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STUDY

• FINAL REPORT •

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PROBLEM GAMBLING STUDY -FINAL REPORT-

Prepared for:
Manitoba Lotteries Foundation
May, 1993

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EXECUTIVE SUMMARY

In March, 1993, Criterion Research Corp., in partnership with Dr. Rachel Volberg of Gemini Research, New York, was commissioned by the Manitoba Lotteries Foundation (MLF) to conduct a study to determine the prevalence of problem gambling in the province of Manitoba. Dr. Volberg has been involved in similar studies in various parts of the world. The report was written by the project director from Criterion Research Corp. and reviewed by Dr. Volberg.

The South Oaks Gambling Screen (SOGS) developed by Lesieur and Blume in 1987 with enhancements by Dr. Volberg was used in the testing.

A total of 1212 interviews were completed by telephone from Criterion's central telephone facility in Winnipeg. The sample was randomly selected from the Winnipeg Telephone Directory and Manitoba Telephone Directory. The last birthday method was used to randomly select individuals within each household.

A summary of the most salient results is presented below.

A. GAMBLING BEHAVIOR AND ATTITUDES

1. Gambling in the General Population

- Ninety-three percent of adult Manitobans report having participated in at least one gambling activity ever in their lifetime.
- Eighty-seven percent have participated in at least one gambling activity in the past year.
- Six percent have at one time participated in at least one gambling activity but not in the past year.
- Seven percent have never participated in any gambling activity.
- Gamblers are more likely than non-gamblers to have at least a high school education and an annual household income in excess of \$25,000.
-
-

- Respondents who reported that they had participated in an activity in the past year were asked to estimate how much they spend on the activity in a typical month. Excluding speculative betting, monthly spending among those who reported participating in the activity in the past year was highest for casino table games (\$36.97 per month), bingo (\$33.90 per month), and casino slots (\$32.37).
- Excluding speculative betting, monthly spending among those who reported participating in the activity in the past year was lowest for sports pools (\$5.82), raffle tickets (\$6.07), and breakopens (\$7.90).
- Based on the total sample (gamblers and non-gamblers), the activities that had the highest percentage of the population participating in them on a weekly basis were lottery tickets (28%), bingo (5%), breakopens (5%), and Sport Select (3%).

2. Demographic Profile of Manitoba Sample

- Frequent gamblers (at least weekly) tend more than the general population to be males and from households with incomes in excess of \$25,000.
- Past-year gamblers (gambled in past year but not on a weekly basis) are more likely than the general population to be female and under 30 years of age.
- Infrequent gamblers (gambled but not in past year) are more likely than the general population to be single and from households with incomes of less than \$25,000.
- Non-gamblers (have never gambled) are more likely than the general population to have not completed high school and to be from households with incomes of \$25,000 or less.

3. Gambling Involvement

- Frequent gamblers (at least weekly) have participated in 6.3 activities in their lifetime, 4.6 activities in the past year, and 1.6 activities on a weekly basis.
- Past-year gamblers (gambled in past year) have participated in 5 activities in their lifetime and 3 activities in the past year.
- Infrequent gamblers (gambled but not in past year) have participated in 2.7 activities ever in their lifetime.

4. Reasons for Gambling

- The most frequently mentioned reasons given for involvement in gambling among Manitoban residents are "for fun or entertainment" (71%), followed by "to win money" (65%), "to support worthy causes" (65%), and "for excitement/challenge" (50%).
- Those under 30 and single individuals were more likely than their counterparts to report they gamble for entertainment or fun.

- By game, monthly player expenditures are lowest for sports pools (\$5.82 in total; raffle tickets (\$6.07 in total; and breakopens/Nevadas (\$7.90 in total;
-

B. CURRENT PREVALENCE OF PROBLEM AND PATHOLOGICAL GAMBLING

- Among Manitoba residents 18 years of age or older, 1.3 percent scored on the SOGS scale as current probable pathological gamblers and 2.9 percent scored as current problem gamblers. Overall, the current prevalence rate of problem and probable pathological gambling in Manitoba is 4.2 percent.
- Current problem and probable pathological gamblers in Manitoba are more likely than the larger sample to be male and under 30 years of age.

C. COMPARISON OF NON-PROBLEM AND PROBLEM GAMBLERS

1. Demographic Profile

- Problem and probable pathological gamblers are somewhat more likely to be male and under 30 years of age than non-problem gamblers.
- Weekly participation in every type of gambling is significantly greater among problem and probable pathological gamblers than among non-problem gamblers.
- Non-problem gamblers participate in 0.5 activities, on average, per week, while problem and pathological gamblers participate in an average of 1.8 activities per week.
-

2. Personal and Financial Behavior

- In Manitoba, on every dimension in the South Oaks Gambling Screen there was a significant difference in behavior related to social and financial behavior. Problem and probable pathological gamblers compared to non-problem gamblers more frequently said that they:
 - Spend more time or money than intended on gambling
 - Felt guilty about the way they gamble
 - Had had people criticize their gambling
 - Had gone back another day to win back lost dollars
 - Wanted to stop gambling but could not
 - Had had family arguments about gambling
 - Had hidden evidence of gambling
 - Had lost time from work due to gambling
 - Had claimed to win but, in fact, had lost
 - Had borrowed from spouse
 - Had borrowed from household
 - Had borrowed from relatives
 - Had borrowed from credit cards
 - Had borrowed from banks and/or loan companies
 - Had passed bad checks
 - Had cashed stocks/bonds
 - Had sold personal/family property
- Four percent of non-problem gamblers and 10 percent of problem and probable pathological gamblers reported that one or both of their parents had had a gambling problem.
- The majority of gamblers began gambling when they were under 25 years of age (66%). The average age was 23 years old. Males, those with at least a high school education, those presently under 30 years of age, and problem and probable pathological gamblers were more likely than their counterparts to have started gambling when they were still minors.
- Twelve percent of gamblers reported feeling nervous about their gambling at one time or another. Problem and probable pathological gamblers (49%) were more likely than non-problem gamblers (10%) to report feeling nervous about gambling at some time.
- In Manitoba, 0.2 percent of current non-problem gamblers feel they have a gambling problem, while 12 percent of current problem and probable pathological gamblers feel they have a gambling problem. There is a significant difference between these two groups in their perceptions of their own gambling.

1. INTRODUCTION

In March, 1993, Criterion Research Corp., in partnership with Dr. Rachel Volberg of Gemini Research, New York, was commissioned by the Manitoba Lotteries Foundation (MLF) to conduct a study to determine the prevalence of problem gambling in the province of Manitoba. Dr. Volberg has been involved in similar studies that have been completed in various parts of the world; namely, California, Connecticut, Iowa, Maryland, Massachusetts, New Jersey, New York, Montana, South Dakota, Washington, Quebec, New Brunswick, and New Zealand.

1.1 DEFINING PROBLEM AND PATHOLOGICAL GAMBLING

In Dr. Volberg's report to the Washington State Lottery (February, 1993), she describes the development of a measurement tool to be used in determining an individual's propensity to be or to become a problem gambler.

To quote Dr. Volberg, "Pathological gambling was first recognized by the medical community as a diagnosable mental illness in 1980 (American Psychiatric Association 1980)."

Dr. Volberg goes on to explain that, "A variety of terms have been used to describe people whose gambling causes problems in their personal and professional lives. The term typically used by lay audiences is *compulsive gambling*. However, the term *compulsive* implies that the individual is engaged in an activity that is not enjoyable. Since, at least initially, gambling can be quite enjoyable, even for those who later develop problems, the term *compulsive gambling* is considered something of a misnomer.

The term *problem gambling* is used by many lay and professional audiences to indicate all of the patterns of gambling behavior that compromise, disrupt or damage personal, family or avocational pursuits and is intended to include *pathological gambling* at one end of a continuum of problematic gambling involvement (Lesieur & Rosenthal 1991).

Psychiatrists and other mental health professionals prefer the term *pathological gambling* (American Psychiatric Association 1980). This term incorporates several assumptions that are basic to the medical model. One such assumption is that pathological gambling is a chronic and progressive disorder. Another assumption is that there are clear distinctions between pathological and social gamblers. While fundamental to the medical model, these assumptions have never been tested empirically." (R.A. Volberg, Gambling and Problem Gambling in Washington State, p.1)

In addition, Dr. Volberg states, "The latest diagnostic criteria, to be published in the next edition of the Diagnostic and Statistical Manual, require an individual to meet four of the following ten criteria to be diagnosed as a pathological gambler (Lesieur & Rosenthal 1991):

- progression (increasing preoccupation with gambling)
- tolerance (increased time or money spent on gambling)
- withdrawal (insomnia, restlessness, irritability)
- loss of control over gambling
- escape gambling
- chasing losses
- lies and deception
- family or job disruptions
- financial bailouts
- illegal acts

Dr. Volberg says, "Until the mid-1980s, research on problem and pathological gamblers was limited to individuals entering self-help or professional treatment programs. Recent research has clearly demonstrated that problem and pathological gamblers entering treatment do not represent the full spectrum of individuals in the general population who experience gambling-related problems (Volberg & Steadman 1988, 1992). While the costs of gambling-related problems among individuals seeking treatment are probably higher than the costs of such problems among individuals who do not seek treatment, the domains affected by problematic involvement in gambling are similar. It is therefore helpful to consider some of the impacts on individuals, families, and communities engendered by gambling-related problems among those who do seek help." (R.A. Volberg, *Gambling and Problem Gambling in Washington State*, p.2)

As a consequence, the need for a test to determine the prevalence of problem gambling was recognized and the South Oaks Gambling Screen (SOGS) which had been found valid in distinguishing pathological gamblers among various groups of students, patients, and workers was chosen as the core instrument to be used. Subsequent to the South Oaks Gambling Screen which was initially developed by the American Psychiatric Association 1980, Dr. R. Volberg et al refined and modified the SOGS in the course of various studies in the U.S., Canada, New Zealand, and Australia.

2. METHODOLOGY

2.1 QUESTIONNAIRE DESIGN

In Gambling and Problem Gambling in Washington State, Dr. Volberg describes the development of the South Oaks Gambling Screen. She says, "The instrument used is the South Oaks Gambling Screen (SOGS) developed by Lesieur and Blume in 1987. The South Oaks Gambling Screen is a 20-item scale based on the diagnostic criteria for pathological gambling (American Psychiatric Association 1980). In developing the SOGS, a large pool of variables was subjected to discriminant analysis. The results of this analysis were cross-tabulated with assessments of independent counselors in order to minimize the number of false-negative and false-positive cases. A score of 3 or 4 on the SOGS reliably identifies a respondent as a "problem gambler," while a score of 5 or more identifies a respondent as a "probable pathological gambler."

Weighted items on the SOGS include hiding evidence of gambling, spending more time or money gambling than intended, arguing with family members over gambling, and borrowing money from different sources to gamble or to pay gambling debts. The SOGS has been found valid and reliable in distinguishing pathological gamblers among hospital workers, university students, high school students, prison inmates, and inpatients in alcohol and substance abuse treatment programs.

In the revised SOGS, the preliminary section of the questionnaire was expanded in order to collect more detailed information about gambling frequency and estimated expenditures in the general population. In addition, the SOGS items were expanded to assess both lifetime and current prevalence of problem and pathological gambling. This revised version has been designated SOGS-R (Abbott & Volberg 1992) to distinguish it from the original version used in earlier surveys (SOGS) and from a modified version of the SOGS (SOGS-M) that was used in a survey in Minnesota (Laudergan, Schaefer, Eckhoff & Pirie 1990). To determine if these changes had any impact on reported prevalence rates, the SOGS-R was tested in Iowa where an earlier prevalence survey had been carried out. The difference in the prevalence rates for these two surveys was 0.1% (Volberg & Stuefen 1991)" (Gambling and Problem Gambling in Washington State, p.5).

The final questionnaire that was used by Criterion Research Corp. was composed of three sections. In the first section, behavior related to seventeen types of gambling activities was explored by asking respondents whether they had ever tried this type of gambling, whether they had tried it in the past year, how much they spend on the activity in a typical month, and whether or not they usually participate in the activity at least once a week. The gambling activities which were included in the survey were:

- Lottery or scratch tickets
- Sport Select
- Bingo
- Breakopens or Nevadas
- Casino slots
- Casino table games
- Side bets on arcade or video games
- Craps or dice outside a casino
- Racetrack betting
- Off-track betting
- Video Lottery Terminals (VLTs)
- Betting on games of skill (i.e. bowling, billiards, golf, etc.)

- Raffle tickets
- Cards for money outside a casino
- Sports Pools
- Informal bets with friends
- Speculative investments

The second section of the questionnaire included the items that compose the gambling prevalence measures of the South Oaks Gambling Screen.

The final section of the questionnaire gathered information on the demographic characteristics of each respondent.

A complete copy of the questionnaire is appended to this report.

2.2 SAMPLING DESIGN

The sample for the study was stratified proportional to the population of each Census Division in Manitoba as defined by Statistics Canada to ensure that each part of the province was equitably covered.

Telephone numbers were selected at random from the Winnipeg Telephone Directory and from the Manitoba Telephone Directory. The last birthday method was used to randomly select individuals within each household.

A total of 1212 interviews were completed. The demographic data from the sample was compared with the 1990 Census and is presented on the next page.

**TABLE I
COMPARISON OF SURVEY SAMPLE
TO 1991 CENSUS DEMOGRAPHICS**

	1991 Census %	Survey Sample %
Sex		
Male	49	46
Female	51	54
Age		
18 - 24 years old	14	12
25 - 29 years old	11	12
30 - 34 years old	12	14
35 - 39 years old	15	15
40 - 44 years old	10	11
45 - 49 years old	7	8
50 - 54 years old	6	6
55 - 59 years old	6	5
60 - 64 years old	6	5
65 years old or older	18	11
Not stated	--	<1
Income*		
Under \$15,000	21	14
\$15,001 - \$25,000	20	19
\$25,001 - \$35,000	15	21
\$35,001 - \$50,000	17	20
\$50,001 - \$75,000	18	17
\$75,001 or more	9	8
Marital Status		
Married/cohabitating	58	58
Single/widowed/divorced	42	41
Not stated	-	<1

* Does not include 13% of the sample who did not provide an income

The sample somewhat underrepresents low income and those over 65 years of age.

