PROBLEM GAMBLING STUDY - FINAL REPORT:


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In March, 1993, Criterion Research Corp., in parnership 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 randomiy 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 houscholds with incomes of $\$ 25,000$ or less.


## 3. Gambling Involvement:

- Frequent gamblers (at least weekly) have participated in 6.3 acrivities 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 parricipated 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 "fọr excitement/challenge" (50\%).
- Those under 30 and single individuals were more likely than their counterparts to report they gamble for entertainment or fun.
- Women and those over 30 years of age were more likely than men and those under 30 vears oi age to say they gamble in order to suppori worny causes.
- Those under 30 years or age and singie individuais were more likely than their counterparts to say they gamole because of the cnallenge or excitement.


## 5. Favorite Gambling Activities

- The type of activity which was reported as the favorite by the largest percenage of respondents was buying lotery or scratch tickers (28\%), followed by bingo (9\%), and casino siots ( $8 \%$ ).
- Bingo and VLTs are considerably more popuiar with weekly piavers ( $37 \%$ and $11 \%$, respectively) than infrequent players ( $7 \%$ and $0 \%$, respectiveiy) or past-year piayers ( $7 \%$ and $6 \%$. respectively), while raffle tickets are more popular with infreguent players (14\%) than with past-year players (10\%) or weeckly players (1\%).


## 6. Expenditures on Gambling

- 
- 
- 
- 
- By game, monthly player expenditures are highest for casino table games ( 536.97 in coral
bingo ( 533.90 in total: cacino slots ( $\$ 32.37$ in motal: and VLTs (\$26.42 in total;
- By game. monthly plaver expenditures are lowest for sports poois ( $\$ 5.82$ in totai: raffle tickets (\$6.07 in total: and
breakopens/Nevadas (\$7.90 in total:


## B. CLRRENT PREVALENCE OF PROBLEM AND PATHOLOGICAL GAMBLING

- Among Manitoba residens 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 Maniroba is 4.2 percent.
- Current problem and probable pathological gamblers in Maniroba 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 probabie pathological gamblers are somewhat more likely to be maie and under 30 years of age than non-problem gamblers.
- Weekly paricipanion in every type of gambling is significantly greater among problem and probable pathological gamblers than among non-problem gamblers.
- Non-probiem gamblers participare in 0.5 activities on average, per week while problem and parhological gamblers paricipate in an average of 1.8 acrivities 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.

In March. 1993, Criterion Research Corp., in parmership 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 problern 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, Califomia. 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 Psychiarric 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 rypically 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 empinically." (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 trearment 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 gamblingrelated 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.

### 2.1 QUESTIONNAIRE DESIGN

In Gambling and Problem Gambling in Washington State. Dr. Volberg describes the development of the South Oaks Gambling Screen. She says, "The insorument 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 Psychiarric Association 1980). In developing the SOGS, a large pool of variables was subjected to discriminate 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 idenifies 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 trearnent programs.

In the revised SOGS, the preliminary section of the questionnaire was expanded in order to collect more detaiied 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 (Laundergan, 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 ickets
- 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 beting
- Off-track betring
- Video Lowery Terminals (VLTs)
- Betting on games of skill (L.e. bowling, billiards, golf, etc.)
- Raffle ickets
- Cards for money outside a casino
- Spors 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 characterisuics 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 Statisuics 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 birhday 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 1 <br> COMPARISON OF SURVEY SAMPLE <br> TO 1991 CENSUS DEMOGRAPHICS |  |  |
| :---: | :---: | :---: |
|  | 1991 Census $\%$ | Survey Sample \% |
| Sex |  |  |
| Male Fernale | $\begin{aligned} & 49 \\ & 51 \end{aligned}$ | 46 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 lowa 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 maiking an accurate statement about the other characteristic.

### 3.1.1 Gambling in the General Population

Ninery-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 activiry. Exhibit I details the overall population breakdown by participation.

## EXHIBIT 1

PERCENTAGE OF GENERAL POPULATION PARTICIPATING IN GAMBLING $\mathrm{N}-1212$


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 significandy more likely to have at least a high school education and annual household incomes in excess of $\$ 25,000$ than non-gamblers.

| EXHIBIT 2 <br> DEMOGRAPHIC CHARACTERISTICS OF GAMBLERS AND NON-GAMBLERS IN MANITOBA |  |  |
| :---: | :---: | :---: |
| Demographics (Base) | $\begin{gathered} \text { Gamblers } \\ (1129) \\ \% \end{gathered}$ | $\begin{gathered} \text { Non-Gamblers } \\ (\mathbf{8 3}) \\ \% \end{gathered}$ |
| 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 ( $p \leq .01$ ) |  |  |

By activity, the percentage of involvement in the overall population varied considerably, from 84 percent of the total population reporting they have, in their lifetime, purchased a lottery ticket. to 3 percent reporing they have played craps or dice outside a casino. The percentage breakdown for each activity is presented by lifetime and current (past-year) participation in Exhibit 3.


### 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 populaion. 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 parricipated 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 popuiation to:

- be males ( $p \leq .01$ )
- have a household income in excess of $\$ 25.000$ ( $\mathrm{p} \leq .01$ )

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<.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 ( $p \mathrm{p} .01$ )
- 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 GERALL DEMOGRAPHIC PROFILE BY GAMBLING PARTICIPATION |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Gambling Participation Level |  |  |  |
|  | $\begin{gathered} \text { Total } \\ \mathrm{N}=1212 \\ \% \end{gathered}$ | Weekly $n=436$ $\%$ | $\begin{gathered} \text { Past Year } \\ n=622 \\ \% \end{gathered}$ | $\begin{gathered} \text { Infrequent } \\ n=71 \\ \% \end{gathered}$ | $\begin{gathered} \text { Never } \\ \mathrm{n}=83 \\ \% \end{gathered}$ |
| Male Female | 46 54 | 55 ${ }_{\text {4** }}$ | 42*** | 38 62 | 39 61 |
| Under 30 <br> 30 or over | 24 76 | 23 77 | 27 73 | 21 79 | 16 84 |
| Less than high school High school or more | 23 77 | 23 77 | 21 79 | 28 72 | 35 $65 *$ |
| Married <br> Not married | 58 42 | 57 43 | 60 40 | 54 ${ }^{\text {*** }}$ | 61 39 |
| $\begin{aligned} & \$ 25,000 \text { or less } \\ & \text { More than } \$ 25,000 \end{aligned}$ | $\begin{aligned} & 33 \\ & 67 \end{aligned}$ | $7{ }_{73}{ }^{\text {** }}$ | 33 67 | ${ }^{53} 3^{\text {** }}$ | 52 ${ }^{\text {*** }}$ |
| * Somewhat significant (p.05) <br> ** Staristically significant ( $p \leq .01$ ) |  |  |  |  |  |

### 3.1.4 Gambling Involvement

The average number of activities participated in by the different levels of gamblers varies substanuially. 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, nongamblers 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.

| AVERAGE NUMBER OF GXHMBIT 5 |  |  |  |
| :--- | :---: | :---: | :---: |
|  |  | No. of Games <br> Ever Played | No. of Games <br> Played in <br> Past Year |
| Player Type | No. of Games <br> 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 cired are summarized in Exhibits 6 A and 6 B . The most frequently mentioned reason given for involvement in gambling among Manitoban residents is "for fun or enterainment" (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 $\mathrm{n}=1129$ |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  | ex | Ag |  |
|  | \% | Male \% | Female <br> \% | Under 30 \% | 30 or Over \% |
| Enterainment 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 ( $p \leq .05$ ) <br> ** Statistically significant ( $\mathrm{p} \leq .01$ ) |  |  |  |  |  |


| EXHIBIT 6B REASONS FOR GAMBLING $\mathrm{n}=1129$ |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  | me | Marital | atus |
|  | \% | $\$ 25,000$ or Less \% | $\begin{gathered} \text { More Than } \\ \$ 25,000 \\ \% \end{gathered}$ | Married \% | Singie \% |
| 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* |
| $* \quad$ Somewhat significant $(p \leq .05)$$* *$Statistically significant $(p \leq .01)$ |  |  |  |  |  |

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

- Those under 30 and single individuals were more likely than their counterpars to report they gamble for enterainment 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 stams for men. Those under 30 and single respondents were more likely than their counterpars 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, maies 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 Eavorite Gambling Activities

Respondents who had participated in more than one type of gambling activiry 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 rype of activity which was reported as the favorite by the largest percentage of respondents was buying lotrery or scratch tickets (28\%).

There was a consicerade 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.

| EXRIBITT 7FAVORITE TYPE OF GAMING ACTIVITY |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Activity (Base) | $\begin{aligned} & \text { Total } \\ & (1129) \\ & \% \end{aligned}$ | Infrequent <br> (71) \% | Past-Year (622) \% | Weekly <br> (436) <br> $\%$ |
| Louery or scratch tickets | 28 |  |  |  |
| Bingo | 9 |  |  |  |
| Casino slots | 8 |  |  |  |
| VLTs | 7 |  |  |  |
| Cards not in casino | 7 |  |  |  |
| Raffle tickets | 7 |  |  |  |
| Racerrack betuing | 4 |  |  |  |
| Sport Select | 3 |  |  |  |
| Informal bets | 3 |  |  |  |
| Casino tables | 3 |  |  |  |
| Spors pools | 3 |  |  |  |
| Bexing on games of shill | 2 |  |  |  |
| Breakopen tickets | 2 |  |  |  |
| Speculative investrents | 1 |  |  |  |
| Not stated | 8 |  |  |  |

### 3.1.7 Expenditures on Gambling

To quote Dr. Volberg, "Dato on reported estimated expenditures are best suited for anaiyzing the relative importance of different rypes of gambling in the general population rather than for ascertaining absolute spending levels on different rypes of wagering. Reponed esnmares of expendirures obtained in this suryey are based on recollection and self-repon. These data are most userul as indicators of the relative imporance of different voes of sambling in the general population tather than as estimates of absolute spending leveis on different rypes of wagering in Manioba." (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 expendiure spent on each gambling activity is calculated by dividing the amount that respondents reported spending on each activity by the total monthly expendirure.

An adjusument was made in calculating the total monthly expenditure for the province. Speculative invesuments was excluded from the calculations because these investnents 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 raditional gambling activicies.

The

Manitoba.

As with gambling participation. reported monthly expenditures vary across demographic groups. There was a significant difference between males and females. past-year and weekly players' monthly expenditures, and expenditures based upon household income (see Exhibit 8).

| EXHIBIT 8 |  |
| :---: | :---: |
| DEMOGRAPHIC CHARACTERISTICS OF GAMBLERS |  |
| AND NON-GAMBLERS IN MANITOBA |  |
| Demographics |  |
| (Base) | Total |
| $\left(\begin{array}{ll\|l\|l\|}\hline(1212) \\ \$\end{array}\right.$ |  |
|  |  |

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

| $\text { EXHIBIT } 9$ <br> AVERAGE MONTHLY PLAYER EXPENDITURES BY GAME |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Game | Sample Size $\mathrm{n}=$ | 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 beting | 25 | 22.92 |  |  |
| Sport Select | 99 | 16.16 |  |  |
| Craps or dice outside a casino | 15 | 12.93 |  |  |
| Cands outside casino | 214 | 11.87 |  |  |
| Game of skill | 107 | 11.37 | . |  |
| Lonery or scratch tickets | 847 | 11.34 |  |  |
| Side bers on arcadetvideo games | 67 | 11.31 |  |  |
| Informal bets | 219 | 10.08 |  |  |
| Breakopens/Nevadas | 329 | 7.90 |  |  |
| Raffle ickets | 680 | 6.07 |  |  |
| Spors pools | 262 | 5.82 |  |  |
| * Somewhat significant (p.05) <br> ** Statistically significant ( $\mathrm{p} \leq .01$ ) |  |  |  |  |

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 deveiopment of the South Oaks Gambling Screen was discussed in detail. Following the established criteria for discriminating berween nongamblers 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 sampie. 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 <br> COMPARING CURRENT PROBLEM <br> 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 |
| Househuld income under \$ $\mathbf{\$ 5 , 0 0 0}$ | 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 onily (non-problem gamblers and problem and probable pathological gamblers). Again, as with the comparison between gamblers and the overall population. problem and pathological gambiers are somewhat more likely to be male and under 30 years of age than nonproblem gambiers.

| EXHIBIT 12 <br> COMPARING CURRENT PROBLEM AND PROBABLE PATHOLOGICAL GAMBLERS |  |  |
| :---: | :---: | :---: |
| Demographics <br> (Base) | Non-problem Gamblers (1078) $\%$ | Problem \& Pathological Gamblers (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 ( $\mathrm{p} \leq .05$ ) |  |  |

### 3.32 Activity Profile

Exhibit 13 shows differences in weekly involvement in different activities by those who have gambled in the past year and by those with current moderate to severe gambling problems. Only those activities which were mentioned by 5 percent or more of the total sample are presented. Weekly participation in every type of wagering is significantly greater among problem and probable pathological gamblers than among non-problem gamblers. It must be noted, however, that the number of respondents who participated in each type of activity varied considerably. As a consequence, only those types of gambling with a participation of 5 percent or more of current problem and probable pathological gamblers are shown.

