

Lower-risk gambling in Finland by age and income between 2011 and 2019

What this research is about

The Lower-Risk Gambling Guidelines (LRGGs) recommend three quantitative limits to reduce the risk of experiencing harms from gambling: (1) gamble no more than 1% of household income per month; (2) gamble no more than 4 days per month; and (3) avoid regularly gambling at more than 2 types of games. The LRGGs were developed in Canada and published in 2021. Research is currently ongoing to examine if it is feasible to introduce the LRGGs in the Finnish context.

This study focused on the situation in Finland before the LRGGs were published. The purpose of this study was to examine trends in lower-risk gambling by age and net income among the Finnish adult population between 2011 and 2019.

What the researchers did

The researchers used data from the Finnish Gambling population studies. These surveys were conducted by the Finnish Institute for Health and Welfare. Participants were randomly selected from the National Population Information System. Participants had to be between 15 and 74; speak Finnish, Swedish, or Sámi as a first language; and live in Mainland Finland.

Invitation letters were sent to 16,000 people in 2011, 7,400 in 2015, and 7,800 in 2019. The response rate ranged from 28 to 62%. In the current study, only responses from those who could legally gamble (i.e., 18–74-year-olds) were included. A total of 12,993 responses were included in the analysis.

The researchers examined the following measures:

- Gambling spending per month;
- Individual net income per month;

What you need to know

The Lower-Risk Gambling Guidelines (LRGGs) recommend three limits related to how much to spend, how frequent, and how many gambling types to reduce the risk of experiencing harms from gambling. The purpose of this study was to examine trends in lower-risk gambling by age and net income among the Finnish adult population. The researchers used data from the Finnish Gambling population studies in 2011, 2015, and 2019. Responses from 12,993 adult participants (18–74-year-olds) were analyzed. The researchers estimated the prevalence of lower-risk gambling by calculating how many participants gambled below all three limits proposed in the LRGGs.

Compared to 2011, more Finns engaged in lower-risk gambling in 2019. The prevalence of lower-risk gambling increased from 29% in 2011 to 39% in 2019. There was a higher prevalence of lower-risk gambling among women compared to men. Lower-risk gambling increased among 18–29-year-olds. Older people between 60 and 74 years old had the lowest prevalence of lower-risk gambling, especially with respect to the gambling spending limit. The lowest prevalence of lower-risk gambling for women was found among those with the lowest income.

- Gambling frequency for 18 game types;
- Socio-demographic and socio-economic factors, such as gender, age, and individual net income tertiles (calculated by dividing the participants into three groups based on their net income).

The researchers estimated the prevalence of lower-risk gambling by calculating how many participants

gambled below all three limits proposed in the LRGs.

What the researchers found

Compared to 2011, more Finns engaged in lower-risk gambling in 2019. In 2011, 28.7% of Finns engaged in lower-risk gambling. In 2019, 39.3% engaged in lower-risk gambling. Women were more likely to engage in lower-risk gambling than men. Among women, the prevalence of lower-risk gambling rose from 34.4% to 45.4% between 2011 and 2019. Among men, the prevalence rose from 23.1 to 33.3%. But there were no significant changes between 2011 and 2019 in terms of the number of women who gambled no more than 4 days a month, and between 2015 and 2019 for men.

Lower-risk gambling increased among 18–29-year-olds for both women and men. Older people between 60 and 74 years old were least likely to engage in lower-risk gambling, especially with respect to the gambling spending limit.

Among women, those in the lowest income tertile were least likely to engage in lower-risk gambling. According to the researchers, this is not surprising as problem gambling are more common among people with lower income.

The researchers discuss the possible application of the LRGs in the Finnish context. A few considerations are noteworthy. For example, the LRGs do not consider the number of accounts that people may have on different online gambling sites. In Finland, electronic gaming machines are available in everyday locations such as grocery stores and gas stations. Furthermore, the Finnish government has proposed to transition to a licensing system in 2026.

How you can use this research

Policy makers can use this research to improve and develop interventions for minimizing gambling harms.

About the researchers

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About Greo Evidence Insights

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