2.3 RESPONSE RATES

The response rate on this survey was 62 percent, while the refusal rate was 39 percent. These response rates fall within the range of other gambling studies in which response rates ranged from 76 percent in Iowa to 60 percent in Washington and refusal rates ranged from 24 percent in Iowa to 39 percent in New Jersey.

3. RESULTS

The report is organized to progress from general to the more specific topics. The most salient findings, therefore, are presented under the following headings:

3.1 Gambling Behavior and Attitudes

- Gambling in the General Population
- Frequency of Gambling
- Demographic Profile of Manitoba Sample
- Gambling Involvement
- Reasons for Gambling
- Favorite Gambling Activities
- Expenditures on Gambling

3.2 Current Prevalence of Problem and Pathological Gambling

3.3 Comparison of Non-problem and Problem Gamblers

- Demographic Profile
- Activity Profile
- Gambling Expenditures
- Personal and Financial Behavior
- Gambling Behavior
- Self-perception of Gambling as a Problem

3.4 Perspectives On Gambling Careers

3.1 GAMBLING BEHAVIOR AND ATTITUDES

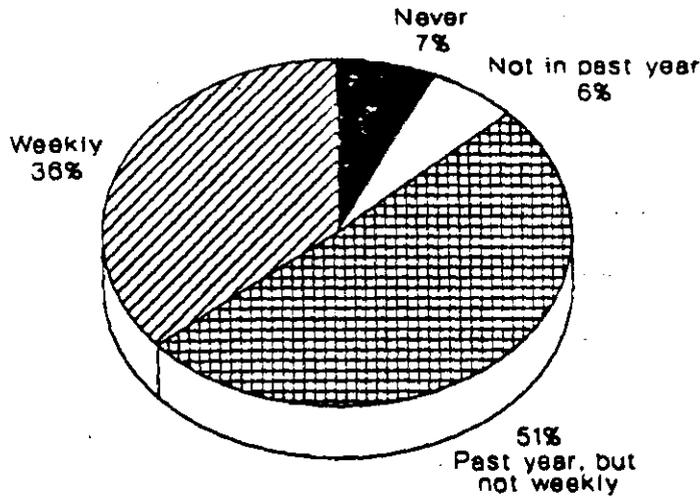
After being screened for eligibility, respondents were asked a series of questions pertaining to their gambling activities and attitudes. For each of the seventeen activities, questions were posed to determine if they had participated in the activity at any time in the past, if they had participated in it in the last year, how much per month typically they would spend, and if they usually participate in this activity at least once a week. Then, respondents were asked a series of questions pertaining to their attitudes and behavior about gambling. This section of the report summarizes the results.

Chi-square analysis was used to test for statistical significance and p-values smaller than .01 are considered *statistically* significant while p-values at the more conventional .05 level are considered *somewhat* significant. Chi-square tests assist in establishing whether or not there is a statistically significant relationship between two independent variables. Chi-square can be used to support the rejection of the assumption of independence between two characteristics. If the assumption is rejected, then the researcher can state with 95 percent certainty (or 99 percent, or whatever) that the two characteristics do not occur independently of each other. That is, knowing something about one characteristic to a degree enhances the likelihood of making an accurate statement about the other characteristic.

3.1.1 Gambling in the General Population

Ninety-three percent of adult Manitobans report having participated in at least one gambling activity in their lifetime. Based upon past-year responses (current prevalence), 87 percent of the adult population of Manitoba has participated in at least one gambling activity. Exhibit 1 details the overall population breakdown by participation.

**EXHIBIT 1
PERCENTAGE OF GENERAL POPULATION
PARTICIPATING IN GAMBLING
N=1212**



The demographic differences between gamblers (those who have participated in any gaming activity in their lifetime) compared to those who have never gambled are presented in Exhibit 2.

Respondents who had gambled at some time in the past on at least one activity were similar in terms of gender, age, and marital status to non-gamblers. There was a significant difference, however, in terms of education and household income. Gamblers are significantly more likely to have at least a high school education and annual household incomes in excess of \$25,000 than non-gamblers.

EXHIBIT 2 DEMOGRAPHIC CHARACTERISTICS OF GAMBLERS AND NON-GAMBLERS IN MANITOBA		
Demographics (Base)	Gamblers (1129) %	Non-Gamblers (83) %
Male	47	39
Under 30	25	16
High school or more	78	65**
Not married	42	39
Household income over \$25,000	68	48**
** Statistically significant ($p \leq .01$)		

3.1.2 Frequency of Gambling

From the data that has been gathered, it is possible to distinguish different levels of involvement in gambling in the general population. The total sample is divided into four groups:

- **Non-gamblers:** Those who have never participated in any type of gambling
- **Infrequent gamblers:** Those who have participated in one or more types of gambling but not in the past year
- **Past-year gamblers:** Those who have participated in one or more types of gambling in the past year but not on a weekly basis
- **Weekly gamblers:** Those who participate in one or more types of gambling on a weekly basis

It was noted earlier that 7 percent of the total sample have never participated in any gambling activity (non-gamblers), while 6 percent have participated in one or more types of gambling but not in the past year (infrequent gamblers), 51 percent have participated in one or more types of gambling in the past year but not on a weekly basis, and 36 percent participate in at least one gambling activity on a weekly basis.

3.1.3 Demographic Profile of Manitoba Sample

When examining the demographic profile of the total Manitoba sample, some interesting findings come to light. As Exhibit 4 details there are several significant differences based on gambling participation. They are:

Weekly Gamblers tend more than the general population to:

- be males ($p \leq .01$)
- have a household income in excess of \$25,000 ($p \leq .01$)

Manitobans who have gambled on one or more activities in the past year but do not gamble on a weekly basis are more likely than the general population to be:

- female ($p \leq .01$)
- under 30 years of age ($p \leq .05$)

Infrequent gamblers, those who have gambled in their lifetime but not in the past year, are more likely than the overall population to:

- be single ($p \leq .01$)
- have household incomes of less than \$25,000 ($p \leq .01$)

Respondents who have never gambled are more likely than the general population to have:

- not completed high school ($p \leq .01$)
- household incomes of \$25,000 or less ($p \leq .01$)

**EXHIBIT 4
OVERALL DEMOGRAPHIC PROFILE BY GAMBLING PARTICIPATION**

	Gambling Participation Level				
	Total N=1212 %	Weekly n=436 %	Past Year n=622 %	Infrequent n=71 %	Never n=83 %
Male	46	55**	42**	38	39
Female	54	45**	58**	62	61
Under 30	24	23	27*	21	16
30 or over	76	77	73*	79	84
Less than high school	23	23	21	28	35**
High school or more	77	77	79	72	65**
Married	58	57	60	46**	61
Not married	42	43	40	54**	39
\$25,000 or less	33	27**	33	53**	52**
More than \$25,000	67	73**	67	47**	48**

* Somewhat significant ($p \leq .05$)

** Statistically significant ($p \leq .01$)

3.1.4 Gambling Involvement

The average number of activities participated in by the different levels of gamblers varies substantially. Exhibit 5 illustrates the mean number of games played by each type of gambler.

Gamblers who play at least one game weekly reported that they had, on average, played 6.3 games at least once in their lifetime, while those who have played at least one game in the past year but none on a weekly basis reported playing, on average, 5.0 games at least once in their lifetime. Infrequent gamblers (those who have gambled but not in the past year) have played, on average, 2.7 games in their lifetime. Of course, non-gamblers have not participated in any gambling activity in their lifetime.

Gamblers who have played at least one game in the past year but do not play any game on a weekly basis (past-year gamblers) have participated in 5.0 activities in their lifetime and 3.0 activities, on average, in the past year.

Infrequent gamblers (those who have participated in gambling at some time but not in the past year) report they have played 2.7 games, on average, in their lifetime. The same information can be looked at in a different way, as detailed in Exhibit 5.

EXHIBIT 5 AVERAGE NUMBER OF GAMES PLAYED BY PLAYER TYPE			
Player Type	No. of Games Ever Played	No. of Games Played in Past Year	No. of Games Played Weekly
Weekly gamblers	6.3	4.6	1.6
Past-Year gamblers	5.0	3.0	0
Infrequent gamblers	2.7	0	0
Never gamblers	0	0	0

3.1.5 Reasons for Gambling

Respondents who had participated in any type of gambling were asked why they gambled. The reasons cited are summarized in Exhibits 6A and 6B. The most frequently mentioned reason given for involvement in gambling among Manitoban residents is "for fun or entertainment" (71%). Sixty-five percent each of the total sample say they gamble "to win money" or "to support worthy causes." Gambling "for excitement/as a challenge" was also cited by a majority of respondents (50%).

EXHIBIT 6A REASONS FOR GAMBLING n=1129					
	Total	Sex		Age	
		Male	Female	Under 30	30 or Over
	%	%	%	%	%
Entertainment or fun	71	72	69	82	67**
Win money	65	64	66	69	64
Support worthy causes	65	62	68*	56	69**
Excitement/challenge	50	55	46**	62	46**
To socialize	35	36	35	37	35
Curiosity	32	33	31	43	29**
As a hobby	11	13	10*	10	12
Distractions from problems	10	9	12	9	11

* Somewhat significant ($p \leq .05$)
 ** Statistically significant ($p \leq .01$)

**EXHIBIT 6B
REASONS FOR GAMBLING
n=1129**

	Total %	Income		Marital Status	
		\$25,000 or Less %	More Than \$25,000 %	Married %	Single %
Entertainment or fun	71	71	72	69	74*
Win money	65	62	67	63	68*
Support worthy causes	65	62	69	68	62
Excitement/challenge	50	52	51	47	55**
To socialize	35	39	34	34	38
Curiosity	32	34	31	34	30
As a hobby	11	14	10*	11	12
Distractions from problems	10	10	10	9	13*

* Somewhat significant ($p \leq .05$)
 ** Statistically significant ($p \leq .01$)

By demographic subgroups there is a statistically significant difference between specific groups on most of the statements. They are:

- Those under 30 and single individuals were more likely than their counterparts to report they gamble for entertainment or fun.
- The only statistical difference on the attribute to win money was that single people were more likely than married individuals to gamble to win money.
- Women and those over 30 years of age were significantly more likely than men and those under 30 years of age to say they gamble in order to support worthy causes.
- Gambling for excitement or challenge was significantly different based upon sex, age, and marital status for men. Those under 30 and single respondents were more likely than their counterparts to say they gamble because of the challenge or excitement.
- As an incentive to gamble, curiosity is a stronger motivator to those under 30 years of age than it is to those over 30 years of age.
- As a hobby, males and those with household incomes of less than \$25,000 reported gambling significantly more often than females and those with household incomes of more than \$25,000.
- Significantly more unmarried respondents, compared to married respondents, said they gamble to distract themselves from everyday problems.

3.1.6 Favorite Gambling Activities

Respondents who had participated in more than one type of gambling activity were asked to indicate which activity was their favorite. The results to this question are presented in Exhibit 7 by total and by participation level.

The type of activity which was reported as the favorite by the largest percentage of respondents was buying lottery or scratch tickets (28%).

There was a considerable drop in popularity for any other game. Bingo, casino slots, VLTs, cards for money outside a casino, and raffle tickets were mentioned as being favorite activities by between 7 and 9 percent of those who have gambled on more than one type of activity.

**EXHIBIT 7
FAVORITE TYPE OF GAMING ACTIVITY**

Activity (Base)	Total (1129) %	Infrequent (71) %	Past-Year (622) %	Weekly (436) %
Lottery or scratch tickets	28			
Bingo	9			
Casino slots	8			
VLTs	7			
Cards not in casino	7			
Raffle tickets	7			
Racetrack betting	4			
Sport Select	3			
Informal bets	3			
Casino tables	3			
Sports pools	3			
Betting on games of skill	2			
Breakopen tickets	2			
Speculative investments	1			
Not stated	8			

3.1.7 Expenditures on Gambling

To quote Dr. Volberg, "Data on reported estimated expenditures are best suited for analyzing the relative importance of different types of gambling in the general population rather than for ascertaining absolute spending levels on different types of wagering. Reported estimates of expenditures obtained in this survey are based on recollection and self-report. These data are most useful as indicators of the relative importance of different types of gambling in the general population rather than as estimates of absolute spending levels on different types of wagering in Manitoba." (Gambling and Problem Gambling in Washington State, p.13)

Respondents who had done any kind of gambling in the past year were asked to indicate how much money they spend on that activity in a typical month. The reported total monthly expenditure for each gambling activity is calculated by summing the amount of money each respondent reported playing on each activity. The total amount that all respondents reported spending in a typical month on all gambling activities is then calculated. The proportion of total monthly expenditure spent on each gambling activity is calculated by dividing the amount that respondents reported spending on each activity by the total monthly expenditure.

An adjustment was made in calculating the total monthly expenditure for the province. Speculative investments was excluded from the calculations because these investments are not usually regarded as a gambling activity and because the expenditures of the few individuals who do speculate are so large that including them over-estimates gambling expenditures on more traditional gambling activities.

The

Manitoba.

By game, monthly expenditures by those who actually reported playing the game varied considerably. Players of casino table games, bingo, and casino slots reported the highest average monthly expenditures (in excess of \$30), while players of breakopens/Nevadas, raffles, and sports pools reported the lowest average monthly expenditures (less than \$10) (see Exhibit 9).

**EXHIBIT 9
AVERAGE MONTHLY PLAYER EXPENDITURES BY GAME**

Game	Sample Size n=	Total \$	Past-Year Players \$	Weekly Players \$
Casino table games	73	36.97		
Bingo	225	33.90		
Casino slots	238	32.37		
VLTs	274	26.42		
Horse races	106	23.76		
Off-track betting	25	22.92		
Sport Select	99	16.16		
Craps or dice outside a casino	15	12.93		
Cards outside casino	214	11.87		
Game of skill	107	11.37		
Lottery or scratch tickets	847	11.34		
Side bets on arcade/video games	67	11.31		
Informal bets	219	10.08		
Breakopens/Nevadas	329	7.90		
Raffle tickets	680	6.07		
Sports pools	262	5.82		

* Somewhat significant ($p \leq .05$)
 ** Statistically significant ($p \leq .01$)

Exhibit 10

**EXHIBIT 10
DISTRIBUTION OF GAMBLING
EXPENDITURES BY GAME
n=1078**

3.2 CURRENT PREVALENCE OF PROBLEM AND PATHOLOGICAL GAMBLING

In the chapter on Methodology, the development of the South Oaks Gambling Screen was discussed in detail. Following the established criteria for discriminating between non-gamblers and individuals with moderate to severe gambling problems, respondents' scores were tallied. Prevalence rates for the following were tallied:

- **Current Problem Gamblers:** Those who scored 3 or 4 points on the current SOGS items.
- **Current Probable Pathological Gamblers:** Those who scored 5 or more points on the current SOGS items.