The mean number of gambling activities in which non-problem and problem and probable pathological gamblers participate also differs significantly.


### 3.3.3 Gambling Expenditures

"Given the correiation between gambling problems and heavy losses. it is important to compare gamoling expenditures of non-problem gamblers with those with moderate to severe gamoling-reiated problems" (Gamoling and Problem Gambling in Washington State. p.21). Exhibit 14 shows that average repored monthly expenditures on gambling are much higher among problem and probable pachological gamblers than among those resmondents who have gambled but do not score as problem gamblers.

There is also a significant difference between total expenditures.


### 3.3.4 Personal and Financial Behavior

Exhibit 15 shows the differences in the proportion of non-problern gamblers and proolem and probable pathological gamblers who score on the South Oaks Gambling Screen items associated with personal behavior of problematic gambling invoivement.
"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 nonproblem 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 <br> PERSONAL BEHAVIOR RELATED TO <br> PROBLEMATIC GAMBLING INVOLVEMENT OF NON-PROBLEM AND PROBLEM GAMBLERS |  |  |
| :---: | :---: | :---: |
| Behavior <br> (Base) | Non-problem Gamblers <br> (1078) \% | Problem \& Pathological Gamblers (51) $\%$ |
| Spend more time or money than intended | 9 | 84** |
| Feit guilty about the way you gamble | 3 | 53** |
| People criticized gambing | 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>05) <br> ** Statistically significant ( $\mathrm{p} \leq 01$ ) |  |  |

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.

| $\begin{gathered} \text { EXHIBIT } 16 \\ \text { BORROWING ACTIVITIES OF } \\ \text { NON-PROBLEM AND PROBLEM GAMBLERS } \end{gathered}$ |  |  |
| :---: | :---: | :---: |
| Types of Borrowing (Base) | Non-problem Gamblers <br> (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 ( $\mathrm{p} \leq 01$ ) |  |  |

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 activites 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 heip 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 <br> PARENTAL GAMBLING PROBLEM AMONG NON-PROBLEM AND PROBLEM GAMBLERS |  |  |
| :---: | :---: | :---: |
| Did either parent ever have a problem? <br> (Base) | Non-problem Gamblers <br> (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 counterpars 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 nonproblem gamblers.

| EXHIBIT 18 AGE THAT GAMBLING WAS FIRST STARTED AMONG NON-PROBLEM AND PROBLEM GAMBLERS* |  |  |
| :---: | :---: | :---: |
| Age <br> (Base) | Non-problem Gamblers <br> (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 oid | 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 (ps.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 winich 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 dickets.

| EXHIBIT 19ACTIVITIES FIRST PARTICPATED IN WHEN GAMBLING BEGAN |  |  |  |
| :---: | :---: | :---: | :---: |
| Activities <br> (Base) | Total Gamblers $\begin{gathered} 1129 \\ \% \end{gathered}$ | Non-problem Gamblers $1078$ \% | Problem \& Pathological Gamblers 51 $\%$ |
| Lortery or scratch tickets | 37 | 37 | 39 |
| Cards for money | 18 | 18 | 22 |
| Bingo | 17 | 16 | 28* |
| Raffle tickets | 13 | 14 | 4* |
| Racerack beating | 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 (ps.05) |  |  |  |

Current gamblers were also asked whether or not they had ever felt nervous about the amount they were gambling. Tweive percent reported they had and 88 percent. in total. reported they had nol Males ( $p \leq .01$ ) and those from househoids with incomes over $\$ 25.000$ ( $\mathrm{p} \leq .01$ ) were significanty 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 <br> FELT NERVOUS ABOUT GAMBLING |  |  |
| :--- | :---: | :---: | :---: |
| Was there any time <br> when the amount you <br> were gambling made you <br> nervous? <br> (Base) Total <br> Gamblers Non-problem <br> Gamblers  <br> Pathological <br> Gamblers <br> Yes $(1129)$ <br> $\%$ (1078) <br> $\%$ (51) <br> $\%$ <br> ** Statistically significant $(p \leq .01)$ 12 10 $49 * *$ |  |  |

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 treament to heip 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 surprisingiy, 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 tumed 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 21ACCOMPANIMENT WHEN GAMBLING |  |  |  |
| :---: | :---: | :---: | :---: |
| (Base) | Total Gamblers (1129) \% | Non-problem Gamblers <br> (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 22LENGTH OF TIME SPENT GAMBLING |  |  |  |
| :---: | :---: | :---: | :---: |
| (Base) | Total Gamblers $\left(\begin{array}{c} 1129) \\ \% \end{array}\right.$ | Non-problem Gamblers <br> (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 |
| ** Staristically significant (px.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' selfperception 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 gambiers felt that they had a gambling problem. There is a significant difference berween the two gambler groups.

## APPENDIX A

$\qquad$
DATE: Feb.

## PROBLEX GANBLING 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 gamiling practices of Kanitobans. 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?

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 THANR \& TERMINATE, BLSE CONTIAOE)
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 PRRSON DOESN'T WANT TO PARTICIPATE BECAOSE HE/SHE NEVRR GAMBLES, DOESN'T BELIEVR IN IT, BTC. 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)

| Yes | $\begin{aligned} & 0.1 \\ & \text { No } \end{aligned}$ | N8 | Yes | $\begin{array}{r} 0.2 \\ \text { NO } \end{array}$ | N8 | $\begin{aligned} & 0.3 \\ & \text { Amount } \end{aligned}$ | Yes | Q. 4 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| a. Bought a lottery or scratch ticket .. 1 . | 2 | 9 | 1 | 2 | 9 | \$ | 1 | 2 |
| b. Played Sport <br> Select .............. 1 | 2 | 9 | 1 |  | 9 |  | 1 | 2 |
| c. Played Bingo .... 1 | 2 |  | 1. | 2 | 9 |  | 1 | 2 |
| d. Bought a breakopen or Nevada ticket | $2$ |  | 1 | 2 | 9 |  | 1 | . 2 |
| e. Played slots <br> at a Casino ......... 1 . | 2 |  | 1. | 2 | 9 |  | 1 | 2 |
| f. Played table games at a Casino .. 1 | 2 |  | 1 | 2 | 9 |  | 1 | . 2 |
| g. Bet on arcade <br> or video games ..... 1 . | 2 |  | 1. | 2 | 9 |  | 1 | 2 |
| h. Spent money on craps or dice outside a Casino ... 1 | 2 |  | 1 | 2 | 9 | \$ | 1 | 2 |
| i. Placed a bet <br> at a racetrack ...... 1 . | 2 |  | 1 | 2 | 9 | \$ | 1 | 2 |
| j. Bet on a horse race off-track ...... 1 | $2$ |  |  | . 2 | 9 | \$ |  | 2 |



```
k. Played a Video
-ottery Termınai
or VLT ........... 1 .. 2 .. 9 1 .. 2 .. 9 S_____ m .. 2 .. 9
i. Placed a bet on
a game of skill
sich as kowiing.
billiaros. golf .... 1 .. 2 .. 9 1 .. 2 .. 9 S__ __ _ 1 .. 2 .. 9
m. Bought a raffle
tickec on a house.
boak, car. or any
orher smaller prize 1 .. 2 .. 9 1 .. 2 .. 9 $______ i .. 2 .. 9
n. Played cards for
money outside a
casino ............ 1 .. 2 .. 9 1 .. 2 .. 9 5__ _ _ _ 1 .. 2 .. 9
O. Participated in
spores pools for
money ............. 1 .. 2 .. 9 2 .. 2 .. 9 $______ 1 .. 2 .. 9
p. placed bets
inEormaliy wich
f:iends on sports
games or orher
events ............ 1 .. 2 .. 9 1 .. 2 .. 9 $______ 1 .. 2 .. 9
q. Made speculative
investments in the
stock or commodity
markers ........... 1 .. 2 .. 9 1 .. 2 .. 9 $______ 1 .. 2 .. 9
r. Spent money on
any other gambling
activity (SPECIFY)
```



```
2. Have you bet or spent money on this activity in the past year? (RECORD ANSWERS ABOVS:
3. Can you give me an idea of the amount that you spend on this activity in a cypical month? (RSCORD ANSWER ABOVE. IF NEDDED BAYz) 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, ASR Q.5. IF YES TO MORE THAN ONE ACTIVITY, SRIP TO Q.6.
5. Did/do you enjoy ...... (INSERT ACTIVITY)?
\begin{tabular}{|c|}
\hline \multirow[t]{3}{*}{Yes ............ 1
No .......... 2
Not stated ... 9} \\
\hline \\
\hline \\
\hline
\end{tabular}
```

5. 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
Played Bingo ..... 03
d. Sougint a breakopen ticket ..... 04
played slots at a Casino ..... 05
f. Played table games ar a Casino ..... 06
Eet on arcade or video games ..... 07
Spent money on craps or dice outside a Casino ..... 09
placed a bet at a racetrack ..... 10
Bet on a horse race off-track ..... 11
Played a Video Lottery Terminal ..... 12
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 ..... 16
p. Placed bets informally wich friends on sports
games or other events ..... 17
q. Made speculative investments in the stock or commodity markets ..... 18
6. 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 | N8 |
| :---: | :---: | :---: | :---: | :---: |
| 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 suppore worthy causes | 1 | 2 | 9 |
| $f$. | Out of curiosity . | 1 | 2 | 9 |
| 9. | For entertainment or fun | 1 |  | 9 |
| h. | To distract yourself from everyday problems | 1 |  | 9 |
| $i$. | For some other reason (ASK What thr grason is) |  |  |  |

8. When you think of ...... (INSRRT ACTIVITY), which you named as your favorite gaming activity, do you usually do it ..... (RRND LIRT)?
Alone ..... 1
With your spouse or significant other ..... 2
With other family members ..... 3
With friends or co-workerOR
With some other individual or group ..... 5
Not stated ..... 9
?. ilso. Ehinking of ...... (INSERT FAVORITE ACTIVITY), on each occasion :hat you participate in this activity, for how long do you play?

Less than I hour ............... I
1 - 2 hours .................... 2
3-5 hours ...................... 3
6 - 12 hours ................. 4
More than 12 hours .......... 5
Not stated ..................... 9
:0. What is che largest amount of money you have ever gambled with on any one day?

$$
\begin{aligned}
& \text { \$1 or less .................... } 1 \\
& \text { \$1.01 - } \$ 9 \text {...................... } 2 \\
& \text { \$10-\$99........................ } 3 \\
& \text { \$100 - } \$ 999 \text {..................... } 4 \\
& \text { \$1.000 - } 59.999 \text {.............. } 5 \\
& \$ 10,000 \text { or more .............. } 6 \\
& \text { Not stated ..................... } 9
\end{aligned}
$$

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 importanc 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 .....?


