation before a subset of the questions were selected for piloting.
- Piloting the survey questions on a large-scale omnibus study of 11-16 year olds: c.2,500 11-16 year olds will complete the questions as part of a module of questions about gambling participation between February and May 2019.

The next stages of the project will involve:

- Analysing the responses to the pilot in May and June 2019 to explore which measures are most and least effective questions.
- The final questions will form part of a module of gambling-related questions that are asked by the Gambling Commission annually among 11-16 year olds.
- In parallel, consideration should be given to other sources of data on harms to young people from gambling, for example secondary data from existing household surveys such as Health Survey for England and Understanding Society, as well as administrative data on child protection and educational statistics.
- Once sufficient data has been gathered and analysed the framework should be reviewed and refined.

Appendix

Below are the questions that were developed to be piloted on the YPO. Their design is largely based on the findings from the qualitative research. They have been cognitively tested on young people aged 11-21. Below this the questions which are already on the YPO questionnaire and which are relevant for harms are shown. In addition, questions which were considered and included in cognitive testing are also shown for reference.

New questions about harm

QJA1 (Q9) To what extent do you agree or disagree with the following statements?

Grid question. Single-code per row.

1. I can work through my problems
2. I can do most things if I try
3. There are many things that I do well
4. Columns:
5. Strongly agree
6. Agree
7. Neither agree nor disagree
8. Disagree
9. Strongly disagree
10. Don't know
11. Prefer not to say

QJA2 (Q11) To what extent do you agree or disagree that...At home, there is an adult who...?

Grid question. Single-code per row.

1. Is interested in my school work
2. Really cares about me
3. Tells me when I do a good job
4. I trust
5. Wants me to do my best
6. Columns:
7. Strongly agree
8. Agree
9. Neither agree nor disagree
10. Disagree
11. Strongly disagree
12. Don't know
13. Prefer not to say

QJA3 (Q15) The next three/four questions are about your feelings on aspects of your life. There are no right or wrong answers. For each of these questions give an answer on a scale of 0 to 10, where 0 is "not at all" and 10 is "completely".

A Overall, how satisfied are you with your life nowadays?

Single code

0 – Not at all satisfied 1 2 3 4 5 6 7 8 9 10 – Completely satisfied

1. Don't know
2. Prefer not to say

B Overall, to what extent do you feel that the things you do in your life are worthwhile?

Single code

0 – Not at all worthwhile 1 2 3 4 5 6 7 8 9 10 – Completely worthwhile

1. Don't know
2. Prefer not to say

C Overall, how happy did you feel yesterday?

Single code

0 – Not at all happy 1 2 3 4 5 6 7 8 9 10 – Completely happy

1. Don't know
2. Prefer not to say

D On a scale where 0 is "not at all anxious" and 10 is "completely anxious", overall, how anxious did you feel yesterday?

Single code

0 – Not at all anxious 1 2 3 4 5 6 7 8 9 10 – Completely anxious

1. Don't know
2. Prefer not to say

QJA3 (Q19/Q20) Over the past year, how often, if at all, have you lost sleep at night because...

Grid question. Single-code per row. Note that not all statements will be shown to all participants

1. You went to bed late because you were gambling (gamblers only)
2. You have been worrying about your own gambling (gamblers only)
3. You have been excited about your own gambling. (gamblers only)
4. You have been worrying about something ('else' for gamblers) (all)
5. You have been excited about something ('else' for gamblers) (all)
6. You have been worrying about the gambling of a family member or someone who is responsible for looking after you (all or those with families which gamble – see family gambling section)

Columns:

1. Never
2. Rarely
3. Sometimes
4. Often
5. All the time
6. Don't know
7. Prefer not to say
8. Not applicable

ASK ALL WHO CODED 17-19 AT QH1
QJB1INTRO

The following questions are about the impacts of your gambling on your life. Remember, 'gambling' includes things like buying Lottery tickets, placing a private bet, playing cards for money, and playing on fruit or slot machines (e.g. at an arcade, pub or club).

QJB2 (Q2) Thinking about the last 12 months, how often, if at all, has your own gambling led to any of the following things?