Among Manitoba respondents, 1.3 percent of the sample scored as current probable pathological gamblers and 2.9 percent of the sample scored as current problem gamblers. Overall, the current prevalence rate of problem and probable pathological gambling in Manitoba is 4.2 percent.

As Exhibit 11 shows, there are also significant differences between respondents who scored as current problem and pathological gamblers and the remainder of the overall total sample. Current problem and probable pathological gamblers in Manitoba are significantly more likely than the larger sample to be male and under 30 years of age.

EXHIBIT 11 COMPARING CURRENT PROBLEM AND PROBABLE PATHOLOGICAL GAMBLERS WITH THE GENERAL POPULATION		
Demographics (Base)	Non-problem Respondents (1161) %	Problem & Pathological (51) %
Male	46	61*
Under 30	24	39*
Less than high school	23	29
Not married	41	53
Household income under \$25,000	33	34
* Somewhat significant ($p \leq .05$)		

3.3 COMPARISON OF NON-PROBLEM AND PROBLEM GAMBLERS

3.3.1 Demographic Profile

Exhibit 12 presents the differences between gamblers only (non-problem gamblers and problem and probable pathological gamblers). Again, as with the comparison between gamblers and the overall population, problem and pathological gamblers are somewhat more likely to be male and under 30 years of age than non-problem gamblers.

EXHIBIT 12 COMPARING CURRENT PROBLEM AND PROBABLE PATHOLOGICAL GAMBLERS		
Demographics	Non-problem Gamblers	Problem & Pathological Gamblers
(Base)	(1078) %	(51) %
Male	46	61*
Under 30	24	39*
Less than high school	22	29
Not married	41	53
Household income under \$25,000	32	34
* Somewhat significant ($p \leq .05$)		

3.3.4 Personal and Financial Behavior

Exhibit 15 shows the differences in the proportion of non-problem gamblers and problem and probable pathological gamblers who score on the South Oaks Gambling Screen items associated with personal behavior of problematic gambling involvement.

"Since items from the South Oaks Gambling Screen were developed to provide a reliable method of discriminating between non-problem gamblers and problem and probable pathological gamblers, it is not surprising that there are significant differences between non-problem gamblers and those with moderate to severe gambling problems" (Gambling and Problem Gambling in Washington State, p.23).

Eighty-four percent of problem and probable pathological gamblers reported spending more time or money than intended on gambling compared to 9 percent of non-problem gamblers who reported the same. The majority (53%) of problem and probable pathological gamblers, compared to 3 percent of non-problem gamblers, reported feeling guilty about the way they gamble.

EXHIBIT 15 PERSONAL BEHAVIOR RELATED TO PROBLEMATIC GAMBLING INVOLVEMENT OF NON-PROBLEM AND PROBLEM GAMBLERS		
Behavior (Base)	Non-problem Gamblers (1078) %	Problem & Pathological Gamblers (51) %
Spend more time or money than intended	9	84**
Felt guilty about the way you gamble	3	53**
People criticized gambling	2	43**
Go back another day to win back lost dollars	1	24**
Wanted to stop gambling but could not	<1	22**
Had family arguments about gambling	<1	20**
Have hidden evidence of gambling	<1	18**
Lost time from work due to gambling	0	10**
Claimed to win but, in fact, lost	<1	2*
* Somewhat significant ($p \leq .05$) ** Statistically significant ($p \leq .01$)		

Exhibit 16 shows differences in the proportion of non-problem gamblers and problem and probable pathological gamblers who score on the South Oaks Gambling Screen items associated with borrowing to gamble or to pay gambling-related debts. In Manitoba, differences are greatest for borrowing from a spouse, the household, and relatives.

EXHIBIT 16 BORROWING ACTIVITIES OF NON-PROBLEM AND PROBLEM GAMBLERS		
Types of Borrowing (Base)	Non-problem Gamblers (1078) %	Problem & Pathological Gamblers (51) %
Borrowed from spouse	3	51**
Borrowed from household	<1	41**
Borrowed from relatives	<1	31**
Borrowed on credit cards	<1	16**
Borrowed from banks, loan companies	0	8**
Passed bad checks	0	4**
Cashed stocks, bonds	0	4**
Sold personal/family property	0	2**
Borrowed from loan sharks	0	0
** Statistically significant ($p \leq 01$)		

Current gamblers were asked several other questions about their gambling behavior. They were asked how old they were when they first started gambling, what types of gambling activities they first participated in, whether they thought either of their parents had a gambling problem, if they had ever felt nervous about the amount they were gambling, how old they were when they first felt nervous, if they had ever been in trouble with the law because of gambling, and if they had ever sought help to stop gambling.

In response to the question about whether or not either parent had ever had a gambling problem, 4 percent of non-problem gamblers said "yes," while 95 percent said "no." Two percent did not provide an answer. There was somewhat of a difference between the percentage of problem and probable pathological gamblers who reported either of their parents having a gambling problem compared to non-problem gamblers (see Exhibit 17). Ten percent of problem and probable pathological gamblers had a parent who also had a problem.

EXHIBIT 17 PARENTAL GAMBLING PROBLEM AMONG NON-PROBLEM AND PROBLEM GAMBLERS		
Did either parent ever have a problem? (Base)	Non-problem Gamblers (1078) %	Problem & Pathological Gamblers (51) %
Yes	4	10*
No	95	84*
Not stated	2	6
* Somewhat significant ($p \leq .05$)		

The majority of gamblers began gambling when they were under 25 years of age. In response to the question asking when they first started gambling, 28 percent said they started when they were under 18 years of age and 38 percent said between 18 and 24 years of age.

Based on all responses, the average age at which respondents started to gamble was 23 years old. Males ($p \leq .01$), those with at least a high school education ($p \leq .01$), and those presently under 30 years of age ($p \leq .01$) were more likely than their counterparts to have started gambling when they were still minors. Somewhat more problem and probable pathological gamblers than non-problem gamblers started gambling when they were 11 to 15 years of age or 16 years of age (see Exhibit 18). When Chi-square were performed on those under 18 years of age and on those 18 years of age or older, differences were somewhat significant in that problem and pathological gamblers were more likely to have started to gamble when they were under 18 years of age than non-problem gamblers.

EXHIBIT 18 AGE THAT GAMBLING WAS FIRST STARTED AMONG NON-PROBLEM AND PROBLEM GAMBLERS*		
Age (Base)	Non-problem Gamblers (1078) %	Problem & Pathological Gamblers (51) %
4 to 10 years old	3	2
11 to 15 years old	11	25
16 years old	9	14
17 years old	4	2
18 years old	16	12
19 to 20 years old	14	10
21 to 25 years old	17	10
26 years old or older	22	26
Not stated	3	0
* Somewhat significant ($p \leq .05$)		

Respondents who had gambled were also asked to indicate which types of activities they participated in when they first began gambling. Responses for types of gambling activities which received a total mention of more than 3 percent are provided in Exhibit 19 by total and by non-problem and problem gamblers. The largest percentage of gamblers began gambling by buying lottery or scratch tickets (37%), by playing cards for money (18%), or by playing bingo (17%). Somewhat more problem and probable pathological gamblers began by playing bingo than non-problem gamblers. The converse is true for those who first started gambling by buying raffle tickets.

EXHIBIT 19			
ACTIVITIES FIRST PARTICIPATED IN WHEN GAMBLING BEGAN			
Activities	Total Gamblers	Non-problem Gamblers	Problem & Pathological Gamblers
(Base)	1129	1078	51
	%	%	%
Lottery or scratch tickets	37	37	39
Cards for money	18	18	22
Bingo	17	16	28*
Raffle tickets	13	14	4*
Racetrack betting	8	8	6
Casino slots	6	6	6
Informal bets	5	5	8
Breakopen tickets	4	4	6
Games of skill	4	4	4
Sport Pools	4	4	6

* Somewhat significant ($p \leq .05$)

Current gamblers were also asked whether or not they had ever felt nervous about the amount they were gambling. Twelve percent reported they had and 88 percent, in total, reported they had not. Males ($p \leq .01$) and those from households with incomes over \$25,000 ($p \leq .01$) were significantly more likely to report feeling nervous than females and those from households with incomes of less than \$25,000. As illustrated in Exhibit 20, problem and pathological gamblers were significantly more likely to report feeling nervous than non-problem gamblers.

EXHIBIT 20 FELT NERVOUS ABOUT GAMBLING			
Was there any time when the amount you were gambling made you nervous? (Base)	Total Gamblers (1129) %	Non-problem Gamblers (1078) %	Problem & Pathological Gamblers (51) %
Yes	12	10	49**
** Statistically significant ($p \leq .01$)			

When the 131 respondents who reported having felt nervous about the amount of time they spent gambling were asked at what age they first felt nervous, the majority said when they were under 25 years of age (26 percent said under 18 years of age and 41 percent said 18 to 24 years of age). The mean age at which respondents started to feel nervous was 23 years of age. When nervousness was first felt, 41 percent were playing cards outside the casino and 10 percent were making informal bets with friends.

Only 4 respondents reported having been in trouble with the law as a consequence of activities related to gambling. Three of the four were problem and probable pathological gamblers compared to one who was a non-problem gambler.

With respect to having sought treatment to help stop gambling, six respondents (0.5% of gamblers) said they had. Four of the six were female, four were not married, and four had household incomes of less than \$25,000. Rather surprisingly, of the six who reported having sought help, three scored as non-problem gamblers and three scored as problem and probable pathological gamblers. Of those who had sought help, two used self-discipline, two turned to a friend or spouse, one went to Gambler's Anonymous, and one went to a counselor.

3.3.5 Gambling Behavior

Respondents were asked with whom they usually gamble on their favorite gambling activity. Overall, 37 percent said with friends or co-workers, 30 percent said alone, 20 percent said with spouse or significant other, and 16 percent said with some other family member (see Exhibit 21). There were no significant differences between non-problem and problem and pathological gamblers on their likelihood to gamble by themselves or with others.

EXHIBIT 21 ACCOMPANIMENT WHEN GAMBLING			
(Base)	Total Gamblers (1129) %	Non-problem Gamblers (1078) %	Problem & Pathological Gamblers (51) %
With friends or co-workers	37	36	49
Alone	30	30	29
With spouse/significant other	20	20	22
With other family members	16	16	18
Other	4	4	4
Not stated	10	10	0**
** Statistically significant ($p \leq .01$)			

Respondents were also asked how much time they spent on their favorite activity on each occasion they play. Responses to this question are summarized in Exhibit 22 by total and type of gambler. In total, the majority (57%) reported they spend less than one hour on each occasion. Eighteen percent said one to two hours, 14 percent said three to five hours and 2 percent said more than five hours. Ten percent did not answer the question.

**EXHIBIT 22
LENGTH OF TIME SPENT GAMBLING**

(Base)	Total Gamblers (1129) %	Non-problem Gamblers (1078) %	Problem & Pathological Gamblers (51) %
Less than 1 hour	57	58	31**
1-2 hours	18	17	41**
3-5 hours	14	13	20**
6-12 hours	1	1	2
More than 12 hours	1	1	6**
Not stated	10	10	0
** Statistically significant (p≤.01)			

3.3.6 Self-perception of Gambling as a Problem

"There is one more important difference between non-problem gamblers and problem and probable pathological gamblers. This is the difference in respondents' self-perception of their gambling as a problem" (Gambling and Problem Gambling in Washington State, p.24). In Manitoba, 0.2 percent of current non-problem gamblers felt they had a gambling problem, while 12 percent of current problem and probable pathological gamblers felt that they had a gambling problem. There is a significant difference between the two gambler groups.

APPENDIX A

C.D. _ _

I.D. _ _ _ _

DATE: Feb. _ _

Telephone No.: (_ _) _ _ _ _

PROBLEM GAMBLING STUDY
530893

Hello, my name is _____ and I am calling from Criterion Research Corp., a full service market research firm based in Winnipeg. We are currently conducting a study of the gambling practices of Manitobans. All of your answers will be confidential. In order to interview the right person, I need to speak to the member of your household who is over 18 and has had the most recent birthday. Would that be you?

- Yes 1 - CONTINUE
- No 2 - ASK TO SPEAK TO THAT PERSON.
IF NOT AVAILABLE, ARRANGE CALL-BACK.

a. Do you or does anyone in your immediate family work for ?

Yes No

- A market research firm 1 1
- The Western Canada Lottery Corporation 2 2
- The Manitoba Lotteries Foundation 3 3

(IF YES TO ANY CATEGORY IN Q.A THANK & TERMINATE, ELSE CONTINUE)

People bet on many different things such as raffles, lotteries, and casino games. I am going to ask you about some activities such as these that you may participate in. (IF PERSON DOESN'T WANT TO PARTICIPATE BECAUSE HE/SHE NEVER GAMBLES, DOESN'T BELIEVE IN IT, ETC. SAY:) We understand that not everyone gambles, but your opinions are still very important to us.