12b. How of ten 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?


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 ANSWRRS -NO" IN PART A OF THE QUESTION, SKIP TO THE NEXT A QUESTION. IT "YES*, ASK B.)
Yer No DK ..... N8
:3a. こo jou ever spend more time or money gamoling than you intended? 1 ..... 2 ..... 3 ..... 9
:3b. tave you done chis in the past year? 2 ..... 9
:ia. : :ave people ever criticized your gambling? 1 2 ..... 3 ..... 9
i4b. iave people criticized your gambling in the pasc year? ..... 2 ..... 9
15a. Have you ever felt guilty about the way you gamile or about what happens when you gamole? ..... 1 ..... 2 ..... 9
15b. Have you felt this way in the past year? .. 1 2 ..... 9
16a. Have you ever felt that you would like to stop gambling, but didn't think that you could? ..... 2 ..... 9
16b. Have you felt this way in the past year? .. 1 ..... 2 ..... 9
17a. : :ave you ever hidden betting slips, :ottery tackets, gambling money or other signs of gambling from your spouse or partner, children, or orher important people in your life? 1 ..... 2 2 ..... 3 ..... 9
17b. Have you done so in the past year? 1 ..... 2 ..... 4
18. Have you ever argued with people you live with over how you handle money? 1 ..... 2 2 ..... 3 ..... 9
(IF NO TO 0.18, SRIP TO 0.20 )
19a. .: Have trese 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 allthis information is confidential.
204. 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? 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 forgambling. Can you tell me which of these, if any, you have ever used toget money for gambling or to pay gambling debts?
22a. Have you ever borrowed from householdmoney?1 ..... 2
9
22b. Have you borrowed from houschold money in the past year? ..... 1
2 ..... 3 ..... 9
Fiease romerner we are asking $\because$ ou about the sources of money for gambling
or to pay gambling debts.
Yes NO DR NE
isa. :iave you ever borrowed money from
your spouse or partner? .................... 1 ..... 2 ...... 3 ..... 9
¿3b. :Zave you borrowed money f:om your
三pouse or partner in the last year? ....... $1 . . . .2$..... $3 \ldots . .9$
Eta. tave you ever borrowed $f=0 m$ other
relar:res or in-laws? ....................... $1 . . . .2$...... 3 ..... 9
24b. Have you borrowed from other relatives
or 2:-!aws in the past year?
1 ..... 2 ..... 3 ..... 9
こ5a. Have you ever gotten loans from banks.
loan companies or credit unions?
1 ..... 2
2 ..... 39
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 gamblingor to pay çambling debts.
EGa. : Aave you ever made cash wichdrawals oncredit cards to get money to gamble orpay gamioling debts? This does not includeinstant cash cards ............................. 11 ..... 2239
26b. Have you made cash withdrawals on credit cards in the past year? ..... 2 ..... 2 .....  3 ..... 9
27a. Have you ever gorten 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 srocks, bonds or other securities to finance gambling? ..... 1
2 ..... 3 ..... 9
28b. Have you cashed in stocks, bonds or other securzties in the past year? ..... 1
2 ..... 3 ..... 9
29a. Have you ever sold personal or family property to gamble or pay gambling debts? . 1 1 ..... 2 ..... 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
3la. Have you ever had a credit line with a casino, racetrack, or a bookie? ..... 1 ..... 2
3 ..... 931b. Have you had a credit line with a casino.racerrack, or a bookie in the past year? 1$2 \ldots . .3$3 ..... 9
32a. Do you feel that you have ever had a problem with betting money or gambling? 1 ..... 2 ..... 3 ..... 9

32b. Do you feel that you have had a problem with betting money or gambling in the past year? 1 ..... $2 \ldots . .3 \ldots .$.
34. こo you teel that either of your parents has ever had a problem with betring money or gambling?

1 ..... 2 9
i5. How old were you when you first started gambling? _ _ years old
§6. When you first began gambling, what types of activities did you participace in? (CIRCLE FIRST THREE ANSWIRAS)

04e. Played slots at a Casino
2. Played table games at a Casino ..... 06h. Spent money on craps or dice outside a Casino .. 09 .... 09
Placed a bet at a racet ..... 10
Played a Video Lottery Terminal ..... 12m . Bought a raffle ticket on a house, boat, car,or any other smaller prize ................... 1414
played cards for money outside a casino
16p. Placed bets informally with friends on sportsgames or other events ......................... 1717r. 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?

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?

;2. what تipe of teeatment was chat?

> Gamblers Anonymous . . . . . . . . . . . . . 01
> Psychologise ...................... 02
> Psycniatrist ........................ 03
> Orher counselor ................... 04
> Mıniscer ........................... 05
> Other (SPECIFY)
> Not stated ......................... 99

## DEMOGRAPHICS

As you probably know, different types of people have different opinions and experiences. The following guestions are for statistical purposes only and the answers to these questions, like all of the ochers, will be anonymous.
43. Sex (DO NOT ASK)

> Male ........
> 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?

$$
\text { _ _ people over } 18
$$

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 .....?

(MIIJkN
: wouid just like you to remember this is for classification purposes only. ミ0. What is your racial or ethnic group?

ミ:. Ahach of che following besc describes your current religious preference?

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

| Not stated ................. 99 |  |  |
| :---: | :---: | :---: |
|  |  |  |

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

Under $\$ 15,000 \ldots . . .$.
$\$ 15.001$ to $\$ 25.000 \ldots 2$
$\$ 25,001$ to $\$ 35,000 \ldots 3$
$\$ 35.001$ to $\$ 50,000 \ldots 4$
$\$ 50.001$ to $\$ 75,000 \ldots 5$
\$75.001 or more ........ 6
Not stated .............. 9
53. (FOR RORAL RESPONDENTS:) Can You tell me the name of the municipality in which you live. (IF RESPONDENT DOES NOT RNOW THE MONICIPALITY, 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 cooperacion.

## APPENDIX B

## EXHIBIT A

 DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL Lottery or Scratch Tickets|  | Total | Weekly | Past Year | Infrequent | Never |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $\mathrm{N}=1212$ | $\mathrm{n}=339$ | $\mathrm{n}=508$ | $\mathrm{n}=176$ | 189 |  |
|  | $\%$ | $\%$ | $\%$ | $\%$ | $\%$ |


| EXHIBIT BDEMOGRAPHIC PROFILE BY PARTICIPATION LEVELSport Select |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Total } \\ \mathrm{N}=1212 \\ \% \end{gathered}$ | Weekly $\mathrm{n}=36$ \% | $\begin{gathered} \text { Past Year } \\ n=63 \\ \% \end{gathered}$ | $\begin{gathered} \text { Infrequent } \\ n=16 \\ \% \end{gathered}$ | $\begin{gathered} \text { Never } \\ \mathbf{n}=1097 \\ \% \end{gathered}$ |
| Male Female | 46 54 | 83** 17 | $\begin{aligned} & 73_{* *} \\ & 27 \end{aligned}$ | 75 25 | $\begin{aligned} & \text { 43** } \\ & 57 \end{aligned}$ |
| Under 30 30 or over | 24 76 | 53** 47 | 46** | 38 63 | 22** |
| Less than high school High school or more | 23 77 | 17 83 | 16 | 6 94 | $24 *$ 76 |
| Married Not married | 58 42 | 36** | 52 | 63 38 | 59** |
| $\$ 25,000$ or less More than \$25,000 | 33 67 | 30 | 31 69 | 33 67 | 34 66 |
| $\begin{array}{ll} \hline * & \text { Somewhat significant }(\mathrm{p} \leq .05) \\ * * & \text { Statistically significant }(\mathrm{p} \leq .01) \end{array}$ |  |  |  |  |  |

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

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

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 C

DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL Bingo

|  | Total <br> $\mathrm{N}=1212$ <br> $\%$ | Weekly <br> $\mathrm{n}=65$ <br> $\%$ | Past Year <br> $\mathrm{n}=160$ <br> $\%$ | Infrequent <br> $\mathrm{n}=318$ <br> $\%$ | Never <br> $\mathrm{n}=669$ <br> $\%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |

EXHIBIT D
DEMOGRAPHIC PROFTLE BY PARTICIPATION LEVEL Breakopens or Nevada Tickets

|  | Total <br> $\mathrm{N}=1212$ <br> $\%$ | Weekly <br> $\mathrm{n}=56$ <br> $\%$ | Past Year <br> $\mathrm{n}=273$ <br> $\%$ | Infrequent <br> $\mathrm{n}=258$ <br> $\%$ | Never <br> $\mathrm{n}=625$ <br> $\%$ |
| :--- | :---: | :---: | :---: | :---: | :---: |

## EXHIBIT E

DEMOGRAPHIC PROFLLE BY PARTICIPATION LEVEL Slots at a Casino

|  | Total <br> $\mathrm{N}=1212$ <br> $\%$ | Weekly <br> $\mathrm{n}=11$ <br> $\%$ | Past Year <br> $\mathrm{n}=227$ <br> $\%$ | Infrequent <br> $\mathrm{n}=146$ <br> $\%$ | Never <br> $\mathrm{n}=828$ <br> $\%$ |
| :--- | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |

## EXHIBIT F

DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL Table Games at a Casino

| Total |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
| $\mathrm{N}=1212$ |  |  |  |  |
| $\%$ | Weekly <br> $\mathrm{n=2}$ <br> $\%$ | Past Year <br> $n=71$ <br> $\%$ | Infrequent <br> $\mathrm{n}=90$ <br> $\%$ | Never <br> $n=1049$ <br> $\%$ |


| EXHIBIT G <br> DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL Side Bets on Arcade or Video Games |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Total } \\ \mathrm{N}=1212 \\ \% \end{gathered}$ | $\begin{gathered} \text { Weekly } \\ n=12 \\ \% \end{gathered}$ | Past Year $\underset{\%}{n=55}$ | $\begin{gathered} \text { Infrequent } \\ n=32 \\ \% \end{gathered}$ | $\begin{gathered} \text { Never } \\ \mathrm{n}=1113 \\ \% \end{gathered}$ |
| Male Fernale | 46 54 | 83** 17 | 62 38 | $\begin{aligned} & 44 \\ & 56 \end{aligned}$ | 45** |
| Under 30 30 or over | 24 76 | 83** | 36* | $\begin{aligned} & 53_{\text {** }} \\ & 47 \end{aligned}$ | 22** |
| Less than high school High school or more | 23 77 | ${ }_{9}^{8}$ | $9 *$ 91 | 13 88 | $24 *$ 76 |
| Married Not married | $\begin{aligned} & 58 \\ & 42 \end{aligned}$ | 25 | ${ }_{60}{ }^{\text {** }}$ | 50 50 | 60** |
| $\begin{aligned} & \$ 25,000 \text { or less } \\ & \text { More than } \$ 25,000 \end{aligned}$ | 33 67 | $\begin{aligned} & 45 \\ & 55 \end{aligned}$ | 27 73 | $\begin{aligned} & 31 \\ & 69 \end{aligned}$ | $\begin{aligned} & 34 \\ & 66 \end{aligned}$ |
| $\begin{array}{ll}* * & \text { Somewhat significant ( } \mathrm{p} \leq .05 \text { ) } \\ * * & \text { Statistically significant }(\mathrm{p} \leq .01)\end{array}$ |  |  |  |  |  |