Grid question. Single-code per row.

1. Stopped you from buying food or drink when out with friends or at school
2. Stopped you from buying other things you have wanted
3. Stopped you from having enough money to use public transport
4. Helped you buy food or drink when out with friends or at school
5. Helped you buy other things you have wanted
6. Helped you to have enough money to use public transport

Columns:

1. Never
2. Rarely
3. Sometimes
4. Often
5. All the time
6. Don't know
7. Prefer not to say
8. Not applicable

QJB3(Q6) Thinking about the last 12 months, how often, if at all, has your own gambling...

Grid question. Single-code per row.

1. Made it hard for you to concentrate at school
2. Made it hard for you to attend school
3. Made it hard for you to get to school on time
4. Made it hard for you to put effort into your homework/personal study
5. Made you feel very tired at school
6. Made you feel energised at school

Columns:

1. Never
2. Rarely
3. Sometimes
4. Often
5. All the time
6. Don't know
7. Prefer not to say
8. Not applicable

QJB4 (Q10) Thinking about your experiences of gambling, how much do you agree or disagree with the following statements?

Grid question. Single-code per row.

1. I feel happy when I gamble
2. When I gamble I forget about my worries for a while and just enjoy myself
3. When I gamble I feel that I can achieve something
4. I feel anxious or stressed when I gamble
5. I feel guilty when I gamble
6. I feel sad when I gamble
7. I feel angry when I gamble

Columns:

1. Strongly agree
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Strongly disagree
6. Don't know
7. Prefer not to say

QJB5 (Q12) Thinking about the last 12 months, how often, if at all, has your own gambling led you to...

Grid question. Single-code per row.

1. Argue with your parents or guardians
2. Lie to your parents or guardians
3. Be out without your parents knowing where you are
4. Be punished by your parents or guardians
5. Lose your parents' trust
6. Talk to your parents about how you feel
7. Become less close to your friends
8. Not feel comfortable around your friends
9. Make new friends
10. Argue with your friends
11. Feel that you need to gamble to be accepted by others

Columns:

1. Never
2. Rarely
3. Sometimes
4. Often
5. All the time
6. Don't know
7. Prefer not to say
8. Not applicable

ASK ALL OR ASK IF FAMILY GAMBLING QUESTION INDICATES SOMEONE IN FAMILY GAMBLES
QJC1 INTRO

The following questions are about the impacts of gambling by members of your family. By family we mean any family members who you live with and any other family members or guardians who are responsible for looking after you.

QJC2 (Q3) Thinking about the last 12 months, how often, if at all, has your family's gambling led to any of the following things?

Grid question. Single-code per row.

1. Stopped you from having enough food (food at home or money on school canteen card/ account)
2. Stopped you from having other things you need (for example heating or hot water at home, or transport)
3. Caused your family to go into debt or fall behind on rent, mortgage or other important bills
4. Stopped you from belonging to clubs or doing activities you like doing
5. Stopped you from going on trips (e.g. family holidays or school outings)
6. Helped your family to pay for things you need such as food, heating, or transport
7. Helped your family to pay for other things or activities
8. Helped you to go on trips (e.g. family holidays or school outings)

Columns:

1. Never
2. Rarely
3. Sometimes
4. Often
5. All the time
6. Don't know
7. Prefer not to say
8. Not applicable

QJC2 (Q13) Thinking about the last 12 months, how often, if at all have you felt that your family's gambling has led to...

Grid question. Single-code per row.

1. Your parents or guardians having less time to spend with you
2. Your parents or guardians being less interested in your education
3. Your parents or guardians talking to you less
4. Your parents or guardians not caring about your feelings
5. You not being able to trust your parents
6. More arguments or tension at home
7. Your family spending more time doing things together
8. You becoming less close to your friends
9. You feeling that you need to gamble to be accepted by others

Columns:

1. Never
2. Rarely
3. Sometimes
4. Often
5. All the time
6. Don't know
7. Prefer not to say
8. Not applicable

QB2A. As far as you know, has anyone in your immediate family (parent, siblings, other relatives you live with or someone else who is responsible for looking after you) spent money on any of these activities in the last 12 months?