1. Have you ever ? (RECORD ANSWER BELOW. IF NO TO ALL ACTIVITIES, SKIP TO DEMOGRAPHICS)

	Q.1			Q.2			Q.3 Amount	Q.4		
	Yes	No	NS	Yes	No	NS		Yes	No	NS
a. Bought a lottery or scratch ticket ..	1	2	9	1	2	9	\$ _ _ _ _	1	2	9
b. Played Sport Select	1	2	9	1	2	9	\$ _ _ _ _	1	2	9
c. Played Bingo	1	2	9	1	2	9	\$ _ _ _ _	1	2	9
d. Bought a breakopen or Nevada ticket	1	2	9	1	2	9	\$ _ _ _ _	1	2	9
e. Played slots at a Casino	1	2	9	1	2	9	\$ _ _ _ _	1	2	9
f. Played table games at a Casino ..	1	2	9	1	2	9	\$ _ _ _ _	1	2	9
g. Bet on arcade or video games	1	2	9	1	2	9	\$ _ _ _ _	1	2	9
h. Spent money on craps or dice outside a Casino ...	1	2	9	1	2	9	\$ _ _ _ _	1	2	9
i. Placed a bet at a racetrack	1	2	9	1	2	9	\$ _ _ _ _	1	2	9
j. Bet on a horse race off-track	1	2	9	1	2	9	\$ _ _ _ _	1	2	9

	Q.1			Q.2			Q.3 Amount	Q.4		
	Yes	No	NS	Yes	No	NS		Yes	No	NS
k. Played a Video Lottery Terminal or VLT	1	2	9	1	2	9	\$_____	1	2	9
l. Placed a bet on a game of skill such as bowling, billiards, golf	1	2	9	1	2	9	\$_____	1	2	9
m. Bought a raffle ticket on a house, boat, car, or any other smaller prize	1	2	9	1	2	9	\$_____	1	2	9
n. Played cards for money outside a casino	1	2	9	1	2	9	\$_____	1	2	9
o. Participated in sports pools for money	1	2	9	1	2	9	\$_____	1	2	9
p. Placed bets informally with friends on sports games or other events	1	2	9	1	2	9	\$_____	1	2	9
q. Made speculative investments in the stock or commodity markets	1	2	9	1	2	9	\$_____	1	2	9
r. Spent money on any other gambling activity (SPECIFY)										
_____	1	2	9	1	2	9	\$_____	1	2	9
_____	1	2	9	1	2	9	\$_____	1	2	9

2. Have you bet or spent money on this activity in the past year? (RECORD ANSWERS ABOVE)

3. Can you give me an idea of the amount that you spend on this activity in a typical month? (RECORD ANSWER ABOVE. IF NEEDED SAY:) I am only looking for an approximate amount, rounded to the nearest \$5 or so.

4. Do you usually participate in this activity at least once a week? (RECORD ANSWER ABOVE)

IF YES TO ONLY ONE ACTIVITY IN Q.2, ASK Q.5. IF YES TO MORE THAN ONE ACTIVITY, SKIP TO Q.6.

5. Did/do you enjoy (INSERT ACTIVITY)?

- Yes 1
- No 2
- Not stated ... 9

6. Thinking about these activities that we've just discussed which involve an element of luck or chance, can you tell me which is your favorite type of gaming activity?

- a. Lottery or scratch ticket 01
- b. Sport Select 02
- c. Played Bingo 03
- d. Bought a breakopen ticket 04
- e. Played slots at a Casino 05
- f. Played table games at a Casino 06
- g. Bet on arcade or video games 07
- h. Spent money on craps or dice outside a Casino 09
- i. Placed a bet at a racetrack 10
- j. Bet on a horse race off-track 11
- k. Played a Video Lottery Terminal 12
- l. Placed a bet on a game of skill such as
bowling, billiards, golf 13
- m. Bought a raffle ticket on a
house, boat, car, or any
other smaller prize 14
- n. Played cards for money outside a casino 15
- o. Participated in sports pools for money 16
- p. Placed bets informally with friends on sports
games or other events 17
- q. Made speculative investments in the stock
or commodity markets 18
- r. Spent money on any other gambling activity
(SPECIFY)

Not stated 99

7. Can you tell me the main reasons why you participate in the types of activities we have just discussed? Do you gamble? (ROTATE ORDER)

	Yes	No	NS
a. In order to socialize	1	2	9
b. For excitement or as a challenge	1	2	9
c. As a hobby	1	2	9
d. To win money	1	2	9
e. To support worthy causes	1	2	9
f. Out of curiosity	1	2	9
g. For entertainment or fun	1	2	9
h. To distract yourself from everyday problems	1	2	9
i. For some other reason (ASK WHAT THE REASON IS)			

..... 1 2 9

8. When you think of (INSERT ACTIVITY), which you named as your favorite gaming activity, do you usually do it (READ LIST)?

- Alone 1
- With your spouse or significant other 2
- With other family members 3
- With friends or co-workers 4
- With some other individual or group 5
- Not stated 9

OR

9. Also, thinking of (INSERT FAVORITE ACTIVITY), on each occasion that you participate in this activity, for how long do you play?

- Less than 1 hour 1
- 1 - 2 hours 2
- 3 - 5 hours 3
- 6 - 12 hours 4
- More than 12 hours 5
- Not stated 9

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

- \$1 or less 1
- \$1.01 - \$9 2
- \$10 - \$99 3
- \$100 - \$999 4
- \$1,000 - \$9,999 5
- \$10,000 or more 6
- Not stated 9

The next set of questions is part of a standard measurement scale which has been used throughout North America in surveys similar to this one. There are no right or wrong answers to the questions that follow. We want to know what your experiences have been. Please try to be as accurate as possible in your answers and remember that all this information is anonymous. We understand that everyone does not gamble in the same way but your answers are still important to us.

11a. When you participate in the gambling activities we have discussed, how often do you go back another day to win back money you lost? Is it ?

- Never 1 - SKIP TO Q.12A
- Some of the time 2
- Most of the time 3 } CONTINUE
- Every time 4
- Don't know 5 } SKIP TO Q.12A
- Not stated 9

12b. How often have you done this in the past year? Would that be ?

- Never 1
- Some of the time 2
- Most of the time 3
- Every time 4
- Don't know 5
- Not stated 9

12a. Have you ever claimed to be winning money from these activities when in fact you lost?

- Never 1 - SKIP TO Q.13A
- Some of the time 2
- Most of the time 3 } CONTINUE
- Every time 4
- Don't know 5 } SKIP TO Q.13A
- Not stated 9

12b. How often have you done this in the past year?

- Never 1
- Some of the time 2
- Most of the time 3
- Every time 4
- Don't know 5
- Not stated 9

(FOR THIS NEXT SERIES OF QUESTIONS, IF THE RESPONDENT ANSWERS "NO" IN PART A OF THE QUESTION, SKIP TO THE NEXT A QUESTION. IF "YES", ASK B.)

	Yes	No	DK	NS
13a. Do you ever spend more time or money gambling than you intended?	1	2	3	9
13b. Have you done this in the past year?	1	2	3	9
14a. Have people ever criticized your gambling?	1	2	3	9
14b. Have people criticized your gambling in the past year?	1	2	3	9
15a. Have you ever felt guilty about the way you gamble or about what happens when you gamble?	1	2	3	9
15b. Have you felt this way in the past year? ..	1	2	3	9
16a. Have you ever felt that you would like to stop gambling, but didn't think that you could?	1	2	3	9
16b. Have you felt this way in the past year? ..	1	2	3	9
17a. Have you ever hidden betting slips, lottery tickets, gambling money or other signs of gambling from your spouse or partner, children, or other important people in your life?	1	2	3	9
17b. Have you done so in the past year?	1	2	3	4
18. Have you ever argued with people you live with over how you handle money?	1	2	3	9
(IF NO TO Q.18, SKIP TO Q.20)				
19a. Have these arguments ever centered on your gambling?	1	2	3	9
19b. Have you had any of these arguments in the past year?	1	2	3	9
We are almost through this section of questions. Please remember that all this information is confidential.				
20a. Have you ever missed time from work or school due to gambling?	1	2	3	9
20b. Have you missed time from work or school in the past year due to gambling?	1	2	3	9
21a. Have you ever borrowed from someone and not paid them back as a result of your gambling?	1	2	3	9
21b. Have you done so in the past year?	1	2	3	9
I am going to read a list of the ways in which some people get money for gambling. Can you tell me which of these, if any, you have ever used to get money for gambling or to pay gambling debts?				
22a. Have you ever borrowed from household money?	1	2	3	9
22b. Have you borrowed from household money in the past year?	1	2	3	9

Please remember we are asking you about the sources of money for gambling or to pay gambling debts.

	Yes	No	DK	NS
23a. Have you ever borrowed money from your spouse or partner?	1	2	3	9
23b. Have you borrowed money from your spouse or partner in the last year?	1	2	3	9
24a. Have you ever borrowed from other relatives or in-laws?	1	2	3	9
24b. Have you borrowed from other relatives or in-laws in the past year?	1	2	3	9
25a. Have you ever gotten loans from banks, loan companies or credit unions?	1	2	3	9
25b. Have you gotten loans from banks, loan companies or credit unions in the past year?	1	2	3	9

Please remember we are asking you about the sources of money for gambling or to pay gambling debts.

26a. Have you ever made cash withdrawals on credit cards to get money to gamble or pay gambling debts? This does not include instant cash cards	1	2	3	9
26b. Have you made cash withdrawals on credit cards in the past year?	1	2	3	9
27a. Have you ever gotten loans from loan sharks to gamble or pay gambling debts? ...	1	2	3	9
27b. Have you gotten loans from loan sharks in the past year?	1	2	3	9
28a. Have you ever cashed in stocks, bonds or other securities to finance gambling?	1	2	3	9
28b. Have you cashed in stocks, bonds or other securities in the past year?	1	2	3	9
29a. Have you ever sold personal or family property to gamble or pay gambling debts? .	1	2	3	9
29b. Have you sold personal or family property to gamble or pay gambling debts in the past year?	1	2	3	9
30a. Have you ever borrowed from your checking account by writing checks that bounced to get money for gambling or to pay gambling debts?	1	2	3	9
30b. Have you borrowed from your checking account by writing checks that bounced in the past year?	1	2	3	9
31a. Have you ever had a credit line with a casino, racetrack, or a bookie?	1	2	3	9
31b. Have you had a credit line with a casino, racetrack, or a bookie in the past year? ..	1	2	3	9
32a. Do you feel that you have ever had a problem with betting money or gambling?	1	2	3	9

Yes No DK NS

- 32b. Do you feel that you have had a problem with betting money or gambling in the past year? 1 2 3 9
- 34. Do you feel that either of your parents has ever had a problem with betting money or gambling? 1 2 3 9
- 35. How old were you when you first started gambling? — — years old
- 36. When you first began gambling, what types of activities did you participate in? (CIRCLE FIRST THREE ANSWERS)

Q.36 Q.39

- a. Lottery or scratch ticket 01 01
- b. Sport Select 02 02
- c. Played Bingo 03 03
- d. Bought a breakopen ticket 04 04
- e. Played slots at a Casino 05 05
- f. Played table games at a Casino 06 06
- g. Bet on arcade or video games 07 07
- h. Spent money on craps or dice outside a Casino .. 09 09
- i. Placed a bet at a racetrack 10 10
- j. Bet on a horse race off-track 11 11
- k. Played a Video Lottery Terminal 12 12
- l. Placed a bet on a game of skill such as bowling, billiards, golf 13 13
- m. Bought a raffle ticket on a house, boat, car, or any other smaller prize 14 14
- n. Played cards for money outside a casino 15 15
- o. Participated in sports pools for money 16 16
- p. Placed bets informally with friends on sports games or other events 17 17
- q. Made speculative investments in the stock or commodity markets 18 18
- r. Spent money on any other gambling activity (SPECIFY)

Not stated 99

- 37. Was there any time when the amount you were gambling made you nervous?

Yes 1
 No 2] SKIP TO Q.40
 Not stated 9

- 38. How old were you when that happened? — — years old

- 39. What types of gambling were you doing when that happened? (CIRCLE UP TO THREE RESPONSES ABOVE)

- 40. Have you ever been in trouble with the law because of activities related to gambling?

Yes 1
 No 2
 Not stated 9

- 41. Have you ever desired or sought treatment to help you stop gambling?

Yes 1 - CONTINUE
 No 2] SKIP TO DEMOS
 Not stated 9

nd

42. What type of treatment was that?

Gamblers Anonymous 01
Psychologist 02
Psychiatrist 03
Other counselor 04
Minister 05
Other (SPECIFY)

Not stated 99

DEMOGRAPHICS

As you probably know, different types of people have different opinions and experiences. The following questions are for statistical purposes only and the answers to these questions, like all of the others, will be anonymous.

43. Sex (DO NOT ASK)

Male 1
Female 2

44. What is your marital status?

Married/cohabitating 1
Single/widowed/divorced 2
Not stated 9

45. Including yourself, how many people over the age of 18 live in your household?

— — people over 18

46. What is the highest level of education you have completed?

Less than high school 1
High school 2
Partial university/technical 3
Complete university/technical 4
Not stated 9

47. Last week, were you ?

Working full-time 1
Working part-time 2
Going to school 3
Not employed outside the home 4
Not stated 9

48. What is your current occupation? (BE SPECIFIC)

49. Into which of the following age categories do you fall? Would that be ?

18 - 24 01
25 - 29 02
30 - 34 03
35 - 39 04
40 - 44 05
45 - 49 06
50 - 54 07
55 - 59 08
60 - 64 09
65 or over 10
Not stated 99

I would just like you to remember this is for classification purposes only.

50. What is your racial or ethnic group?

51. Which of the following best describes your current religious preference?

Protestant	01
Catholic	02
Jewish	03
Muslim	04
Other (please specify)	

None	98
Not stated	99

52. What was your total household income last year? Was it ?

Under \$15,000	1
\$15,001 to \$25,000	2
\$25,001 to \$35,000	3
\$35,001 to \$50,000	4
\$50,001 to \$75,000	5
\$75,001 or more	6
Not stated	9

53. (FOR RURAL RESPONDENTS:) Can you tell me the name of the municipality in which you live. (IF RESPONDENT DOES NOT KNOW THE MUNICIPALITY, ASK:) What is the name of the closest town to where you live?

That was the last question. I would like to thank you very much for your time and cooperation.