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

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

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

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

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


| EXHIBIT IDEMOGRAPHIC PROFILE BY PARTICIPATION LEVELBet at a Racetrack |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Total } \\ \mathrm{N}=1212 \\ \% \end{gathered}$ | $\begin{gathered} \text { Weekly } \\ n=7 \\ \% \end{gathered}$ | $\begin{gathered} \text { Past Year } \\ \mathrm{n}=99 \\ \% \end{gathered}$ | Infrequent $\begin{gathered} n=351 \\ \% \end{gathered}$ | $\begin{gathered} \text { Never } \\ n=755 \\ \% \end{gathered}$ |
| Male Female | $\begin{aligned} & 46 \\ & 54 \end{aligned}$ | $\begin{aligned} & 57 \\ & 43 \end{aligned}$ | $\begin{aligned} & 43 \\ & 57 \end{aligned}$ | $\begin{aligned} & 49 \\ & 51 \end{aligned}$ | 45 55 |
| Under 30 <br> 30 or over | $\begin{aligned} & 24 \\ & 76 \end{aligned}$ | 14 86 | 22 78 | 18 82 | $\begin{aligned} & 28 * * \\ & 72 \end{aligned}$ |
| Less than high school High school or more | $\begin{aligned} & 23 \\ & 77 \end{aligned}$ | 43 57 | 15 85 | $\begin{aligned} & 17 * * \\ & 83 \end{aligned}$ | 26 74 |
| Married Not married | $\begin{aligned} & 58 \\ & 42 \end{aligned}$ | $\begin{aligned} & 29 \\ & 71 \end{aligned}$ | $\begin{aligned} & 56 \\ & 44 \end{aligned}$ | 58 42 | 59 41 |
| $\$ 25,000$ or less More than \$25.000 | $\begin{aligned} & 33 \\ & 67 \end{aligned}$ | $\begin{aligned} & 57 \\ & 43 \end{aligned}$ | 26 | $27 * *$ | $\begin{aligned} & 37 * * \\ & 63 \end{aligned}$ |
| * Somewhat significant (p $\leq .05$ ) <br> ** 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 <br> DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL Bet Offtrack |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Total } \\ \mathrm{N}=1212 \\ \% \end{gathered}$ | Weekly $n=2$ \% | Past Year $\begin{gathered} n=23 \\ \% \end{gathered}$ | $\begin{gathered} \text { Infrequent } \\ n=31 \\ \% \end{gathered}$ | $\begin{gathered} \text { Never } \\ \mathrm{n}=1156 \\ \% \end{gathered}$ |
| Male Female | $\begin{aligned} & 46 \\ & 54 \end{aligned}$ | 100 | 57 43 | 61 39 | $46 \times$ 54 |
| Under 30 30 or over | 24 76 | 100 | 9 91 | 19 81 | 25 75 |
| Less than high school High school or more | 23 77 | 100 | 22 | 29 71 | 23 77 |
| Married Not married | $\begin{aligned} & 58 \\ & 42 \end{aligned}$ | 50 50 | 61 39 | $\begin{aligned} & 45 \\ & 55 \end{aligned}$ | $\begin{aligned} & 59 \\ & 41 \end{aligned}$ |
| $\$ 25,000$ or less More than \$25,000 | 33 67 | 50 50 | 22 78 | 33 67 | $\begin{aligned} & 34 \\ & 66 \end{aligned}$ |
| * Somewhat significant ( $p \leq .05$ ) <br> ** Statistically significant (p $\leq .01$ ) |  |  |  |  |  |

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

EXHIBIT K
DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL Video Lottery Terminals

|  | Total <br> $\mathrm{N}=1212$ <br> $\%$ | Weekly <br> $\mathrm{n}=37$ <br> $\%$ | Past Year <br> $\mathrm{n}=237$ <br> $\%$ | Infrequent <br> $\mathrm{n}=18$ <br> $\%$ | Never <br> $\mathrm{n}=920$ <br> $\%$ |
| :--- | :---: | :---: | :---: | :---: | :---: |


| EXHIBIT LDEMOGRAPHIC PROFILE BY PARTICIPATION LEVELBet on Games of Skill |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $\mathrm{N}=1212$ | $\begin{aligned} & \text { Total } \\ & n=19 \end{aligned}$ | Weekly $\mathrm{n}=88$ | Past Year $\mathrm{n}=51$ | Infrequent $\mathrm{n}=1054$ | Never |
| Male Female | 46 54 | $84 * *$ 16 | $78 * *$ 22 | $82 * *$ 18 | 41 ** 59 |
| Under 30 30 or over | 24 | 63*** | 41** | 25 | 22** |
| Less than high school High school or more | 23 77 | 16 84 | 6** | 14 86 | 25** |
| Married <br> Not married | 58 42 | 26** | 43** | 47 53 | 61** |
| $\$ 25,000$ or less More than $\$ 25,000$ | $\begin{aligned} & 33 \\ & 67 \end{aligned}$ | 22 | 22* | 23 77 | 35** |
| * Somewhat significant ( $p \leq .05$ ) <br> ** 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 houschold incomes of $\$ 25,000$ or less (all $\mathrm{p} \leq .01$ )

Weekly and past-year participants tended to be:

- male ( $\mathrm{p} \leq .01$ )
- younger (under 30 years - ps.01)
- $\quad$ single ( $p \leq .01$ )

| EXHIBIT MDEMOGRAPHIC PROFILE BY PARTICIPATION LEVELRaffle Tickets |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Total } \\ \mathrm{N}=1212 \\ \% \end{gathered}$ | Weekly $\mathrm{n}=21$ \% | $\begin{gathered} \text { Past Year } \\ \mathrm{n}=659 \\ \% \end{gathered}$ | Infrequent $\mathrm{n}=208$ <br> \% | Never n=324 \% |
| Male Female | 46 54 | $\begin{aligned} & 71_{*}^{*} \\ & 29 \end{aligned}$ | 48 | 41 59 | 43 57 |
| Under 30 30 or over | 24 | 19 81 | $\begin{aligned} & 20 * * \\ & 80 \end{aligned}$ | 22 | $\begin{aligned} & 35 * * \\ & 65 \end{aligned}$ |
| Less than high school High school or more | 23 77 | 10 90 | $\begin{aligned} & 20 * * \\ & 80 \end{aligned}$ | 25 75 | 30 70 |
| Married <br> Not married | $\begin{aligned} & 58 \\ & 42 \end{aligned}$ | 67 33 | $\begin{aligned} & 62_{* *} \\ & 38 \end{aligned}$ | 58 42 | $\begin{aligned} & 51 * * \\ & 49 \end{aligned}$ |
| $\$ 25,000$ or less More than $\$ 25,000$ | 33 67 | 21 79 | $\begin{aligned} & 25 * * \\ & 75 \end{aligned}$ | $\begin{aligned} & 40^{*} \\ & 60 \end{aligned}$ | $\begin{aligned} & 49 * * \\ & 51 \end{aligned}$ |
| * Somewhat significant ( $p \leq 05$ ) <br> ** Statistically significant ( $\mathrm{p} \leq .01$ ) |  |  |  |  |  |

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 househoid incomes ( $p \leq .01$ )

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

| EXHIBIT NDEMOGRAPHIC PROFILE BY PARTICIPATION LEVELCards for Money Outside a Casino |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Total } \\ \mathrm{N}=1212 \\ \% \end{gathered}$ | Weekly $n=26^{\circ}$ $\%$ | $\begin{gathered} \text { Past Year } \\ n=188 \\ \% \end{gathered}$ | Infrequent $\begin{gathered} \mathrm{n}=163 \\ \% \end{gathered}$ | Never $\mathrm{n}=835$ \% |
| Male Female | 46 54 | $\begin{aligned} & 62 \\ & 38 \end{aligned}$ | 52 48 | $\begin{aligned} & \text { 68** } \\ & 32 \end{aligned}$ | $\begin{aligned} & 40_{* *} \\ & 60 \end{aligned}$ |
| Under 30 30 or over | $\begin{aligned} & 24 \\ & 76 \end{aligned}$ | 35 65 | $\begin{aligned} & 39 * * \\ & 61 \end{aligned}$ | 18 82 | $\begin{aligned} & 22 * * \\ & 78 \end{aligned}$ |
| Less than high school High school or more | $\begin{aligned} & 23 \\ & 77 \end{aligned}$ | $\begin{aligned} & 27 \\ & 73 \end{aligned}$ | $\begin{aligned} & 14 * * \\ & 86 \end{aligned}$ | $16 *$ 84 | 26** |
| Married Not married | $\begin{aligned} & 58 \\ & 42 \end{aligned}$ | $\begin{aligned} & 23 * * \\ & 77 \end{aligned}$ | $\begin{aligned} & 53 \\ & 47 \end{aligned}$ | $\begin{aligned} & 61 \\ & 39 \end{aligned}$ | 60 40 |
| $\$ 25,000$ or less <br> More than $\$ 25,000$ | $\begin{aligned} & 33 \\ & 67 \end{aligned}$ | $\begin{aligned} & 41 \\ & 59 \end{aligned}$ | $\begin{aligned} & 28 \\ & 72 \end{aligned}$ | $\begin{aligned} & 22 * * \\ & 78 \end{aligned}$ | $\begin{aligned} & 37 * * \\ & 63 \end{aligned}$ |
| $\begin{array}{ll} * & \text { Somewhat significant }(p \leq .05) \\ * * & \text { Statistically significant }(p \leq .01) \end{array}$ |  |  |  |  |  |

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 ( $\mathrm{p} \leq 01$ )
- have less than high school ( $P \leq .01$ )
- have lower household incomes ( $\$ 25,000$ or less) ( $\mathrm{p} \leq .01$ )

\left.| DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :---: |
| Sports Pools |  |  |  |  |  |  |$\right]$

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

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

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

- be female ( $\mathrm{p} \leq .01$ )
- have not completed high school ( $p \leq .01$ )
- have houschold incomes of $\$ 25,000$ or less ( $\mathbf{p} \leq .01$ )

| EXHIBIT PDEMOGRAPHIC PROFILE BY PARTICIPATION LEVELInformal Bets |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Total } \\ \mathrm{N}=1212 \\ \% \end{gathered}$ | Weekly $\mathrm{n}=11$ \% | $\begin{gathered} \text { Past Year } \\ \mathbf{n}=\mathbf{2 0 8} \\ \mathbf{\%} \end{gathered}$ | $\begin{gathered} \text { Infrequent } \\ \mathbf{n}=\mathbf{9 3} \\ \% \end{gathered}$ | Never $\mathrm{n}=900$ \% |
| Male Female | $\begin{aligned} & 46 \\ & 54 \end{aligned}$ | 82 18 | $\begin{aligned} & 68 * * \\ & 32 \end{aligned}$ | $\begin{aligned} & 70 \\ & 30^{* *} \end{aligned}$ | $\begin{aligned} & 38 * * \\ & 62 \end{aligned}$ |
| Under 30 30 or over | 24 | 60 ** 40 | $\begin{aligned} & 37 * * \\ & 63 \end{aligned}$ | 25 75 | 21** |
| Less than high school High school or more | 23 | 10 90 | 12** | 15 85 | 27** |
| Married Not married | $\begin{aligned} & 58 \\ & 42 \end{aligned}$ | $\begin{aligned} & 40 \\ & 60 \end{aligned}$ | 51* | 56 44 | 60 40 |
| $\$ 25,000$ or less More than $\$ 25,000$ | $\begin{aligned} & 33 \\ & 67 \end{aligned}$ | 30 70 | $\begin{aligned} & 22 * * \\ & 78 \end{aligned}$ | $\begin{aligned} & 26 \\ & 74 \end{aligned}$ | $\begin{aligned} & 37 * * \\ & 63 \end{aligned}$ |
| * Somewhat significant ( $p \leq 05$ ) <br> ** Statistically significant ( $\mathrm{p} \leq .01$ ) |  |  |  |  |  |

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

Weekly players also tended more than the general population to:

- be male ( $\mathrm{p} \leq .05$ )
- 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 <br> DEMOGRAPHIC PROFILE BY PARTICIPATION LEVEL Speculative Investments |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Total } \\ \mathrm{N}=1212 \\ \% \end{gathered}$ | Weekly $n=8$ \% | $\begin{gathered} \text { Past Year } \\ \mathrm{n}=51 \\ \% \end{gathered}$ | $\begin{gathered} \text { Infrequent } \\ n=74 \\ \% \end{gathered}$ | $\begin{aligned} & \text { Never } \\ & \mathrm{n}=1079 \\ & \% \end{aligned}$ |
| Male Female | $\begin{aligned} & 46 \\ & 54 \end{aligned}$ | $\begin{aligned} & 100_{* *} \\ & 0 \end{aligned}$ | $\begin{aligned} & 59 \\ & 41 \end{aligned}$ | $\begin{aligned} & 68 * * \\ & 32 \end{aligned}$ | 44** |
| Under 30 30 or over | 24 76 | 13 88 | 14 86 | $8 *$ 92 | 26** |
| Less than high school High school or more | $\begin{aligned} & 23 \\ & 77 \end{aligned}$ | $\begin{aligned} & 13 \\ & 88 \end{aligned}$ | $\begin{aligned} & 6 * * \\ & 94 \end{aligned}$ | 19 81 | 24** |
| Married Not married | $\begin{aligned} & 58 \\ & 42 \end{aligned}$ | 38 | 61 39 | 69 31 | 58 42 |
| $\$ 25,000$ or less More than \$25,000 | 33 67 | 13 88 | $\begin{aligned} & 9 * * \\ & 91 \end{aligned}$ | $\begin{aligned} & \text { 19** } \\ & 81 \end{aligned}$ | $\begin{aligned} & 36 * * \\ & 64 \end{aligned}$ |
| * Somewhat significant (ps.05) <br> ** Statistically significant ( $\mathrm{p} \leq .01$ ) |  |  |  |  |  |

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

- be female ( $\mathrm{p} \leq .01$ )
- be under 30 years of age ( $p \leq .01$ )
- have not completed high school ( $\mathrm{p} \leq 0.01$ )
- 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 ( $\mathrm{p} \leq 01$ )
- have household incomes of more than $\$ 25,000$ ( $p \leq .01$ )


## APPENDIX C






| Chitenlom meseanch corp. | 1. Heve yout ever ....? |  |  |  |  |  |  |  | promlen canal |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | jotal. | martial status |  |  | Gatm | WG Pantic | Paflom | vel | $\begin{aligned} & \text { MON-P } \\ & \text { GAMELE } \\ & \text { CURREWT P } \\ & \text { PATMOL } \end{aligned}$ | $\begin{aligned} & \text { ROBLEN } \\ & \text { as VS. } \\ & \text { PAOBLEN } \\ & \text { OGICAL } \end{aligned}$ |
| - |  | $\begin{array}{cc} \text { MARRIED MOt } \\ \\ \text { MARRIEO } \end{array}$ | $\begin{gathered} \$ 25 \mathrm{~K} \text { OR } \\ \text { LESS } \end{gathered}$ | MONE <br> TMAM <br> 825K | WEVER | IN. FREQKEM1 | PAST <br> YEAR | WEXLY | $\begin{aligned} & \text { WOW } \\ & \text { PROHLEN } \\ & \text { GAWHERS } \end{aligned}$ | PRORLEM 8 Paimo. logical |


| TOTAL | marital status | InCOME | canl jug pariicipation level |  |  | $\begin{aligned} & \text { MON-PR } \\ & \text { CAHDLE } \\ & \text { CURREMT } \\ & \text { PATHOR } \end{aligned}$ | ROBLEN <br> WS. <br> PROLLEM <br> ocical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & \text { MARRIEO MOT } \\ & \text { MARRIED } \end{aligned}$ | S25K ON MORE  <br> LESS TMAN <br>  $\$ 25 K$ | WEVER $\underset{\substack{\text { INE } \\ \text { FREMEMT }}}{ }$ | $\begin{aligned} & \text { PASI } \\ & \text { YEAR } \end{aligned}$ | MEEKLY | $\begin{aligned} & \text { MOW } \\ & \text { PROALEN } \\ & \text { GAMBLERS } \end{aligned}$ | PROALEW \& PATmoLOGICAL |

## Criteriom mesearch corp.

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




EDUCAIIOM

| IOTAL |  |  | SEX |  | ACE |  | EDUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | GAMALERS | NONGAMELERS | male | female | Under 30 | 30 On MOWE | $\begin{gathered} \text { LESS } \\ \text { THAM HS } \end{gathered}$ | US OR MOME |

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

| TOTAL | mantial status |  |  | GAmblimg panticipation level |  |  |  | $\begin{aligned} & \text { MON-PI } \\ & \text { GAMEL } \\ & \text { CURRENT } \\ & \text { PATMO } \end{aligned}$ | ```ROSLEM RS VS. PROALEM & 0cicat``` |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MARRIEO MOT MARRIEO | s25K 0R LESS | MORE <br> tMan <br> 825K | WEVER | $\begin{aligned} & \text { IM. } \\ & \text { FRECUEMT } \end{aligned}$ | $\begin{aligned} & \text { PAST } \\ & \text { YEAR } \end{aligned}$ | GEEXI | $\begin{aligned} & \text { MOW } \\ & \text { PROBLEN } \\ & \text { GAWOLERS } \end{aligned}$ | propicn P Paimolocical |



| marrjed | mot | 325K OR | MORE | WEVER | 1M- | Past | VEEKLY | MON | PROELEN |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Married | LESS | THAM |  | Frecuewt | YEAR |  | PROQLEM | - Patmo |

manital status

Incone
GAMBLIMS PARIICIPATIOM LEVEL
WOM-PROBLEM GAMBLERS WS. CURRENT PROALEN PATHOLOCICAL


HON PROPLEN PROBLEM BRATMO. PROALEA PATMO
cAMALERS LOCJCAL


## 3. average mowthly ganimg expemoltures by game participaitom


3. average mowtuly ganimg expemoltures ey cone participation

3. average mowiml coniag expemolities by gane panticiparion

| TOTAL. | MABITAL STATUS | IMCOME |  | GNDLIM paritciparion LEVEL |  | MOM-PACOLEA canters vi. curnewr moonen 8 patmolocical |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | manRIED mot maited | $\underset{\text { LEss }}{\substack{\text { 325x on }}}$ | MOME TMAM \$25K | $\begin{aligned} & \text { PAST } \\ & \text { YEAR } \end{aligned}$ | veckiy | $\begin{aligned} & \text { WOM } \\ & \text { PRORLEN } \\ & \text { GAYBLERS } \end{aligned}$ | PROOLEN 8 PatmoLOBICAL |

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


4. Do you usually perticipate in this activity ot least once a week?


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

educaitiom


MON-PAOELEM CNVALERS VE. curreint photiem 8 PATMOLOGICAL
.............
Mow PROELEM \& PAIMOchableas locical

| dotal | marital status | Incane | camblimg pantic | alion leved | MON-PROPLEX CAMELERS VS. CURRENT PROMEM $\frac{1}{1}$ PATMOLOCICAL |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { MARRIED MOT } \\ \text { MARRIED } \end{gathered}$ | S25x on MOME  <br> LESS THAM <br>  $\$ 25 K$ | WEVER IN- FRECUEMT | PAST LEEKLY <br> YEAR | HON PROBLEN PROBLEM E PATMO- GAMBLERS LOGICAL |




## 6. Which is your favorite type of gaming activity



| TOIAL | marital status | IMCONE |  | GANALIMG PARTICIPAIIOM LEVEL |  | $\begin{aligned} & \text { MOW-PI } \\ & \text { CAMMLE } \\ & \text { CURRENT } \\ & \text { PAIMOL } \end{aligned}$ | 101LEN <br> IS V8. PROMLEN Dical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { MARRIED MOI } \\ \\ \text { MARRIED } \end{gathered}$ | $\begin{gathered} \text { S25K on } \\ \text { LESS } \end{gathered}$ | MORE <br> TMAM <br> 825K | 1NfREQUEMT | $\begin{aligned} & \text { PASt HEEKLY } \\ & \text { YEAR } \end{aligned}$ | $\begin{aligned} & \text { mon } \\ & \text { proplen } \\ & \text { caralews } \end{aligned}$ | PROELEN - Palloo. Logical |


| total | manitac status | Incone | GAMELIM PARTICIPATIOM LEVEL |  |  | $\begin{aligned} & \text { MOM-PI } \\ & \text { CAMOLEI } \\ & \text { CURREMP } \\ & \text { PAJMOL } \end{aligned}$ | ```ROLEM IS VE. PAOALEN ! daical``` |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & \text { MARRIED MOI } \\ & \text { MARIED } \end{aligned}$ | S25K ON MORE  <br> LESS  <br>  $\left.\begin{array}{c}\text { THAM } \\ \$ 25 K \\ \\ \end{array}\right)$ | IMfREOUEMT | $\begin{aligned} & \text { PAST } \\ & \text { YEAR } \end{aligned}$ | MEEXLY | WOM PROBLEM GANELERS | PRCALEN - PATMOcocical |

fotal
SEX ACE
Ace LMDER 30 OR 30 OR
MORE LADER $30 \quad 30 \mathrm{On}$
HORE EDUCATION camble..... male fEMALE LESS HS OR TMAM WS MONE

| TOTAL | mantial status | Income | GANLIMG PARTICIPAIIOM LEVEL | HOM-PROLEN GAMELERS VS. CURRENT PROALEN PATMOLOGICAL |
| :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { MARAIED MOT } \\ \text { MARIED } \end{gathered}$ | S2FK OK MONE  <br> LESS  <br>  TMAN <br>  S25K |  | MON PROALEN PRORLEM BATMO- GANBLERS LOGICAL |


| fotal | marital status |
| :---: | :---: |

MARRIED MOT S25K OR MORE MARRIED

IWCOM
GABEIING PARIICIPARIOM LEVEL


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





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




|  | rotal |  | SEX |  | AGE |  | EDucation |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | GAMBLERS | Mate | female | UnDER 30 | 3001 MORE | LESS THAN MS | US OR MORE |
| jotal | 1129 | 1129 | 528 | 601 | 282 | 844 | 247 | 873 |
| Never | $\begin{gathered} 918 \\ 81.3 x \end{gathered}$ | $\begin{gathered} 918 \\ 81.3 x \end{gathered}$ | $\begin{gathered} 4.17 \\ 79.0 \% \end{gathered}$ | $\begin{gathered} 501 \\ 0.4 x \end{gathered}$ | $211$ | $\begin{gathered} 704 \\ 83.4 \% \end{gathered}$ | $\begin{gathered} 186 \\ 75.3 x \end{gathered}$ | $\begin{gathered} 723 \\ 82.8 x \end{gathered}$ |
| Some of the time | $\begin{gathered} 176 \\ 15.6 x \end{gathered}$ | $\begin{gathered} 176 \\ 15.6 x \end{gathered}$ | $\begin{gathered} 89 \\ 16.97 \end{gathered}$ | $\begin{gathered} 87 \\ 14.5 x \end{gathered}$ | $\begin{gathered} 58 \\ 20.6 \% \end{gathered}$ | $\begin{gathered} 118 \\ 14.0 x \end{gathered}$ | $\begin{gathered} 47 \\ 19.0 \% \end{gathered}$ | $129$ |
| Most of the time | $\begin{gathered} 17 \\ 1.5 x \end{gathered}$ | $\begin{aligned} & 17 \\ & 1.5 x \end{aligned}$ | $\begin{gathered} 13 \\ 2.58 \end{gathered}$ | $.7 x$ | ${ }^{7}{ }^{7}$ | $10$ | $\stackrel{7}{2.8 x}$ | $\begin{gathered} 10 \\ 1.1 x \end{gathered}$ |
| Every time | $\begin{aligned} & 10 \\ & .9 \pi \end{aligned}$ | $\begin{aligned} & 10 \\ & .9 \pi \end{aligned}$ | $1.3 x$ | $\begin{aligned} & 3 \\ & .5 x \end{aligned}$ | $1.4 x$ | $\begin{gathered} 6 \\ .7 x \end{gathered}$ | $\stackrel{5}{2.0 x}$ | 5 |
| Don't know | $.4 x$ | $4$ | $\begin{gathered} 1 \\ .2 \% \end{gathered}$ | $\begin{gathered} 3 \\ .5 \% \end{gathered}$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ |  | . $5 \%$ |
| Mot stated | $\text { . } 4 x$ | $4$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 3 \\ .5 \% \end{gathered}$ |  | $6$ $.5 \%$ | $2$ | $2$ |