Grid question. Single-code per row.

1. Lotto (the main National Lottery draw) or any other National lottery scratch cards or games
2. Fruit or slot machines (e.g. at an arcade, pub or club)
3. Visiting a betting shop to play gaming machines
4. Placing a bet at a betting shop (e.g. on football or horseracing)
5. Bingo at a bingo club
6. Bingo at somewhere other than a bingo club (e.g. social club, holiday park, etc.)
7. Visiting a casino to play casino games
8. Gambling websites/apps where you can win real money (e.g. poker, casinos, bingo, betting on sport or racing)
9. Any other gambling for money things worth money.

Columns:

1. Yes, in the last 12 months
2. No, more than 12 months ago
3. Never, as far as you know
4. Don't know
5. Prefer not to say

Existing YPO questions relevant to harms

ASK ALL

QH1 (QB1) Have you spent any of YOUR money on any of the following activities? If yes, when did you last spend money on that activity? Was it... in the last 7 days, last 12 months, or more than 12 months ago?

Grid question. Single-code per row.

Rows:

1	Lotto (the main National Lottery draw)
2	National Lottery Scratchcards which you bought in a shop (not free Scratchcards)
3	National Lottery instant win games on the internet (e.g. National Lottery Gamestore)
4	Any other National Lottery games (e.g. EuroMillions, Thunderball, Hotpicks)
5	Fruit or slot machines (e.g. at an arcade, pub or club)
6	Personally visiting a betting shop to play gaming machines
7	Playing other gambling machines
8	Personally placing a bet at a betting shop (e.g. on football or horseracing)
9	Bingo at a bingo club
10	Bingo at somewhere other than a bingo club (e.g. social club, holiday park, etc.)
11	Personally visiting a casino to play casino games
12	Placing a private bet for money (e.g. with friends)
13	Playing cards for money with friends
14	Gambling websites/apps where you can win real money (e.g. poker, casinos, bingo, betting on sport or racing)
15	Other Lotteries (e.g. The Health Lottery, People's Postcode Lottery, or other smaller lotteries available in shops)
16	Any other gambling

Columns:

17. Yes – in the last 7 days
18. Yes – in the last 12 months
19. Yes – more than 12 months ago
20. No, never

CHANGES TO CONSIDER:

- Add prefer not to say and don't know
- Consider making it clear any other gambling is gambling with money or money's worth
- Consider whether it should say your 'own' money

ASK ALL WHO DID NOT CODE 17-19 AT QH1 AND DID NOT CODES 8-13 AT QH2**QH2A (QB4) You have said you have never spent your money on gambling. Why don't you gamble?**

Remember, 'gambling' includes things like buying Lottery tickets, placing a private bet, playing cards for money and playing on fruit or slot machines (e.g. at an arcade, pub or club). Click here for a reminder of what gambling includes.

Multi-code

1. Because I am not likely to win money
2. Because I will lose more than I will win
3. It's not something I'm interested in
4. I don't know enough about these gambling games
5. My parents would not want me/allow me to
6. I don't want to play with real money/I would rather play free games
7. It's illegal/I'm too young to do this
8. Because it might lead to future problems
9. Other: [Insert open text box]
10. Don't know

CHANGES TO CONSIDER:

- Consider a category for 'I don't agree with gambling/gambling is not right'
- Add prefer not to say

ASK ALL WHO CODED 17-18 AT QH1**QH4 (QB5) Thinking about when you have spent money on gambling in the past 12 months, why did you do this?**

Remember, 'gambling' includes things like buying Lottery tickets, placing a private bet, playing cards for money and playing on fruit or slot machines (e.g. at an arcade, pub or club). Click here for a reminder of what gambling includes.

Multi-code

1. To try to win money
2. Because I am likely to win money
3. Because I will win more than I will lose
4. Because it helps me/cheers me up when I feel depressed, nervous or in a bad mood
5. To get a buzz
6. Because it's something my friends do / I don't want to feel left out
7. Because it's something my parents/guardians do
8. Because it's something my brothers or sisters do
9. Because it's fun
10. Because it's cool
11. It gives me something to do
12. Because I like to take risks
13. Other [Insert open text box]
14. Don't know EXCLUSIVE

CHANGES TO CONSIDER:

- Add reference to excitement in the to get a buzz statement
- Add prefer not to say

ASK ALL WHO CODED 17-19 AT QH1

QH20 (Q16) In the past 12 months how often, if at all, would you say you have felt bad as a result of your own gambling?