APPENDIX B

EXHIBIT A
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Lottery or Scratch Tickets

	Total N=1212 %	Weekly n=339 %	Past Year n=508 %	Infrequent n=176 %	Never 189 %

**EXHIBIT B
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Sport Select**

	Total N=1212 %	Weekly n=36 %	Past Year n=63 %	Infrequent n=16 %	Never n=1097 %
Male	46	83**	73**	75	43**
Female	54	17	27	25	57
Under 30	24	53**	46**	38	22**
30 or over	76	47	54	63	78
Less than high school	23	17	16	6	24*
High school or more	77	83	84	94	76
Married	58	36**	52	63	59*
Not married	42	64	48	38	41
\$25,000 or less	33	30	31	33	34
More than \$25,000	67	70	69	67	66
* Somewhat significant ($p \leq .05$)					
** Statistically significant ($p \leq .01$)					

Non-players of Sport Select (a large percentage of the population) compared to the general population tended to be:

- female ($p \leq .01$)
- 30 years of age or older ($p \leq .01$)
- non-high school graduates ($p \leq .05$)
- married ($p \leq .05$)

Weekly players of Sport Select are more likely to be:

- under 30 years ($p \leq .01$)
- male ($p \leq .01$)
- unmarried ($p \leq .01$)

EXHIBIT D
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Breakopens or Nevada Tickets

	Total N=1212 %	Weekly n=56 %	Past Year n=273 %	Infrequent n=258 %	Never n=625 %

EXHIBIT E
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Slots at a Casino

	Total N=1212 %	Weekly n=11 %	Past Year n=227 %	Infrequent n=146 %	Never n=828 %

EXHIBIT F
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Table Games at a Casino

	Total N=1212 %	Weekly n=2 %	Past Year n=71 %	Infrequent n=90 %	Never n=1049 %

EXHIBIT G
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Side Bets on Arcade or Video Games

	Total N=1212 %	Weekly n=12 %	Past Year n=55 %	Infrequent n=32 %	Never n=1113 %
Male	46	83**	62*	44	45**
Female	54	17	38	56	55
Under 30	24	83**	36*	53**	22**
30 or over	76	17	64	47	78
Less than high school	23	8	9*	13	24**
High school or more	77	92	91	88	76
Married	58	25	40**	50	60**
Not married	42	75	60	50	40
\$25,000 or less	33	45	27	31	34
More than \$25,000	67	55	73	69	66

* Somewhat significant ($p \leq .05$)
** Statistically significant ($p \leq .01$)

Individuals who bet weekly on arcade or video games are more likely than the general population to:

- be younger ($p \leq .01$)
- be male ($p \leq .01$)

Past-year participants are also more likely than the general population to be:

- younger ($p \leq .05$)
- male ($p \leq .05$)
- single ($p \leq .01$)
- high school graduates ($p \leq .05$)

Respondents who had never participated in these activities had a complementary and offsetting profile.

EXHIBIT H
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Craps or Dice Outside a Casino

	Total N=1212 %	Weekly n=1 %	Past Year n=14 %	Infrequent n=22 %	Never n=1175 %

EXHIBIT I
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Bet at a Racetrack

	Total N=1212 %	Weekly n=7 %	Past Year n=99 %	Infrequent n=351 %	Never n=755 %
Male	46	57	43	49	45
Female	54	43	57	51	55
Under 30	24	14	22	18**	28**
30 or over	76	86	78	82	72
Less than high school	23	43	15	17**	26**
High school or more	77	57	85	83	74
Married	58	29	56	58	59
Not married	42	71	44	42	41
\$25,000 or less	33	57	26	27**	37**
More than \$25,000	67	43	74	73	63
* Somewhat significant ($p \leq .05$) ** Statistically significant ($p \leq .01$)					

Infrequent participants were more likely than the general population to:

- be over 30 years of age or older ($p \leq .01$)
- have at least completed high school ($p \leq .01$)
- have household incomes of more than \$25,000 ($p \leq .01$)

Respondents who had never placed a bet at the racetrack exhibited a complementary distribution relative to the infrequent participants.

**EXHIBIT J
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Bet Off-track**

	Total N=1212 %	Weekly n=2 %	Past Year n=23 %	Infrequent n=31 %	Never n=1156 %
Male	46	100	57	61	46*
Female	54	0	43	39	54
Under 30	24	0	9	19	25
30 or over	76	100	91	81	75
Less than high school	23	0	22	29	23
High school or more	77	100	78	71	77
Married	58	50	61	45	59
Not married	42	50	39	55	41
\$25,000 or less	33	50	22	33	34
More than \$25,000	67	50	78	67	66
* Somewhat significant ($p \leq .05$)					
** Statistically significant ($p \leq .01$)					

A very small percentage of respondents had ever participated in this activity and it was only marginally differentiating across levels of participation.

EXHIBIT K
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Video Lottery Terminals

	Total N=1212 %	Weekly n=37 %	Past Year n=237 %	Infrequent n=18 %	Never n=920 %

EXHIBIT L
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Bet on Games of Skill

N=1212	Total n=19	Weekly n=88	Past Year n=51	Infrequent n=1054	Never
Male	46	84**	78**	82**	41**
Female	54	16	22	18	59
Under 30	24	63**	41**	25	22**
30 or over	76	37	59	75	78
Less than high school	23	16	6**	14	25**
High school or more	77	84	94	86	75
Married	58	26**	43**	47	61**
Not married	42	74	57	53	39
\$25,000 or less	33	22	22*	23	35**
More than \$25,000	67	78	78	77	65
* Somewhat significant ($p \leq .05$) ** Statistically significant ($p \leq .01$)					

Respondents who had never placed bets on games of skill tended more than the general population to:

- be female
- be 30 years of age or older
- have not completed high school
- be married
- have household incomes of \$25,000 or less (all $p \leq .01$)

Weekly and past-year participants tended to be:

- male ($p \leq .01$)
- younger (under 30 years - $p \leq .01$)
- single ($p \leq .01$)

**EXHIBIT M
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Raffle Tickets**

	Total N=1212 %	Weekly n=21 %	Past Year n=659 %	Infrequent n=208 %	Never n=324 %
Male	46	71*	48	41	43
Female	54	29	52	59	57
Under 30	24	19	20**	22	35**
30 or over	76	81	80	78	65
Less than high school	23	10	20**	25	30**
High school or more	77	90	80	75	70
Married	58	67	62**	58	51**
Not married	42	33	38	42	49
\$25,000 or less	33	21	25**	40*	49**
More than \$25,000	67	79	75	60	51

* Somewhat significant ($p \leq .05$)
 ** Statistically significant ($p \leq .01$)

Respondents who had never purchased a raffle ticket tended more than the general population to:

- be under 30 years of age ($p \leq .01$)
- have not completed high school ($p \leq .01$)
- be single ($p \leq .01$)
- have lower household incomes ($p \leq .01$)

Respondents who had purchased a raffle ticket in the past year presented a complementary distribution to the "never purchased" group.

**EXHIBIT N
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Cards for Money Outside a Casino**

	Total N=1212 %	Weekly n=26 %	Past Year n=188 %	Infrequent n=163 %	Never n=835 %
Male	46	62	52	68**	40**
Female	54	38	48	32	60
Under 30	24	35	39**	18*	22**
30 or over	76	65	61	82	78
Less than high school	23	27	14**	16*	26**
High school or more	77	73	86	84	74
Married	58	23**	53	61	60
Not married	42	77	47	39	40
\$25,000 or less	33	41	28	22**	37**
More than \$25,000	67	59	72	78	63

* Somewhat significant ($p \leq .05$)
** Statistically significant ($p \leq .01$)

Respondents who played cards for money outside a casino on a weekly basis were more likely than the general population to be single ($p \leq .01$)

Respondents who had never participated in this activity tended more than the general population to:

- be female ($p \leq .01$)
- be 30 years of age or older ($p \leq .01$)
- have less than high school ($p \leq .01$)
- have lower household incomes (\$25,000 or less) ($p \leq .01$)

EXHIBIT O
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Sports Pools

	Total N=1212 %	Weekly n=22 %	Past Year n=240 %	Infrequent n=116 %	Never n=834 %
Male	46	68*	61**	47	41**
Female	54	32	39	53	59
Under 30	24	45*	23	26	24
30 or over	76	55	77	74	76
Less than high school	23	9	12**	16	27**
High school or more	77	91	88	84	73
Married	58	36*	60	54	59
Not married	42	64	40	46	41
\$25,000 or less	33	25	21**	29	38**
More than \$25,000	67	75	79	71	62

* Somewhat significant ($p \leq .05$)
** Statistically significant ($p \leq .01$)

Respondents who participated in sports pools on a weekly basis tended more than the general population to be:

- male ($p \leq .05$)
- under 30 years of age ($p \leq .05$)
- single ($p \leq .05$)

Non-players of sports pools, more than the general population, tended to:

- be female ($p \leq .01$)
- have not completed high school ($p \leq .01$)
- have household incomes of \$25,000 or less ($p \leq .01$)

**EXHIBIT P
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Informal Bets**

	Total N=1212 %	Weekly n=11 %	Past Year n=208 %	Infrequent n=93 %	Never n=900 %
Male	46	82*	68**	70	38**
Female	54	18	32	30**	62
Under 30	24	60**	37**	25	21**
30 or over	76	40	63	75	79
Less than high school	23	10	12**	15	27**
High school or more	77	90	88	85	73
Married	58	40	51*	56	60*
Not married	42	60	49	44	40
\$25,000 or less	33	30	22**	26	37**
More than \$25,000	67	70	78	74	63

* Somewhat significant ($p \leq .05$)
** Statistically significant ($p \leq .01$)

Respondents who had placed bets informally with friends on sports games or other events within the past year tended more than the remainder of the population to:

- be male ($p \leq .01$)
- be under 30 years of age ($p \leq .01$)
- have completed high school ($p \leq .01$)
- have household incomes of over \$25,000 ($p \leq .01$)
- be single ($p \leq .05$)

Weekly players also tended more than the general population to:

- be male ($p \leq .05$)
- be under 30 years of age ($p \leq .01$)

As expected, respondents who had never participated in this activity exhibited a complementary, or offsetting, profile.

EXHIBIT Q
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL
Speculative Investments

	Total N=1212 %	Weekly n=8 %	Past Year n=51 %	Infrequent n=74 %	Never n=1079 %
Male	46	100**	59	68**	44**
Female	54	0	41	32	56
Under 30	24	13	14	8**	26**
30 or over	76	88	86	92	74
Less than high school	23	13	6**	19	24**
High school or more	77	88	94	81	76
Married	58	38	61	69	58
Not married	42	63	39	31	42
\$25,000 or less	33	13	9**	19**	36**
More than \$25,000	67	88	91	81	64

* Somewhat significant ($p \leq .05$)
** Statistically significant ($p \leq .01$)

Individuals who have never made speculative investments in the stock or commodity market tended more than the general population to:

- be female ($p \leq .01$)
- be under 30 years of age ($p \leq .01$)
- have not completed high school ($p \leq .01$)
- have household incomes of \$25,000 or less ($p \leq .01$)

Individuals who have made speculative investments in the past year were more likely than the general population to:

- have at least completed high school ($p \leq .01$)
- have household incomes of more than \$25,000 ($p \leq .01$)

APPENDIX C

1. Have you ever ...?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

1. Have you ever ...?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL				NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	NEVER	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

1. Have you ever ...?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

1. Have you ever ...?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

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PROBLEM GAMBLING STUDY

1. Have you ever ...?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL				NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	NEVER	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL GAMBLERS

2. Have you bet or spent money on this activity in the past year?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

2. Have you bet or spent money on this activity in the past year?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

2. Have you bet or spent money on this activity in the past year?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

2. Have you bet or spent money on this activity in the past year?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL				NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	NEVER	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL GAMBLERS

4. Do you usually participate in this activity at least once a week?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

6. Which is your favorite type of gaming activity?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

6. Which is your favorite type of gaming activity?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

8. When you think of your favorite gaming activity, do you usually do it ...?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

8. When you think of your favorite gaming activity, do you usually do it ...?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATNOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NOW PROBLEM GAMBLERS	PROBLEM & PATNO-GAMBLERS LOGICAL

9. On each occasion that you participate in this activity,
for how long do you play?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

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

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

11a. When you participate in the gambling activities,
how often do you go back another day to win back money you lost?

	TOTAL	SEX		AGE		EDUCATION		
		GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Never	918 81.3%	918 81.3%	417 79.0%	501 83.4%	211 74.8%	704 83.4%	186 75.3%	723 82.8%
Some of the time	176 15.6%	176 15.6%	89 16.9%	87 14.5%	58 20.6%	118 14.0%	47 19.0%	129 14.8%
Most of the time	17 1.5%	17 1.5%	13 2.5%	4 .7%	7 2.5%	10 1.2%	7 2.8%	10 1.1%
Every time	10 .9%	10 .9%	7 1.3%	3 .5%	4 1.4%	6 .7%	5 2.0%	5 .6%
Don't know	4 .4%	4 .4%	1 .2%	3 .5%	2 .7%	2 .2%		4 .5%
Not stated	4 .4%	4 .4%	1 .2%	3 .5%		4 .5%	2 .8%	2 .2%

11a. When you participate in the gambling activities,
how often do you go back another day to win back money you lost?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Never	918 81.3%	566 86.5%	348 74.0%	245 77.5%	556 82.9%	63 88.7%	541 87.0%	314 72.0%	902 83.7%	16 31.4%
Some of the time	176 15.6%	79 12.1%	96 20.4%	61 19.3%	95 14.2%	4 5.6%	74 11.9%	98 22.5%	154 14.3%	22 43.1%
Most of the time	17 1.5%	5 .8%	12 2.6%	6 1.9%	8 1.2%	1 1.4%	4 .6%	12 2.8%	10 .9%	7 13.7%
Every time	10 .9%	3 .5%	7 1.5%	1 .3%	8 1.2%		1 .2%	9 2.1%	4 .4%	6 11.8%
Don't know	4 .4%	1 .2%	3 .6%	1 .3%	3 .4%	1 1.4%	2 .3%	1 .2%	4 .4%	
Not stated	4 .4%		4 .9%	2 .6%	1 .1%	2 2.8%		2 .5%	4 .4%	