11s. When you participate in the genbling activites. how often do you go back another day to win back money you lost?


|  | total |  | sex |  | act |  | educaliom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | cavelens | male | female | UNDER 30 | $30 \mathrm{OR}$ MORE | $\begin{gathered} \text { LESS } \\ \text { TMAM MS } \end{gathered}$ | us on MONE |
| IOIAL. | 203 | 203 | 109 | 94 | 69 | 134 | 59 | 144 |
| Never | $15.3 x$ | $15.3 x$ | $\begin{gathered} 15 \\ 13.8 x \end{gathered}$ | $\begin{gathered} 16 \\ 17.0 x \end{gathered}$ | $\begin{gathered} 7 \\ 10.1 x \end{gathered}$ | $17.94$ | $13.6 x$ | $\begin{gathered} 23 \\ 16.0 x \end{gathered}$ |
| Some of the time | $\begin{gathered} 161 \\ 69.5 x \end{gathered}$ | $\begin{gathered} 141 \\ 69.5 x \end{gathered}$ | $\begin{gathered} 74 \\ 67.9 x \end{gathered}$ | $\begin{gathered} 67 \\ 71.3 \% \end{gathered}$ | $\begin{gathered} 50 \\ 72.5 x \end{gathered}$ | $\begin{gathered} 91 \\ 67.95 \end{gathered}$ | $\begin{gathered} 40 \\ 67.8 x \end{gathered}$ | $\begin{gathered} 101 \\ 70.1 x \end{gathered}$ |
| Nost of the time | $\begin{gathered} 16 \\ 7.98 \end{gathered}$ | $\begin{gathered} 16 \\ 7.98 \end{gathered}$ | $\begin{array}{r} 10 \\ 9.2 x \end{array}$ | ${ }_{6.4 x}^{6}$ | $\begin{gathered} 8 \\ 11.6 x \end{gathered}$ | $\begin{gathered} 8 \\ 0.0 x \end{gathered}$ | $10.2 x$ | $\begin{gathered} 10 \\ 6.9 x \end{gathered}$ |
| Every time | $\begin{gathered} 10 \\ 4.9 \pi \end{gathered}$ | $\begin{gathered} 10 \\ 4.8 x \end{gathered}$ | ${ }^{6} .5 x$ | $4.3 x$ | $4.3 x$ | $\stackrel{7}{5.2 x}$ | $8.8 x$ | $\stackrel{6}{4.2 x}$ |
| Don't know | $1.08$ | $\stackrel{2}{1.0 x}$ | $1 .{ }^{2}$ |  |  | $\stackrel{2}{1.5 x}$ |  | $\stackrel{2}{1.4 x}$ |
| Wot stated | $\stackrel{3}{1.5 x}$ | $1.5 x$ | $\stackrel{2}{1.6 x}$ | $\stackrel{1}{1.18}$ | $1.4 x$ | $\stackrel{2}{1.5 x}$ | $1.7 x$ | $1.4 x$ |


|  | rorat | manital.........marbieo | staius | income |  | ganal ing participailiom LEVEL |  |  | NOW-PROTLE Camelens vz. CURRENT PROLLEN $\&$ patholocical |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\begin{gathered} \text { mot } \\ \text { MARRIED } \end{gathered}$ | $\begin{gathered} \text { S25k on } \\ \text { CESS } \end{gathered}$ | $\begin{aligned} & \text { MORE } \\ & \text { TMAN } \\ & \$ 25 \mathrm{~K} \end{aligned}$ | $\lim _{\text {fREOVEM }}$ | Past veak | Mektr |  | PROEEEK s Palmolocical |
| total | 203 | 87 | 115 | 68 | 111 | 5 | 79 | 119 | 168 | 35 |
| Mever | $\begin{array}{r} 31 \\ 15.3 x \end{array}$ | $\begin{gathered} 15 \\ 17.2 x \end{gathered}$ | $\begin{gathered} 16 \\ 13.9 x \end{gathered}$ | $\begin{gathered} 14 \\ 20.6 x \end{gathered}$ | $\begin{gathered} 17 \\ 15.3 x \end{gathered}$ | $\stackrel{2}{2}$ | $\begin{gathered} 22 \\ 27.6 x \end{gathered}$ | $\begin{gathered} 7 \\ 5.9 \% \end{gathered}$ | $\begin{gathered} 31 \\ 18.5 x \end{gathered}$ |  |
| Some of the sime | $\begin{gathered} 161 \\ 69.5 x \end{gathered}$ | $\begin{gathered} 60 \\ 69.0 x \end{gathered}$ | $\begin{gathered} 80 \\ 69.6 x \end{gathered}$ | $64.7 x$ | $\begin{array}{r} 79 \\ 71.2 x \end{array}$ | $\begin{gathered} 2 \\ 40.02 \end{gathered}$ | $\begin{array}{r} 52 \\ 65.8 x \end{array}$ | ${ }^{87}$ | $\begin{gathered} 120 \\ 71.4 x \end{gathered}$ | $\begin{gathered} 21 \\ \infty 0.0 x \end{gathered}$ |
| Most of the time | $\begin{gathered} 16 \\ 7.9 x \end{gathered}$ | $6 .{ }^{6}$ | $\begin{aligned} & 10 \\ & 8.7 x \end{aligned}$ | $5.6 x$ | $5.4 x$ | $20.0 x$ | $\stackrel{3}{3.8 x}$ | $10.12$ | ${ }_{0.0 x}^{10}$ | $17.1 x$ |
| Every time | $\begin{gathered} 10 \\ 4.9 x \end{gathered}$ | $5.7 x$ | $4.3 x$ | $\stackrel{2}{2.8 x}$ | $7.2 x$ |  |  | $\begin{gathered} 10 \\ 8.6 x \end{gathered}$ | $2.4 x$ | $17.1 x$ |
| Don'e know | $\stackrel{2}{1.0 x}$ | $1.12$ | $\begin{gathered} 1 \\ .9 x \end{gathered}$ | $\stackrel{1}{1.5 x}$ | $\begin{gathered} 1 \\ .9 n \end{gathered}$ |  | $1.32$ | $\begin{gathered} 1 \\ .0 x \end{gathered}$ | $\begin{gathered} 1 \\ .6 x \end{gathered}$ | $\begin{gathered} 1 \\ 2.9 x \end{gathered}$ |
| Not stoted | $\begin{gathered} 3 \\ 1.5 x \end{gathered}$ |  | ${ }_{2}^{3} 6 x$ | $\begin{gathered} 3 \\ 4.4 x \end{gathered}$ |  |  | $1.3 x$ | $\stackrel{2}{1.7 x}$ | $\stackrel{2}{1.2 x}$ | $\begin{gathered} 1 \\ 2.92 \end{gathered}$ |


|  | rotal |  | SEX |  | ace |  | educailom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | canaleks | mate | pemale | under 30 | 30 or mone | $\begin{aligned} & \text { LESS } \\ & \text { TMAN MS } \end{aligned}$ | us on MORE |
| dotal | 1129 | 1129 | 528 | 601 | 282 | 844 | 247 | 873 |
| Wever | $\begin{aligned} & 1001 \\ & 95.7 x \end{aligned}$ | $\begin{aligned} & 1081 \\ & 85.77 \end{aligned}$ | $\begin{gathered} 50 \% \\ 95.5 z \end{gathered}$ | $\begin{gathered} 57 \\ 96.0 x \end{gathered}$ | $\begin{gathered} 263 \\ 93.3 x \end{gathered}$ | $\begin{aligned} & 815 \\ & 96.6 x \end{aligned}$ | $\begin{gathered} 233 \\ 94.3 x \end{gathered}$ | $\begin{gathered} 839 \\ 96.1 \mathrm{x} \end{gathered}$ |
| Some of the cime | $\begin{gathered} 37 \\ 3.58 \end{gathered}$ | $\begin{gathered} 37 \\ 3.3 x \end{gathered}$ | $\begin{gathered} 21 \\ 4.0 x \end{gathered}$ | $\begin{array}{r} 16 \\ 2.7 x \end{array}$ | $\begin{gathered} 17 \\ 6.02 \end{gathered}$ | $\begin{gathered} 20 \\ 2.4 x \end{gathered}$ | $\begin{gathered} 10 \\ 4.0 x \end{gathered}$ | $\begin{gathered} 27 \\ 3.1 x \end{gathered}$ |
| Most of the time | $\begin{gathered} 6 \\ .5 x \end{gathered}$ | $.6$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $.5$ | $\begin{gathered} 2 \\ .72 \end{gathered}$ | $\text { . } 5 x$ | $\begin{gathered} 2 \\ .8 x \end{gathered}$ | $\begin{gathered} 4 \\ .5 x \end{gathered}$ |
| Don't know | $.2$ | $.2 x$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $\begin{gathered} 2 x \\ .2 x \end{gathered}$ |  | . 2 x |
| Mot stated | $\begin{aligned} & 3 \\ & .3 x \end{aligned}$ | $\begin{aligned} & 3 \\ & .3 x \end{aligned}$ | $.2 x$ | $\begin{gathered} 2 x \\ .3 x \end{gathered}$ |  | $\begin{gathered} 3 \\ .4 \pi \end{gathered}$ | $\begin{gathered} 2 \\ .8 x \end{gathered}$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |

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


|  | rotal |  | SEX |  | AGE |  | coucariom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camelens | WALE | female | gnder 30 | 30 Om MORE | LESS <br> THAM MS | HE 0 ? MORE |
| jotal | 43 | 43 | 22 | 21 | 19 | 24 | 12 | 31 |
| Mever | $\begin{gathered} 10 \\ 23.3 \% \end{gathered}$ | $\begin{gathered} 10 \\ 23.3 \% \end{gathered}$ | $36.4 x$ | $\stackrel{2}{9.5 \%}$ | $\begin{gathered} 3 \\ 15.8 \% \end{gathered}$ | $\begin{gathered} 7 \\ 29.2 \% \end{gathered}$ | $10.7 x$ | $25.8 x$ |
| Some of the time | $\begin{array}{r} 30 \\ 69.08 \end{array}$ | $\begin{gathered} 30 \\ 69.6 x \end{gathered}$ | $\begin{gathered} 12 \\ 54.58 \end{gathered}$ | $\begin{array}{r} 18 \\ 85.76 \end{array}$ | $\begin{gathered} 15 \\ 78.9 \% \end{gathered}$ | $\begin{array}{r} 15 \\ 62.5 x \end{array}$ | $75.9 x$ | $\begin{gathered} 21 \\ 67.72 \end{gathered}$ |
| Most of the time | $4.78$ | $4.7 \%$ | $4.5 \%$ | $\frac{1}{4.8 x}$ | $5.3 \%$ | $4.2 \%$ |  | $\stackrel{2}{6.5 x}$ |
| Every time | $\stackrel{1}{2.38}$ | $2.3 x$ | $\stackrel{1}{4.5 x}$ |  |  | $\stackrel{1}{4.2 x}$ | 8.3\% |  |