Single-code

1. Never
2. Rarely
3. Sometimes
4. Often
5. All the time
6. Don't know

CHANGES TO CONSIDER:

- Add prefer not to say

ASK ALL

QH21 (Q17) In the past 12 months how often, if at all, would you say that gambling among your family members and/or people you live with has made you feel bad?

Remember, 'gambling' includes things like buying Lottery tickets, placing a private bet, playing cards for money and playing on fruit or slot machines (e.g. at an arcade, pub or club). Click here for a reminder of what gambling includes.

Single-code

1. None of my family members and/or people I live with gamble
2. Never
3. Rarely
4. Sometimes
5. Often
6. All the time
7. Don't know

CHANGES TO CONSIDER:

- Ensure that references to family are consistent throughout.
- Add prefer not to say

ASK ALL

QH34 (Q14) Please look at the list below and for each activity, select when, if ever, you have done this. Remember that nobody will see your answers. Your answers are CONFIDENTIAL.

Grid question. Single-code per row.

Rows:

1. Drunk an alcoholic drink
2. Taken illegal drugs (including cannabis)
3. Smoked a cigarette

Columns:

1. In the past week
2. In the past 4 weeks
3. In the past 12 months
4. Longer than 12 months ago
5. Never
6. Don't know

CHANGES TO CONSIDER:

- Add prefer not to say

- Consider making it clear cigarettes are tobacco and then add a new statement for e-cigarettes which have become more prevalent since this question was introduced.

ASK ALL

QA14 (Q1) Imagine that the ladder shown below pictures how British society is set up.

At the top of the ladder are the people who are the best off—they have the most money, the highest amount of education, and the jobs that bring the most respect. At the bottom are people who are the worst off—they have the least money, little or no education, no job or jobs that no one wants or respects.

Now thinking about your family. Tick the box next to the number that best describes where your family would be on this ladder.

Single-code

-

10	Best off
9	
8	
7	
6	
5	
4	
3	
2	
1	
0	Worst off

CHANGES TO CONSIDER

- Add don't know and prefer not to say

ASK ALL

QA13 (Q5) How well do you feel you are doing at school at the moment?

Single-code

1. Very well
2. Quite well
3. Not very well
4. Not at all well
5. Don't know

ASK ALL

QA15 How important, if at all, is each of the following things in helping people to do well and get on in life?

Grid question. Single-code per row.

Rows:

1. Being confident
2. Being lucky
3. Going to university
4. Knowing the right people
5. Passing exams/getting qualifications
6. Your family's background (for example, what members of your family do for a living, how much money your family has, which part of the country your family lives in and so on)

Columns:

1. Very important
2. Fairly important
3. Not very important
4. Not at all important
5. Don't know

CHANGES TO CONSIDER:

Two additional statements were tested in cognitive testing. They are clear omissions from the list but since most seem to say very important and this question has a time series it would probably be best not to add them as it might affect responses on some of the other statements.

- Being encouraged and supported by your family
- Working hard

Add prefer not to say

Other questions which have been dropped despite their inclusion in cognitive testing.

They were removed because they were not a priority, however they were understood and worked.

QJ1 To what extent do you agree or disagree with the following statements.

Grid question. Single-code per row.

1. I wait and save up for things that I want to buy.
2. I am earning money by doing chores or a paid job.
3. If I need money for something, I just ask my parents.

Columns:

1. Strongly agree
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Strongly disagree
6. Don't know
7. Prefer not to say

Q8. Thinking about all the things you do at school and at home, how much do you agree or disagree with the following statement:

If I find something difficult, I keep trying until I can do it.

Please tick one answer only on each row.

Strongly agree	
Agree	
Neither agree nor disagree	
Disagree	
Strongly disagree	
Don't know	

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