11b. How often have you done this in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	203	203	109	94	69	134	59	144
Never	31 15.3%	31 15.3%	15 13.8%	16 17.0%	7 10.1%	24 17.9%	8 13.6%	23 16.0%
Some of the time	141 69.5%	141 69.5%	74 67.9%	67 71.3%	50 72.5%	91 67.9%	40 67.8%	101 70.1%
Most of the time	16 7.9%	16 7.9%	10 9.2%	6 6.4%	8 11.6%	8 6.0%	6 10.2%	10 6.9%
Every time	10 4.9%	10 4.9%	6 5.5%	4 4.3%	3 4.3%	7 5.2%	4 6.8%	6 4.2%
Don't know	2 1.0%	2 1.0%	2 1.8%			2 1.5%		2 1.4%
Not stated	3 1.5%	3 1.5%	2 1.8%	1 1.1%	1 1.4%	2 1.5%	1 1.7%	2 1.4%

11b. How often have you done this in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	203	87	115	68	111	5	79	119	168	35
Never	31 15.3%	15 17.2%	16 13.9%	14 20.6%	17 15.3%	2 40.0%	22 27.8%	7 5.9%	31 18.5%	
Some of the time	141 69.5%	60 69.0%	80 69.6%	44 64.7%	79 71.2%	2 40.0%	52 65.8%	87 73.1%	120 71.4%	21 60.0%
Most of the time	16 7.9%	6 6.9%	10 8.7%	4 5.9%	6 5.4%	1 20.0%	3 3.8%	12 10.1%	10 6.0%	6 17.1%
Every time	10 4.9%	5 5.7%	5 4.3%	2 2.9%	8 7.2%			10 8.4%	4 2.4%	6 17.1%
Don't know	2 1.0%	1 1.1%	1 .9%	1 1.5%	1 .9%		1 1.3%	1 .8%	1 .6%	1 2.9%
Not stated	3 1.5%		3 2.6%	3 4.4%			1 1.3%	2 1.7%	2 1.2%	1 2.9%

12a. Have you ever claimed to be winning money from these activities when in fact you lost?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Never	1081 95.7%	1081 95.7%	504 95.5%	577 96.0%	263 93.3%	815 96.6%	233 94.3%	839 96.1%
Some of the time	37 3.3%	37 3.3%	21 4.0%	16 2.7%	17 6.0%	20 2.4%	10 4.0%	27 3.1%
Most of the time	6 .5%	6 .5%	1 .2%	5 .8%	2 .7%	4 .5%	2 .8%	4 .5%
Don't know	2 .2%	2 .2%	1 .2%	1 .2%		2 .2%		2 .2%
Not stated	3 .3%	3 .3%	1 .2%	2 .3%		3 .4%	2 .8%	1 .1%

12a. Have you ever claimed to be winning money from these activities when in fact you lost?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Never	1081 95.7%	641 98.0%	435 92.6%	300 94.9%	644 96.0%	68 95.8%	604 97.1%	409 93.8%	1039 96.4%	42 82.4%
Some of the time	37 3.3%	10 1.5%	27 5.7%	11 3.5%	24 3.6%	1 1.4%	16 2.6%	20 4.6%	31 2.9%	6 11.8%
Most of the time	6 .5%	2 .3%	4 .9%	2 .6%	2 .3%		1 .2%	5 1.1%	3 .3%	3 5.9%
Don't know	2 .2%	1 .2%	1 .2%	1 .3%	1 .1%		1 .2%	1 .2%	2 .2%	
Not stated	3 .3%		3 .6%	2 .6%		2 2.8%		1 .2%	3 .3%	

12b. How often have you done this in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	43	43	22	21	19	24	12	31
Never	10 23.3%	10 23.3%	8 36.4%	2 9.5%	3 15.8%	7 29.2%	2 16.7%	8 25.8%
Some of the time	30 69.8%	30 69.8%	12 54.5%	18 85.7%	15 78.9%	15 62.5%	9 75.0%	21 67.7%
Most of the time	2 4.7%	2 4.7%	1 4.5%	1 4.8%	1 5.3%	1 4.2%		2 6.5%
Every time	1 2.3%	1 2.3%	1 4.5%			1 4.2%	1 8.3%	

12b. How often have you done this in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	43	12	31	13	26	1	17	25	34	9
Never	10 23.3%	3 25.0%	7 22.6%	3 23.1%	6 23.1%		7 41.2%	3 12.0%	9 26.5%	1 11.1%
Some of the time	30 69.8%	8 66.7%	22 71.0%	9 69.2%	18 69.2%	1 100.0%	10 58.8%	19 76.0%	23 67.6%	7 77.8%
Most of the time	2 4.7%	1 8.3%	1 3.2%		2 7.7%			2 8.0%	1 2.9%	1 11.1%
Every time	1 2.3%		1 3.2%	1 7.7%				1 4.0%	1 2.9%	

13a. Do you ever spend more time or money gambling
than you intended?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	212 18.8%	212 18.8%	119 22.5%	93 15.5%	80 28.4%	132 15.6%	44 17.8%	168 19.2%
No	915 81.0%	915 81.0%	409 77.5%	506 84.2%	201 71.3%	711 84.2%	202 81.8%	704 80.6%
Not stated	2 .2%	2 .2%		2 .3%	1 .4%	1 .1%	1 .4%	1 .1%

13a. Do you ever spend more time or money gambling than you intended?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	212 18.8%	102 15.6%	110 23.4%	66 20.9%	125 18.6%	1 1.4%	97 15.6%	114 26.1%	168 15.6%	44 86.3%
No	915 81.0%	552 84.4%	358 76.2%	248 78.5%	546 81.4%	70 98.6%	524 84.2%	321 73.6%	908 84.2%	7 13.7%
Not stated	2 .2%		2 .4%	2 .6%			1 .2%	1 .2%	2 .2%	

13b. Have you done this in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	212	212	119	93	80	132	44	168
Yes	145 68.4%	145 68.4%	80 67.2%	65 69.9%	60 75.0%	85 64.4%	30 68.2%	115 68.5%
No	65 30.7%	65 30.7%	37 31.1%	28 30.1%	19 23.8%	46 34.8%	13 29.5%	52 31.0%
Not stated	2 .9%	2 .9%	2 1.7%		1 1.3%	1 .8%	1 2.3%	1 .6%

13b. Have you done this in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	212	102	110	66	125	1	97	114	168	44
Yes	145 68.4%	62 60.8%	83 75.5%	47 71.2%	88 70.4%		54 55.7%	91 79.8%	102 60.7%	43 97.7%
No	65 30.7%	40 39.2%	25 22.7%	17 25.8%	37 29.6%	1 100.0%	43 44.3%	21 18.4%	65 38.7%	
Not stated	2 .9%		2 1.8%	2 3.0%				2 1.8%	1 .6%	1 2.3%

14b. Have people criticized your gambling in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	73	73	43	30	21	52	20	52
Yes	48 65.8%	48 65.8%	29 67.4%	19 63.3%	16 76.2%	32 61.5%	13 65.0%	34 65.4%
No	23 31.5%	23 31.5%	13 30.2%	10 33.3%	5 23.8%	18 34.6%	6 30.0%	17 32.7%
Not stated	2 2.7%	2 2.7%	1 2.3%	1 3.3%		2 3.8%	1 5.0%	1 1.9%

14b. Have people criticized your gambling in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	73	36	37	22	43	1	18	54	51	22
Yes	48 65.8%	24 66.7%	24 64.9%	13 59.1%	32 74.4%		6 33.3%	42 77.8%	26 51.0%	22 100.0%
No	23 31.5%	11 30.6%	12 32.4%	8 36.4%	11 25.6%	1 100.0%	11 61.1%	11 20.4%	23 45.1%	
Not stated	2 2.7%	1 2.8%	1 2.7%	1 4.5%			1 5.6%	1 1.9%	2 3.9%	

15a. Have you ever felt guilty about the way you gamble or
about what happens when you gamble?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	92 8.1%	92 8.1%	48 9.1%	44 7.3%	25 8.9%	67 7.9%	25 10.1%	67 7.7%
No	1029 91.1%	1029 91.1%	478 90.5%	551 91.7%	255 90.4%	771 91.4%	221 89.5%	799 91.5%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	7 .6%	7 .6%	2 .4%	5 .8%	2 .7%	5 .6%	1 .4%	6 .7%

15a. Have you ever felt guilty about the way you gamble or about what happens when you gamble?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	92 8.1%	50 7.6%	42 8.9%	27 8.5%	56 8.3%	2 2.8%	38 6.1%	52 11.9%	65 6.0%	27 52.9%
No	1029 91.1%	599 91.6%	425 90.4%	284 89.9%	613 91.4%	67 94.4%	579 93.1%	383 87.8%	1005 93.2%	24 47.1%
Don't know	1 .1%		1 .2%	1 .3%			1 .2%		1 .1%	
Not stated	7 .6%	5 .8%	2 .4%	4 1.3%	2 .3%	2 2.8%	4 .6%	1 .2%	7 .6%	

15b. Have you felt this way in the past year?

	TOTAL		SEX		AGE		EDUCATION	
		GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	92	92	48	44	25	67	25	67
Yes	58 63.0%	58 63.0%	28 58.3%	30 68.2%	19 76.0%	39 58.2%	15 60.0%	43 64.2%
No	32 34.8%	32 34.8%	18 37.5%	14 31.8%	5 20.0%	27 40.3%	10 40.0%	22 32.8%
Don't know	1 1.1%	1 1.1%	1 2.1%		1 4.0%			1 1.5%
Not stated	1 1.1%	1 1.1%	1 2.1%			1 1.5%		1 1.5%

15b. Have you felt this way in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		HARRIED	NOT HARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	92	50	42	27	56	2	38	52	65	27
Yes	58 63.0%	33 66.0%	25 59.5%	14 51.9%	40 71.4%		18 47.4%	40 76.9%	31 47.7%	27 100.0%
No	32 34.8%	15 30.0%	17 40.5%	12 44.4%	16 28.6%	2 100.0%	19 50.0%	11 21.2%	32 49.2%	
Don't know	1 1.1%	1 2.0%		1 3.7%			1 2.6%		1 1.5%	
Not stated	1 1.1%	1 2.0%						1 1.9%	1 1.5%	

16a. Have you ever felt that you would like to stop gambling,
but didn't think that you could?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	202	844	247	873
Yes	25 2.2%	25 2.2%	12 2.3%	13 2.2%	8 2.8%	17 2.0%	10 4.0%	15 1.7%
No	1097 97.2%	1097 97.2%	512 97.0%	585 97.3%	272 96.5%	822 97.4%	235 95.1%	853 97.7%
Don't know	2 .2%	2 .2%	1 .2%	1 .2%	1 .4%	1 .1%	1 .4%	1 .1%
Not stated	5 .4%	5 .4%	3 .6%	2 .3%	1 .4%	4 .5%	1 .4%	4 .5%

16a. Have you ever felt that you would like to stop gambling,
but didn't think that you could?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		HARRIED	NOT HARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	25 2.2%	13 2.0%	12 2.6%	10 3.2%	11 1.6%	2 2.8%	5 .8%	18 4.1%	12 1.1%	13 25.5%
No	1097 97.2%	638 97.6%	454 96.6%	302 95.6%	657 97.9%	66 93.0%	615 98.9%	416 95.4%	1059 98.2%	38 74.5%
Don't know	2 .2%	1 .2%	1 .2%		2 .3%	1 1.4%		1 .2%	2 .2%	
Not stated	5 .4%	2 .3%	3 .6%	4 1.3%	1 .1%	2 2.8%	2 .3%	1 .2%	5 .5%	

16b. Have you felt this way in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	25	25	12	13	8	17	10	15
Yes	17 68.0%	17 68.0%	7 58.3%	10 76.9%	4 50.0%	13 76.5%	8 80.0%	9 60.0%
No	8 32.0%	8 32.0%	5 41.7%	3 23.1%	4 50.0%	4 23.5%	2 20.0%	6 40.0%

16b. Have you felt this way in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	25	13	12	10	11	2	5	18	12	13
Yes	17 68.0%	8 61.5%	9 75.0%	5 50.0%	10 90.9%		2 40.0%	15 83.3%	6 50.0%	11 84.6%
No	8 32.0%	5 38.5%	3 25.0%	5 50.0%	1 9.1%	2 100.0%	3 60.0%	3 16.7%	6 50.0%	2 15.4%

17a. Have you ever hidden betting slips, lottery tickets, gambling money or other signs of gambling from your spouse or partner, children, or other important people in your life?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	20 1.8%	20 1.8%	14 2.7%	6 1.0%	5 1.8%	15 1.8%	4 1.6%	16 1.8%
No	1105 97.9%	1105 97.9%	513 97.2%	592 98.5%	276 97.9%	826 97.9%	241 97.6%	855 97.9%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%	1 .4%	
Not stated	3 .3%	3 .3%	1 .2%	2 .3%	1 .4%	2 .2%	1 .4%	2 .2%

17a. Have you ever hidden betting slips, lottery tickets, gambling money or other signs of gambling from your spouse or partner, children, or other important people in your life?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	20 1.8%	9 1.4%	11 2.3%	7 2.2%	12 1.8%		5 .8%	15 3.4%	10 .9%	10 19.6%
No	1105 97.9%	644 98.5%	456 97.0%	306 96.8%	659 98.2%	69 97.2%	616 99.0%	420 96.3%	1064 98.7%	41 80.4%
Don't know	1 .1%	1 .2%				1 1.4%			1 .1%	
Not stated	3 .3%		3 .6%	3 .9%		1 1.4%	1 .2%	1 .2%	3 .3%	

17b. Have you done so in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	20	20	14	6	5	15	4	16
Yes	14 70.0%	14 70.0%	11 78.6%	3 50.0%	3 60.0%	11 73.3%	2 50.0%	12 75.0%
No	5 25.0%	5 25.0%	2 14.3%	3 50.0%	2 40.0%	3 20.0%	1 25.0%	4 25.0%
Not stated	1 5.0%	1 5.0%	1 7.1%			1 6.7%	1 25.0%	

17b. Have you done so in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL		NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	20	9	11	7	12	5	15	10	10
Yes	14 70.0%	6 66.7%	8 72.7%	2 28.6%	11 91.7%	1 20.0%	13 86.7%	5 50.0%	9 90.0%
No	5 25.0%	2 22.2%	3 27.3%	4 57.1%	1 8.3%	4 80.0%	1 6.7%	4 40.0%	1 10.0%
Not stated	1 5.0%	1 11.1%		1 14.3%			1 6.7%	1 10.0%	