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

|  | TOPAL | MARIIAL | sialus | incone |  | GAMBLING PARIICIPAIIOM LEVEL |  |  | $\begin{array}{r} \text { WOW-PR } \\ \text { CAMRCER } \\ \text { CURREWI } P \\ \text { PATMOLO } \end{array}$ | ROREM <br> RSV. PROMLEM \& Deical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | mamRIED | not marRIED | 325x OR LESS | MORE <br> THAM <br> s25k | IN. EAEDOENT | $\begin{aligned} & \text { PASI } \\ & \text { YEAR } \end{aligned}$ | weekty | $\begin{aligned} & \text { MOW } \\ & \text { PROBLER } \\ & \text { CAMDERS } \end{aligned}$ | $\begin{aligned} & \text { PROALEM } \\ & \text { \& PAImo. } \\ & \text { LOGTCAL } \end{aligned}$ |
| JOTAL | 45 | 12 | 31 | 13 | 26 | 1 | 17 | 25 | 34 | 9 |
| Never | $\begin{array}{r} 10 \\ 23.3 \pi \end{array}$ | $\begin{gathered} 3 \\ 25.0 x \end{gathered}$ | $\begin{gathered} 7 \\ 22.6 \% \end{gathered}$ | $23.18$ | $23.6$ |  | $\begin{gathered} 7 \\ 41.2 \% \end{gathered}$ | $12.08$ | $\begin{gathered} 9 \\ 26.5 x \end{gathered}$ | ${ }_{11.18}^{9}$ |
| Some of the time | $\begin{gathered} 50 \\ 69.8 x \end{gathered}$ | $86.7 x$ | $\begin{gathered} 22 \\ 71.0 x \end{gathered}$ | $69 .{ }^{9}$ | $\begin{gathered} 18 \\ 69.28 \end{gathered}$ | $\stackrel{1}{100.0 \%}$ | $\begin{gathered} 10 \\ 58.88 \end{gathered}$ | $\begin{gathered} 19 \\ 76.08 \end{gathered}$ | $\begin{gathered} 23 \\ 67.6 x \end{gathered}$ | $\begin{gathered} 7 \\ 77.0 x \end{gathered}$ |
| Most of the time | $4.2$ | ${ }^{1} .3 x$ | $\stackrel{1}{3.2 x}$ |  | $7.2$ |  |  | $\stackrel{2}{8.0 x}$ | $\begin{gathered} 1 \\ 2.98 \end{gathered}$ | $11 .{ }^{1}$ |
| Every time | $2.3 x$ |  | $3.2 x$ | $\begin{gathered} 1 \\ 7.7 x \end{gathered}$ |  |  |  | $\stackrel{1}{4.08}$ | $\stackrel{1}{2.9 x}$ |  |

## CRIIEMAOM MESEAACM COMP.

13. Do you ever spend more time or morvey gamblion then you intended?

|  | TOTAL |  | SEX |  | AGE |  | EOUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camplers | male | femate | unoer 30 | $\begin{gathered} 30 \text { on } \\ \text { molte } \end{gathered}$ | $\begin{aligned} & \text { LESS } \\ & \text { THAM WS } \end{aligned}$ | HS CR MUE |
| TOIAL | 1129 | 1129 | 528 | 601 | 282 | 844 | 247 | 873 |
| Yes | $\begin{gathered} 212 \\ 18.0 \% \end{gathered}$ | ${ }_{18.8 x}^{212}$ | $\begin{gathered} 119 \\ 22.5 \% \end{gathered}$ | $\begin{gathered} 93 \\ 95.5 x \end{gathered}$ | $\begin{gathered} 80 \\ 24.6 \% \end{gathered}$ | $\begin{gathered} 132 \\ 15.6 x \end{gathered}$ | 46 | $\begin{gathered} 168 \\ 19.2 x \end{gathered}$ |
| Mo | $\begin{aligned} & 915 \\ & 81.08 \end{aligned}$ | $\begin{gathered} 915 \\ 81.0 \% \end{gathered}$ | $\begin{gathered} 409 \\ 77.5 x \end{gathered}$ | $\begin{gathered} 506 \\ 8.2 x \end{gathered}$ | $\begin{gathered} 201 \\ 71.3 x \end{gathered}$ | $\begin{aligned} & 711 \\ & 8.2 x \end{aligned}$ | $\begin{gathered} 202 \\ 81.8 x \end{gathered}$ | $\begin{gathered} 706 \\ 00.6 x \end{gathered}$ |
| Mot stated | $\begin{gathered} 2 \\ .28 \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ |  | $\begin{gathered} 2 \\ .3 x \end{gathered}$ | $\begin{gathered} 1 \\ .4 x \end{gathered}$ | $\begin{gathered} 1 \\ .18 \end{gathered}$ | $\begin{gathered} 1 \\ .4 x \end{gathered}$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |


|  | jotal | manstal | stajus | Incone |  | GAMELING PARTICIPATIOM LEvEL |  |  | $\begin{aligned} & \text { HOW-Ph } \\ & \text { CANMLE } \\ & \text { CURREWT } \\ & \text { PATMOL } \end{aligned}$ | (O)LEM IS VS. <br>  deical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | mabaied | $\begin{gathered} \text { NOI } \\ \text { MARRIED } \end{gathered}$ | $\begin{gathered} \text { 825K 0n } \\ \text { LESS } \end{gathered}$ | MORE <br> TMAM <br> \$25K | $\begin{aligned} & \text { In- } \\ & \text { PREOUENT } \end{aligned}$ | $\begin{aligned} & \text { PAST } \\ & \text { YEAR } \end{aligned}$ | MEEKLY | WOM PROBLEN CAMLERS | $\begin{aligned} & \text { PROQLEM } \\ & \text { E PATMO- } \\ & \text { LOGICAL } \end{aligned}$ |
| total | 1129 | 654 | 470 | 316 | 671 | 71 | 822 | 436 | 1078 | 51 |
| Yes | $\begin{gathered} 212 \\ 18.8 x \end{gathered}$ | $\begin{gathered} 102 \\ 15.6 x \end{gathered}$ | $\begin{gathered} 110 \\ 23.4 x \end{gathered}$ | $\begin{gathered} 66 \\ 20.9 \% \end{gathered}$ | $\begin{gathered} 125 \\ 18.6 \% \end{gathered}$ | $\stackrel{1}{1.4 x}$ | $\begin{gathered} 97 \\ 15.6 x \end{gathered}$ | $\begin{gathered} 114 \\ 26.18 \end{gathered}$ | $\begin{gathered} 108 \\ 15.6 x \end{gathered}$ | $86.3 \pi$ |
| No | $\begin{gathered} 915 \\ 81.0 x \end{gathered}$ | $\begin{gathered} 552 \\ 84.4 \% \end{gathered}$ | $\begin{gathered} 358 \\ 76.2 x \end{gathered}$ | $\begin{gathered} 248 \\ 78.5 \% \end{gathered}$ | $\begin{gathered} 546 \\ 81.4 \% \end{gathered}$ | $\begin{gathered} 70 \\ 98.6 x \end{gathered}$ | $\begin{gathered} 526 \\ 04.28 \end{gathered}$ | $321$ | $\begin{gathered} 900 \\ 84.2 x \end{gathered}$ | $13.7 x$ |
| Not steted | $\begin{gathered} 2 \\ .2 x \end{gathered}$ |  | $\begin{gathered} 2 \\ .4 x \end{gathered}$ | $\begin{gathered} 2 \\ .6 x \end{gathered}$ |  |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ |  |


|  | total | sex |  |  | ace |  | EDUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | canalers | MeE | bemale | umper 30 | $\begin{gathered} 30 \text { DN } \\ \text { MORE } \end{gathered}$ | $\begin{aligned} & \text { LESS } \\ & \text { THAM HS } \end{aligned}$ | HS OR more |
| total | 212 | 212 | 119 | 93 | 60 | 132 | 46 | 168 |
| res | $\begin{gathered} 145 \\ 60.4 x \end{gathered}$ | $\begin{gathered} 145 \\ 60.4 \% \end{gathered}$ | $\begin{gathered} 80 \\ 67.2 \chi \end{gathered}$ | $\begin{gathered} 65 \\ 69.98 \end{gathered}$ | $500$ | ${ }_{64.65}^{85}$ | $\begin{gathered} 30 \\ 68.2 x \end{gathered}$ | $\begin{gathered} 115 \\ 68.5 x \end{gathered}$ |
| No | $\begin{gathered} 65 \\ 30.7 x \end{gathered}$ | $30.7 x$ | $\begin{gathered} 37 \\ 31.1 x \end{gathered}$ | $38$ | $\begin{gathered} 19 \\ 23.8 x \end{gathered}$ | $46$ | $\begin{gathered} 13 \\ 29.5 x \end{gathered}$ | $\begin{gathered} 52 \\ 31.0 x \end{gathered}$ |
| Mot stated | $\begin{gathered} 2 \\ .9 \% \end{gathered}$ | $\begin{gathered} 2 \\ .9 n \end{gathered}$ | $1.7$ |  | $1.3 x$ | $\begin{gathered} 1 \\ .8 x \end{gathered}$ | $2.3 x$ | $.18$ |

156. Have you done this in the past year?

|  | jotal | marital | status | 1 WCOME |  | GAMPLIMG PARIICIPAIIOM LEVEL |  |  | WON-P GAMILE CURAENT Patmor | ROALEM <br> 18 Vs. PROLEME doical. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | markied | $\begin{aligned} & \text { mol } \\ & \text { makRiEO } \end{aligned}$ | $\begin{aligned} & 225 x \text { on } \\ & \text { LESS } \end{aligned}$ | MORE THAM 825K | $\begin{gathered} \text { IN- } \\ \text { FREDUENI } \end{gathered}$ | $\begin{aligned} & \text { PASI } \\ & \text { YEAN } \end{aligned}$ | MeEkiy | $\begin{aligned} & \text { MOM } \\ & \text { Pronlen } \\ & \text { candlens } \end{aligned}$ | PROALEM <br> 2 Palmo- <br> locical |
| rotal | 212 | 102 | 110 | 66 | 125 | 1 | 97 | 116 | 168 | 46 |
| Yes | $\begin{gathered} 145 \\ 60.48 \end{gathered}$ | $\begin{gathered} 62 \\ 60.8 x \end{gathered}$ | $\begin{gathered} 83 \\ 75.5 x \end{gathered}$ | $\begin{gathered} 47 \\ 71.26 \end{gathered}$ | $\begin{gathered} 88 \\ 70.4 \% \end{gathered}$ |  | $54$ | $\begin{gathered} 91 \\ 79.88 \end{gathered}$ | $\begin{gathered} 102 \\ 60.7 x \end{gathered}$ | $97.7 x$ |
| No | $\begin{array}{r} 65 \\ 30.77 \end{array}$ | $\begin{gathered} 40 \\ 39.2 x \end{gathered}$ | $\begin{gathered} 25 \\ 22.7 x \end{gathered}$ | $\begin{gathered} 17 \\ 25.8 x \end{gathered}$ | $\begin{gathered} 37 \\ 29.6 x \end{gathered}$ | $10 \cdot \frac{1}{100.0 x}$ | $\begin{gathered} 43 \\ 44.3 x \end{gathered}$ | $\begin{gathered} 21 \\ 18.4 x \end{gathered}$ | $\begin{gathered} 65 \\ 38.7 \% \end{gathered}$ |  |
| Not stated | $\begin{gathered} 2 \\ .9 \% \end{gathered}$ |  | $\stackrel{2}{1.8 x}$ | $\begin{gathered} 2 \\ 3.0 x \end{gathered}$ |  |  |  | $1 .{ }^{2}$ | $\begin{gathered} 1 \\ .6 x \end{gathered}$ | $\stackrel{1}{1}_{2.3 x}$ |


|  | 101AL | sex |  |  | ace |  | concaliom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camblers | MLE | FEMaLE | UNOER 30 | $\begin{gathered} 30 \text { OR } \\ \text { MORE } \end{gathered}$ | $\begin{aligned} & \text { Less } \\ & \text { Tman } \mathbf{W S} \end{aligned}$ | $\begin{gathered} \text { HS of } \\ \text { MOME } \end{gathered}$ |
| total | 3 | 73 | 43 | 30 | 21 | 52 | 20 | 52 |
| Yes | $65.8 x$ | 65.0x | $67.4 x$ | $\begin{gathered} 19 \\ 63.3 x \end{gathered}$ | $\begin{gathered} 16 \\ 76.2 x \end{gathered}$ | $\begin{gathered} 32 \\ 61.5 x \end{gathered}$ | $\begin{gathered} 13 \\ 65.0 \% \end{gathered}$ | $\begin{gathered} 34 \\ 65.4 x \end{gathered}$ |
| Mo | $\begin{gathered} 23 \\ 31.5 x \end{gathered}$ | $31.58$ | $\begin{gathered} 13 \\ 30.2 x \end{gathered}$ | $\begin{gathered} 10 \\ 33.3 x \end{gathered}$ | $\begin{gathered} 5 \\ 23.8 x \end{gathered}$ | $\begin{gathered} 18 \\ 36.6 x \end{gathered}$ | $\stackrel{6}{30.0 x}$ | $\begin{gathered} 17 \\ 32.7 x \end{gathered}$ |
| Mot stated | $2.2$ | $\stackrel{2}{2.7 x}$ | $2.3 x$ | $3.3 x$ |  | $\stackrel{2}{2}_{3.8 x}$ | $\stackrel{1}{s .0 x}$ | $\stackrel{1}{1.98}$ |