18. Have you ever argued with people you live with over how you handle money?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	213 18.9%	213 18.9%	117 22.2%	96 16.0%	72 25.5%	141 16.7%	36 14.6%	177 20.3%
No	904 80.1%	904 80.1%	407 77.1%	497 82.7%	206 73.0%	695 82.3%	208 84.2%	688 78.8%
Not stated	12 1.1%	12 1.1%	4 .8%	8 1.3%	4 1.4%	8 .9%	3 1.2%	8 .9%

18. Have you ever argued with people you live with over how you handle money?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	213 18.9%	109 16.7%	104 22.1%	51 16.1%	140 20.9%	12 16.9%	120 19.3%	81 18.6%	188 17.4%	25 49.0%
No	904 80.1%	539 82.4%	360 76.6%	258 81.6%	530 79.0%	56 78.9%	495 79.6%	353 81.0%	878 81.4%	26 51.0%
Not stated	12 1.1%	6 .9%	6 1.3%	7 2.2%	1 .1%	3 4.2%	7 1.1%	2 .5%	12 1.1%	

19a. Have these arguments ever centered on your gambling?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	213	213	117	96	72	141	36	177
Yes	17 8.0%	17 8.0%	7 6.0%	10 10.4%	7 9.7%	10 7.1%	5 13.9%	12 6.8%
No	191 89.7%	191 89.7%	108 92.3%	83 86.5%	62 86.1%	129 91.5%	31 86.1%	160 90.4%
Not stated	5 2.3%	5 2.3%	2 1.7%	3 3.1%	3 4.2%	2 1.4%		5 2.8%

19a. Have these arguments ever centered on your gambling?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	213	109	104	51	140	12	120	81	188	25
Yes	17 8.0%	9 8.3%	8 7.7%	4 7.8%	12 8.6%		3 2.5%	14 17.3%	5 2.7%	12 48.0%
No	191 89.7%	98 89.9%	93 89.4%	45 88.2%	125 89.3%	12 100.0%	112 93.3%	67 82.7%	178 94.7%	13 52.0%
Not stated	5 2.3%	2 1.8%	3 2.9%	2 3.9%	3 2.1%		5 4.2%		5 2.7%	

20a. Have you ever missed time from work or school due to gambling?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	9 .8%	9 .8%	4 .8%	5 .8%	4 1.4%	5 .6%	2 .8%	7 .8%
No	1116 98.8%	1116 98.8%	522 98.9%	594 98.8%	277 98.2%	836 99.1%	244 98.8%	863 98.9%
Not stated	4 .4%	4 .4%	2 .4%	2 .3%	1 .4%	3 .4%	1 .4%	3 .3%

20a. Have you ever missed time from work or school due to gambling?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	9 .8%	2 .3%	7 1.5%	4 1.3%	5 .7%	1 1.4%	1 .2%	7 1.6%	3 .3%	6 11.8%
No	1116 98.8%	650 99.4%	461 98.1%	309 97.8%	665 99.1%	69 97.2%	619 99.5%	428 98.2%	1071 99.4%	45 88.2%
Not stated	4 .4%	2 .3%	2 .4%	3 .9%	1 .1%	1 1.4%	2 .3%	1 .2%	4 .4%	

20b. Have you missed time from work or school in the past year due to gambling?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	9	9	4	5	4	5	2	7
Yes	5 55.6%	5 55.6%	3 75.0%	2 40.0%	2 50.0%	3 60.0%	1 50.0%	4 57.1%
No	4 44.4%	4 44.4%	1 25.0%	3 60.0%	2 50.0%	2 40.0%	1 50.0%	3 42.9%

20b. Have you missed time from work or school in the past year due to gambling?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		HARRIED	NOT HARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	9	2	7	4	5	1	1	7	3	6
Yes	5 55.6%	1 50.0%	4 57.1%	1 25.0%	4 80.0%			5 71.4%		5 83.3%
No	4 44.4%	1 50.0%	3 42.9%	3 75.0%	1 20.0%	1 100.0%	1 100.0%	2 28.6%	3 100.0%	1 16.7%

21a. Have you ever borrowed from someone and not paid them back
as a result of your gambling?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	6 .5%	6 .5%	3 .6%	3 .5%	5 1.8%	1 .1%	3 1.2%	3 .3%
No	1119 99.1%	1119 99.1%	523 99.1%	596 99.2%	276 97.9%	840 99.5%	242 98.0%	868 99.4%
Not stated	4 .4%	4 .4%	2 .4%	2 .3%	1 .4%	3 .4%	2 .8%	2 .2%

21a. Have you ever borrowed from someone and not paid them back
as a result of your gambling?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON-PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	6 .5%	2 .3%	4 .9%	2 .6%	2 .3%		4 .6%	2 .5%	3 .3%	3 5.9%
No	1119 99.1%	651 99.5%	463 98.5%	311 98.4%	668 99.6%	70 98.6%	616 99.0%	433 99.3%	1072 99.4%	47 92.2%
Not stated	4 .4%	1 .2%	3 .6%	3 .9%	1 .1%	1 1.4%	2 .3%	1 .2%	3 .3%	1 2.0%

21b. Have you done so in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	6	6	3	3	5	1	3	3
Yes	5 83.3%	5 83.3%	3 100.0%	2 66.7%	4 80.0%	1 100.0%	2 66.7%	3 100.0%
No	1 16.7%	1 16.7%		1 33.3%	1 20.0%		1 33.3%	

21b. Have you done so in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL		NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	PAST YEAR	WEEKLY	NON PROBLEM & PATHO. GAMBLERS LOGICAL	
TOTAL	6	2	4	2	2	4	2	3	3
Yes	5 83.3%	2 100.0%	3 75.0%	2 100.0%	2 100.0%	3 75.0%	2 100.0%	2 66.7%	3 100.0%
No	1 16.7%		1 25.0%			1 25.0%		1 33.3%	

22a. Have you ever borrowed from household money?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	45 4.0%	45 4.0%	20 3.8%	25 4.2%	15 5.3%	30 3.6%	10 4.0%	35 4.0%
No	1080 95.7%	1080 95.7%	507 96.0%	573 95.3%	266 94.3%	811 96.1%	236 95.5%	835 95.6%
Not stated	4 .4%	4 .4%	1 .2%	3 .5%	1 .4%	3 .4%	1 .4%	3 .3%

22a. Have you ever borrowed from household money?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	45 4.0%	22 3.4%	23 4.9%	11 3.5%	29 4.3%	1 1.4%	11 1.8%	33 7.6%	23 2.1%	22 43.1%
No	1080 95.7%	630 96.3%	445 94.7%	303 95.9%	640 95.4%	70 98.6%	608 97.7%	402 92.2%	1051 97.5%	29 56.9%
Not stated	4 .4%	2 .3%	2 .4%	2 .6%	2 .3%		3 .5%	1 .2%	4 .4%	

22b. Have you borrowed from household money in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	45	45	20	25	15	30	10	35
Yes	29 64.4%	29 64.4%	12 60.0%	17 68.0%	10 66.7%	19 63.3%	5 50.0%	24 68.6%
No	14 31.1%	14 31.1%	8 40.0%	6 24.0%	5 33.3%	9 30.0%	3 30.0%	11 31.4%
Not stated	2 4.4%	2 4.4%		2 8.0%		2 6.7%	2 20.0%	

22b. Have you borrowed from household money in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	45	22	23	11	29	1	11	33	23	22
Yes	29 64.4%	16 72.7%	13 56.5%	8 72.7%	19 65.5%		6 54.5%	23 69.7%	8 34.8%	21 95.5%
No	14 31.1%	5 22.7%	9 39.1%	2 18.2%	10 34.5%	1 100.0%	4 36.4%	9 27.3%	13 56.5%	1 4.5%
Not stated	2 4.4%	1 4.5%	1 4.3%	1 9.1%			1 9.1%	1 3.0%	2 8.7%	

23a. Have you ever borrowed money from your spouse or partner?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	85 7.5%	85 7.5%	36 6.8%	49 8.2%	33 11.7%	52 6.2%	20 8.1%	65 7.4%
No	1038 91.9%	1038 91.9%	491 93.0%	547 91.0%	247 87.6%	788 93.4%	226 91.5%	803 92.0%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	5 .4%	5 .4%	1 .2%	4 .7%	2 .7%	3 .4%	1 .4%	4 .5%

23a. Have you ever borrowed money from your spouse or partner?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	85 7.5%	47 7.2%	38 8.1%	22 7.0%	54 8.0%	2 2.8%	28 4.5%	55 12.6%	59 5.5%	26 51.0%
No	1038 91.9%	606 92.7%	427 90.9%	289 91.5%	616 91.8%	68 95.8%	590 94.9%	380 87.2%	1013 94.0%	25 49.0%
Don't know	1 .1%		1 .2%	1 .3%			1 .2%		1 .1%	
Not stated	5 .4%	1 .2%	4 .9%	4 1.3%	1 .1%	1 1.4%	3 .5%	1 .2%	5 .5%	

23b. Have you borrowed money from your spouse or partner in the last year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	85	85	36	49	33	52	20	65
Yes	56 65.9%	56 65.9%	21 58.3%	35 71.4%	25 75.8%	31 59.6%	12 60.0%	44 67.7%
No	19 22.4%	19 22.4%	9 25.0%	10 20.4%	5 15.2%	14 26.9%	7 35.0%	12 18.5%
Don't know	1 1.2%	1 1.2%	1 2.8%		1 3.0%			1 1.5%
Not stated	9 10.6%	9 10.6%	5 13.9%	4 8.2%	2 6.1%	7 13.5%	1 5.0%	8 12.3%

23b. Have you borrowed money from your spouse or partner in the last year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	85	47	38	22	54	2	28	55	59	26
Yes	56 65.9%	27 57.4%	29 76.3%	17 77.3%	35 64.8%		16 57.1%	40 72.7%	30 50.8%	26 100.0%
No	19 22.4%	13 27.7%	6 15.8%	2 9.1%	14 25.9%	2 100.0%	11 39.3%	6 10.9%	19 32.2%	
Don't know	1 1.2%	1 2.1%		1 4.5%			1 3.6%		1 1.7%	
Not stated	9 10.6%	6 12.8%	3 7.9%	2 9.1%	5 9.3%			9 16.4%	9 15.3%	

24a. Have you ever borrowed from other relatives or in-laws?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	36 3.2%	36 3.2%	18 3.4%	18 3.0%	21 7.4%	15 1.8%	10 4.0%	26 3.0%
No	1087 96.3%	1087 96.3%	509 96.4%	578 96.2%	259 91.8%	825 97.7%	236 95.5%	842 96.4%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	5 .4%	5 .4%	1 .2%	4 .7%	2 .7%	3 .4%	1 .4%	4 .5%

24a. Have you ever borrowed from other relatives or in-laws?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON-PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	36 3.2%	16 2.4%	20 4.3%	11 3.5%	22 3.3%		9 1.4%	27 6.2%	19 1.8%	17 33.3%
No	1087 96.3%	637 97.4%	445 94.7%	300 94.9%	648 96.6%	70 98.6%	609 97.9%	408 93.6%	1053 97.7%	34 66.7%
Don't know	1 .1%		1 .2%	1 .3%			1 .2%		1 .1%	
Not stated	5 .4%	1 .2%	4 .9%	4 1.3%	1 .1%	1 1.4%	3 .5%	1 .2%	5 .5%	

24b. Have you borrowed from other relatives or in-laws in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	36	36	18	18	21	15	10	26
Yes	23 63.9%	23 63.9%	11 61.1%	12 66.7%	13 61.9%	10 66.7%	7 70.0%	16 61.5%
No	10 27.8%	10 27.8%	5 27.8%	5 27.8%	6 28.6%	4 26.7%	3 30.0%	7 26.9%
Not stated	3 8.3%	3 8.3%	2 11.1%	1 5.6%	2 9.5%	1 6.7%		3 11.5%

24b. Have you borrowed from other relatives or in-laws in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL		NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	36	16	20	11	22	9	27	19	17
Yes	23 63.9%	12 75.0%	11 55.0%	6 54.5%	14 63.6%	3 33.3%	20 74.1%	7 36.8%	16 94.1%
No	10 27.8%	3 18.8%	7 35.0%	3 27.3%	7 31.8%	6 66.7%	4 14.8%	9 47.4%	1 5.9%
Not stated	3 8.3%	1 6.3%	2 10.0%	2 18.2%	1 4.5%		3 11.1%	3 15.8%	

25a. Have you ever gotten loans from banks, loan companies or credit unions?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	10 .9%	10 .9%	9 1.7%	1 .2%	4 1.4%	6 .7%	2 .8%	8 .9%
No	1112 98.5%	1112 98.5%	518 98.1%	594 98.8%	275 97.5%	834 98.8%	243 98.4%	860 98.5%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	6 .5%	6 .5%	1 .2%	5 .8%	3 1.1%	3 .4%	2 .8%	4 .5%

25a. Have you ever gotten loans from banks, loan companies or credit unions?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM & PATHO-GAMBLERS	PROBLEM & PATHO-LOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	10 .9%	3 .5%	7 1.5%	1 .3%	8 1.2%		1 .2%	9 2.1%	4 .4%	6 11.8%
No	1112 98.5%	649 99.2%	458 97.4%	310 98.1%	662 98.7%	70 98.6%	617 99.2%	425 97.5%	1068 99.1%	44 86.3%
Don't know	1 .1%		1 .2%	1 .3%			1 .2%		1 .1%	
Not stated	6 .5%	2 .3%	4 .9%	4 1.3%	1 .1%	1 1.4%	3 .5%	2 .5%	5 .5%	1 2.0%

25b. Have you gotten loans from banks, loan companies or credit unions in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	10	10	9	1	4	6	2	8
Yes	4 40.0%	4 40.0%	3 33.3%	1 100.0%	3 75.0%	1 16.7%	2 100.0%	2 25.0%
No	4 40.0%	4 40.0%	4 44.4%			4 66.7%		4 50.0%
Not stated	2 20.0%	2 20.0%	2 22.2%		1 25.0%	1 16.7%		2 25.0%

25b. Have you gotten loans from banks, loan companies or credit unions in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL		NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	10	3	7	1	8	1	9	4	6
Yes	4 40.0%		4 57.1%	1 100.0%	2 25.0%		4 44.4%		4 66.7%
No	4 40.0%	2 66.7%	2 28.6%		4 50.0%	1 100.0%	3 33.3%	2 50.0%	2 33.3%
Not stated	2 20.0%	1 33.3%	1 14.3%		2 25.0%		2 22.2%	2 50.0%	

26a. Have you ever made cash withdrawals on credit cards to get money to gamble or pay gambling debts?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	27 2.4%	27 2.4%	23 4.4%	4 .7%	7 2.5%	20 2.4%	5 2.0%	22 2.5%
No	1098 97.3%	1098 97.3%	504 95.5%	594 98.8%	274 97.2%	821 97.3%	241 97.6%	848 97.1%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	3 .3%	3 .3%	1 .2%	2 .3%	1 .4%	2 .2%	1 .4%	2 .2%

26a. Have you ever made cash withdrawals on credit cards to get money to gamble or pay gambling debts?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		HARRIED	NOT HARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	27 2.4%	15 2.3%	12 2.6%	4 1.3%	23 3.4%		5 .8%	22 5.0%	17 1.6%	10 19.6%
No	1098 97.3%	638 97.6%	455 96.8%	308 97.5%	648 96.6%	70 98.6%	615 98.9%	413 94.7%	1057 98.1%	41 80.4%
Don't know	1 .1%		1 .2%	1 .3%			1 .2%		1 .1%	
Not stated	3 .3%	1 .2%	2 .4%	3 .9%		1 1.4%	1 .2%	1 .2%	3 .3%	

26b. Have you made cash withdrawals on credit cards
in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	27	27	23	4	7	20	5	22
Yes	15 55.6%	15 55.6%	13 56.5%	2 50.0%	4 57.1%	11 55.0%	2 40.0%	13 59.1%
No	11 40.7%	11 40.7%	9 39.1%	2 50.0%	2 28.6%	9 45.0%	3 60.0%	8 36.4%
Not stated	1 3.7%	1 3.7%	1 4.3%		1 14.3%			1 4.5%

26b. Have you made cash withdrawals on credit cards
in the past year?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL		NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	27	15	12	4	23	5	22	17	10
Yes	15 55.6%	9 60.0%	6 50.0%	2 50.0%	13 56.5%	3 60.0%	12 54.5%	7 41.2%	8 80.0%
No	11 40.7%	6 40.0%	5 41.7%	2 50.0%	9 39.1%	2 40.0%	9 40.9%	9 52.9%	2 20.0%
Not stated	1 3.7%		1 8.3%		1 4.3%		1 4.5%	1 5.9%	

27a. Have you ever gotten loans from loan sharks to gamble
or pay gambling debts?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	2 .2%	2 .2%	2 .4%		2 .7%			2 .2%
No	1123 99.5%	1123 99.5%	526 99.6%	597 99.3%	278 98.6%	842 99.8%	246 99.6%	868 99.4%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	3 .3%	3 .3%		3 .5%	2 .7%	1 .1%	1 .4%	2 .2%

27a. Have you ever gotten loans from loan sharks to gamble or pay gambling debts?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	2 .2%		2 .4%		2 .3%			2 .5%	1 .1%	1 2.0%
No	1123 99.5%	654 100.0%	464 98.7%	313 99.1%	669 99.7%	71 100.0%	619 99.5%	433 99.3%	1074 99.6%	49 96.1%
Don't know	1 .1%		1 .2%	1 .3%			1 .2%		1 .1%	
Not stated	3 .3%		3 .6%	2 .6%			2 .3%	1 .2%	2 .2%	1 2.0%

27b. Have you gotten loans from loan sharks in the past year?

	TOTAL	GAMBLERS	SEX MALE	AGE UNDER 30	EDUCA- TION HS OR MORE
TOTAL	2	2	2	2	2
No	1 50.0%	1 50.0%	1 50.0%	1 50.0%	1 50.0%
Not stated	1 50.0%	1 50.0%	1 50.0%	1 50.0%	1 50.0%

27b. Have you gotten loans from loan sharks in the past year?

	TOTAL	MARITAL STATUS	INCOME	GAMBLING PARTICIPATION LEVEL	NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		NOT MARRIED	MORE THAN \$25K	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM GAMBLERS LOGICAL
TOTAL	2	2	2	2	1	1
No	1 50.0%	1 50.0%	1 50.0%	1 50.0%		1 100.0%
Not stated	1 50.0%	1 50.0%	1 50.0%	1 50.0%	1 100.0%	

28a. Have you ever cashed in stocks, bonds or other securities to finance gambling debts?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	4 .4%	4 .4%	3 .6%	1 .2%	2 .7%	2 .2%		4 .5%
No	1121 99.3%	1121 99.3%	525 99.4%	596 99.2%	278 98.6%	840 99.5%	246 99.6%	866 99.2%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	3 .3%	3 .3%		3 .5%	2 .7%	1 .1%	1 .4%	2 .2%

28a. Have you ever cashed in stocks, bonds or other securities to finance gambling debts?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHO-LOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	4 .4%	2 .3%	2 .4%		4 .6%		1 .2%	3 .7%	2 .2%	2 3.9%
No	1121 99.3%	652 99.7%	464 98.7%	313 99.1%	667 99.4%	71 100.0%	618 99.4%	432 99.1%	1073 99.5%	48 94.1%
Don't know	1 .1%		1 .2%	1 .3%			1 .2%		1 .1%	
Not stated	3 .3%		3 .6%	2 .6%			2 .3%	1 .2%	2 .2%	1 2.0%

26b. Have you cashed in stocks, bonds or other securities
in the past year?

	TOTAL	GAMBLERS	SEX		AGE		EDUCA- TION
			MALE	FEMALE	UNDER 30	30 OR MORE	HS OR MORE
TOTAL	4	4	3	1	2	2	4
Yes	2 50.0%	2 50.0%	1 33.3%	1 100.0%	1 50.0%	1 50.0%	2 50.0%
No	1 25.0%	1 25.0%	1 33.3%			1 50.0%	1 25.0%
Not stated	1 25.0%	1 25.0%	1 33.3%		1 50.0%		1 25.0%

28b. Have you cashed in stocks, bonds or other securities
in the past year?

	TOTAL	MARITAL STATUS		INCOME MORE THAN \$25K	GAMBLING PARTICIPATION LEVEL		NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED		PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHO- LOGICAL
TOTAL	4	2	2	4	1	3	2	2
Yes	2 50.0%	1 50.0%	1 50.0%	2 50.0%		2 66.7%		2 100.0%
No	1 25.0%	1 50.0%		1 25.0%	1 100.0%		1 50.0%	
Not stated	1 25.0%		1 50.0%	1 25.0%		1 33.3%	1 50.0%	

29a. Have you ever sold personal or family property to gamble or pay gambling debts?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	4 .4%	4 .4%	4 .8%		4 1.4%		1 .4%	3 .3%
No	1120 99.2%	1120 99.2%	523 99.1%	597 99.3%	276 97.9%	841 99.6%	245 99.2%	866 99.2%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	4 .4%	4 .4%	1 .2%	3 .5%	2 .7%	2 .2%	1 .4%	3 .3%

29a. Have you ever sold personal or family property to gamble or pay gambling debts?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	4 .4%		4 .9%	2 .6%	2 .3%			4 .9%	1 .1%	3 5.9%
No	1120 99.2%	653 99.8%	462 98.3%	310 98.1%	669 99.7%	70 98.6%	619 99.5%	431 98.9%	1073 99.5%	47 92.2%
Don't know	1 .1%		1 .2%	1 .3%			1 .2%		1 .1%	
Not stated	4 .4%	1 .2%	3 .6%	3 .9%		1 1.4%	2 .3%	1 .2%	3 .3%	1 2.0%

29b. Have you sold personal or family property to gamble
or pay gambling debts in the past year?

	TOTAL		SEX		AGE		EDUCATION	
		GAMBLERS	MALE		UNDER 30	LESS THAN HS	HS OR MORE	
TOTAL	4	4	4		4	1	3	
Yes	1 25.0%	1 25.0%	1 25.0%		1 25.0%		1 33.3%	
No	2 50.0%	2 50.0%	2 50.0%		2 50.0%	1 100.0%	1 33.3%	
Not stated	1 25.0%	1 25.0%	1 25.0%		1 25.0%		1 33.3%	

29b. Have you sold personal or family property to gamble
or pay gambling debts in the past year?

	TOTAL	MARITAL STATUS	INCOME		GAMBLING PARTICI- PATION LEVEL	NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
			NOT MARRIED	\$25K OR LESS		MORE THAN \$25K	WEEKLY
TOTAL	4	4	2	2	4	1	3
Yes	1 25.0%	1 25.0%	1 50.0%		1 25.0%		1 33.3%
No	2 50.0%	2 50.0%	1 50.0%	1 50.0%	2 50.0%		2 66.7%
Not stated	1 25.0%	1 25.0%		1 50.0%	1 25.0%	1 100.0%	

30a. Have you ever borrowed from your checking account by writing checks that bounced to get money for gambling or to pay gambling debts?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	4 .4%	4 .4%	3 .6%	1 .2%	2 .7%	2 .2%	1 .4%	3 .3%
No	1120 99.2%	1120 99.2%	524 99.2%	596 99.2%	278 98.6%	839 99.4%	245 99.2%	866 99.2%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	4 .4%	4 .4%	1 .2%	3 .5%	2 .7%	2 .2%	1 .4%	3 .3%

30a. Have you ever borrowed from your checking account by writing checks that bounced to get money for gambling or to pay gambling debts?

	TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	1129	654	470	316	671	71	622	436	1078	51
Yes	4 .4%	1 .2%	3 .6%		4 .6%			4 .9%	1 .1%	3 5.9%
No	1120 99.2%	652 99.7%	463 98.5%	312 98.7%	667 99.4%	70 98.6%	619 99.5%	431 98.9%	1073 99.5%	47 92.2%
Don't know	1 .1%		1 .2%	1 .3%			1 .2%		1 .1%	
Not stated	4 .4%	1 .2%	3 .6%	3 .9%		1 1.4%	2 .3%	1 .2%	3 .3%	1 2.0%

30b. Have you borrowed from your checking account by writing checks that bounced in the past year?

	TOTAL		SEX		AGE		EDUCATION	
		GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	4	4	3	1	2	2	1	3
Yes	2 50.0%	2 50.0%	1 33.3%	1 100.0%		2 100.0%	1 100.0%	1 33.3%
No	1 25.0%	1 25.0%	1 33.3%		1 50.0%			1 33.3%
Not stated	1 25.0%	1 25.0%	1 33.3%		1 50.0%			1 33.3%

30b. Have you borrowed from your checking account by writing checks that bounced in the past year?

	TOTAL	MARITAL STATUS		INCOME MORE THAN \$25K	GAMBLING PARTICIPATION LEVEL WEEKLY	NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
		MARRIED	NOT MARRIED			NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL
TOTAL	4	1	3	4	4	1	3
Yes	2 50.0%	1 100.0%	1 33.3%	2 50.0%	2 50.0%		2 66.7%
No	1 25.0%		1 33.3%	1 25.0%	1 25.0%		1 33.3%
Not stated	1 25.0%		1 33.3%	1 25.0%	1 25.0%	1 100.0%	

31a. Have you ever had a credit line with a casino, racetrack,
or a bookie?

	TOTAL	GAMBLERS	SEX		AGE		EDUCATION	
			MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE
TOTAL	1129	1129	528	601	282	844	247	873
Yes	7 .6%	7 .6%	6 1.1%	1 .2%	4 1.4%	3 .4%	1 .4%	6 .7%
No	1117 98.9%	1117 98.9%	522 98.9%	595 99.0%	276 97.9%	838 99.3%	245 99.2%	863 98.9%
Don't know	1 .1%	1 .1%		1 .2%		1 .1%		1 .1%
Not stated	4 .4%	4 .4%		4 .7%	2 .7%	2 .2%	1 .4%	3 .3%

31a. Have you ever had a credit line with a casino, racetrack, or a bookie?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

31b. Have you had a credit line with a casino, racetrack,
or a bookie in the past year?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

32a. Do you feel that you have ever had a problem with
betting money or gambling?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

32b. Do you feel that you have had a problem with betting money or gambling in the past year?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

32b. Do you feel that you have had a problem with betting money or gambling in the past year?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL		NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

36. When you first began gambling, what types of activities
did you participate in?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

36. When you first began gambling, what types of activities did you participate in?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL			NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

39. What types of gambling were you doing when that happened?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

39. What types of gambling were you doing when that happened?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

40. Have you ever been in trouble with the law because of activities related to gambling?

TOTAL	SEX		AGE		EDUCATION	
	GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL				NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	NEVER	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

44. What is your marital status?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

45. Including yourself, how many people over the age of 18
live in your household?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON- GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

46. What is the highest level of education you have completed?

TOTAL		SEX		AGE		EDUCATION	
GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS	HS OR MORE

47. Last week, were you ...?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

47. Last week, were you ...?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL				NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	NEVER	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

48. What is your current occupation?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

50. What is your racial or ethnic group?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

50. What is your racial or ethnic group?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL				NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	NEVER	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS LOGICAL

50. What is your racial or ethnic group?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL				NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	NEVER	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

51. Which of the following best describes your current religious preference?

TOTAL	SEX		AGE		EDUCATION		
	GAMBLERS	NON-GAMBLERS	MALE	FEMALE	UNDER 30	30 OR MORE	LESS THAN HS

51. Which of the following best describes your current religious preference?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL				NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	NEVER	IN-FREQUENT	PAST YEAR	WEEKLY	NON-PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

52. What was your total household income last year?

TOTAL	MARITAL STATUS		INCOME		GAMBLING PARTICIPATION LEVEL				NON-PROBLEM GAMBLERS VS. CURRENT PROBLEM & PATHOLOGICAL	
	MARRIED	NOT MARRIED	\$25K OR LESS	MORE THAN \$25K	NEVER	IN-FREQUENT	PAST YEAR	WEEKLY	NON PROBLEM GAMBLERS	PROBLEM & PATHOLOGICAL

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