. Have people criticized your gambling in the past year?

|  | total | marital | staius | Incone |  | GAMBLING PARIICIPAIIOM LEVEL |  |  | $\begin{aligned} & \text { MOM. PR } \\ & \text { CAMBDE } \\ & \text { CuRRENI } \\ & \text { PAIMOC } \end{aligned}$ | ```ROQLEM MS V&. PROPLEM % coical``` |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | MARMED | $\begin{gathered} \text { MOZ } \\ \text { MARRIED } \end{gathered}$ | 325K OR LESS | HONE <br> THAM <br> \$25K | INFREOUENT | PASt <br> YEAR | MEEKLY | WOW PROELEN CAMILERS | PAOLEM a PalmoLOGICAL |
| rotal | 73 | 36 | 37 | 22 | 43 | 1 | 18 | 54 | 51 | 22 |
| Yes | $\begin{gathered} 48 \\ 65.8 x \end{gathered}$ | $66.7 x$ | $\begin{gathered} 24 \\ 66.98 \end{gathered}$ | $\begin{gathered} 13 \\ 59.18 \end{gathered}$ | $74.68$ |  | $3{ }^{6}$ | $77.82$ | $\begin{gathered} 26 \\ 51.0 \% \end{gathered}$ | $\begin{gathered} 22 \\ 100.0 \% \end{gathered}$ |
| No | $\begin{gathered} 23 \\ 31.5 \% \end{gathered}$ | $\begin{gathered} 11 \\ 30.6 x \end{gathered}$ | $\begin{gathered} 12 \\ 32.4 x \end{gathered}$ | $\begin{gathered} 8 \\ 36.4 x \end{gathered}$ | $\begin{gathered} 11 \\ 25.6 x \end{gathered}$ | $\stackrel{1}{100.0 x}$ | $\begin{gathered} 11 \\ 61.18 \end{gathered}$ | $\begin{gathered} 11 \\ 20.4 x \end{gathered}$ | $423$ |  |
| Not stated | $2.7 x$ | $\stackrel{1}{2.8 x}$ | $\stackrel{1}{2.7 x}$ | ${ }_{4.5 \%}^{1}$ |  |  | $\stackrel{1}{5.6 x}$ | $\stackrel{1}{1.9 \%}$ | $\stackrel{2}{3.9 \%}$ |  |

15a. Nave you ever felt guilty doout the woy you gamble of chout whet happen then you gamble?

|  | IOTAL |  | SEX |  | ACE |  | EOUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | male | ferate | cmoek 30 | $\begin{gathered} 30 \text { On } \\ \text { MORE } \end{gathered}$ | tESS <br> TMAM HS | HS OR MUNE |
| JOTAL | 1129 | 1129 | 528 | 601 | 282 | 846 | 247 | 873 |
| Yes | $\begin{gathered} 92 \\ 8.18 \end{gathered}$ | $\begin{gathered} 92 \\ 8.18 \end{gathered}$ | $\begin{gathered} 48 \\ 9.1 \% \end{gathered}$ | 7.3x | $\begin{gathered} 25 \\ 0.9 \% \end{gathered}$ | $\begin{gathered} 67 \\ 7.92 \end{gathered}$ | $\begin{gathered} 25 \\ 10.1 \% \end{gathered}$ | ${ }^{67} 7$ |
| Mo | $\begin{aligned} & 1029 \\ & 91.88 \end{aligned}$ | $\begin{aligned} & 1029 \\ & 91.18 \end{aligned}$ | $\begin{gathered} 478 \\ 90.5 x \end{gathered}$ | $\begin{gathered} 551 \\ 91.7 x \end{gathered}$ | $\begin{gathered} 255 \\ 90.4 x \end{gathered}$ | $\begin{gathered} 771 \\ 91.6 x \end{gathered}$ | $\begin{gathered} 221 \\ 89.5 x \end{gathered}$ | $\begin{gathered} 799 \\ 91.5 x \end{gathered}$ |
| Don's know | $\begin{gathered} 1 \\ .1 z \end{gathered}$ | $\begin{gathered} 1 \\ .1 z \end{gathered}$ |  | $\begin{gathered} 1 \\ .28 \end{gathered}$ |  | $\begin{gathered} 1 \\ .9 x \end{gathered}$ |  | $\begin{gathered} 1 \\ . i x \end{gathered}$ |
| Not steted | $\begin{gathered} 7 \\ .68 \end{gathered}$ | $\begin{gathered} 7 \\ .6 z \end{gathered}$ | ${ }_{.}^{2}$ | $\begin{gathered} 5 \\ .8 x \end{gathered}$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $\begin{gathered} 5 \\ .6 x \end{gathered}$ | $\begin{gathered} 1 \\ .4 x \end{gathered}$ | $\frac{6}{.7 x}$ |


|  | total | MARITAL | Status | IWCONE |  | GAMELING PARTICIPATION LEVEL |  |  | $\begin{aligned} & \text { WOW-PR } \\ & \text { CAMWE } \\ & \text { CURREWT } \\ & \text { PATWOL } \end{aligned}$ | 101EM 18 Vs. PROLEM otical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | MAREIEO | $\begin{gathered} \text { MOT } \\ \text { MARRIEO } \end{gathered}$ | $\begin{gathered} \text { S25k on } \\ \text { LESS } \end{gathered}$ | HORE TMAN 825K | IN• FREQUEMT | PAST <br> YEAR | MEEKLY | MOW PROBLEM CAHBLEAS | PROPLEM B Palmo. cocical |
| Iotal | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| Yes | $\begin{gathered} 92 \\ 8.12 \end{gathered}$ | $\begin{gathered} 50 \\ 7.6 x \end{gathered}$ | $\begin{gathered} 42 \\ 0.9 x \end{gathered}$ | $\begin{gathered} 27 \\ 8.5 x \end{gathered}$ | $56$ | $2.8$ | $\begin{gathered} 38 \\ 6.18 \end{gathered}$ | $\begin{gathered} 52 \\ 11.9 \% \end{gathered}$ | $\begin{gathered} 65 \\ 6.0 x \end{gathered}$ | $\begin{gathered} 27 \\ 52.9 \% \end{gathered}$ |
| No | $\begin{aligned} & 1029 \\ & 91.1 x \end{aligned}$ | $\begin{gathered} 599 \\ 99.6 \% \end{gathered}$ | $\begin{gathered} 425 \\ 90.4 x \end{gathered}$ | $\begin{gathered} 284 \\ 89.9 \pi \end{gathered}$ | $\begin{aligned} & 643 \\ & 91.4 x \end{aligned}$ | $\begin{gathered} 67 \\ 96.48 \end{gathered}$ | $\begin{gathered} 579 \\ 93.18 \end{gathered}$ | $\begin{gathered} 383 \\ 87.8 x \end{gathered}$ | $\begin{aligned} & 1005 \\ & 93.2 x \end{aligned}$ | $\begin{gathered} 24 \\ 47.18 \end{gathered}$ |
| Don't know | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .3 x \end{gathered}$ |  |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .18 \end{gathered}$ |  |
| Mot stofed | $\begin{gathered} 7 \\ .6 \% \end{gathered}$ | $\begin{gathered} 5 \\ .8 x \end{gathered}$ | $\begin{gathered} 2 \\ .4 x \end{gathered}$ | $1.3 x$ | $\begin{gathered} 2 \\ .3 \% \end{gathered}$ | $\stackrel{2}{2.8 x}$ | $4$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 7 \\ .6 x \end{gathered}$ |  |


|  | jotal |  | SEX |  | ace |  | educaliom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | canaters | MALE | FEMLE | under 30 | $\begin{gathered} 30 \mathrm{dm} \\ \operatorname{mon} \mathrm{Em} \end{gathered}$ | $\begin{aligned} & \text { LESS } \\ & \text { TMAM HS } \end{aligned}$ | HS DR MORE |
| total | 92 | 92 | 48 | 46 | 25 | 67 | 25 | 67 |
| Yes | $\begin{gathered} 58.0 x \end{gathered}$ | $\begin{gathered} 58 \\ 63.0 x \end{gathered}$ | $\begin{gathered} 28 \\ 58.3 x \end{gathered}$ | $\begin{gathered} 30 \\ 60.2 x \end{gathered}$ | $\begin{gathered} 19 \\ 76.0 x \end{gathered}$ | $\begin{gathered} 39 \\ 58.2 x \end{gathered}$ | $\begin{gathered} 15 \\ \infty .0 x \end{gathered}$ | $\begin{gathered} 43 \\ 64.2 x \end{gathered}$ |
| Mo | $34.02$ | $34.82$ | $\begin{gathered} 16 \\ 37.5 x \end{gathered}$ | $\begin{gathered} 14 \\ 31.8 x \end{gathered}$ | $\begin{gathered} 5 \\ 20.0 x \end{gathered}$ | ${ }_{40.3 x}^{27}$ | $\begin{gathered} 10 \\ 40.0 x \end{gathered}$ | $322$ |
| Don't know | $\stackrel{1}{1.1 x}$ | $1.18$ | $2.1 x$ |  | ${ }_{4.0 x}^{1}$ |  |  | $1 .{ }^{1}$ |
| Mot stated | $1.18$ | $1.1 x$ | $2.1 x$ |  |  | $1.5$ |  | $\stackrel{1}{1.5 x}$ |



## 169. Have you ever felt that you mould tike to stop gombling.

 but didn't think that rou couldr|  | total |  | sex |  | AGE |  | coucalion |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camalers | RALE | femile | UUDER 30 | $\begin{gathered} 30 \text { On } \\ \text { MONE } \end{gathered}$ | $\begin{aligned} & \text { LESS } \\ & \text { TMAM WS } \end{aligned}$ | us 0 . MORE |
| roral | 1129 | 1129 | 528 | 601 | 282 | 84 | 247 | 87 |
| Yes | $\begin{gathered} 25 \\ 2.2 x \end{gathered}$ | $\begin{gathered} 25 \\ 2.2 x \end{gathered}$ | $\begin{gathered} 12 \\ 2.5 x \end{gathered}$ | $\begin{gathered} 13 \\ 2.2 x \end{gathered}$ | 2.8x | $\begin{aligned} & 17 \\ & 2.0 x \end{aligned}$ | $\begin{gathered} 10 \\ 4.0 x \end{gathered}$ | $\begin{gathered} 15 \\ 1.7 x \end{gathered}$ |
| no | $\begin{aligned} & 1097 \\ & 97.2 \chi \end{aligned}$ | $\begin{aligned} & 1097 \\ & 97.2 x \end{aligned}$ | $\begin{gathered} 512 \\ 97.0 x \end{gathered}$ | $\begin{gathered} 585 \\ 97.3 x \end{gathered}$ | $\begin{gathered} 272 \\ 96.5 x \end{gathered}$ | $\begin{gathered} 822 \\ 97.4 x \end{gathered}$ | $\begin{gathered} 235 \\ 95.1 x \end{gathered}$ | $\begin{gathered} 853 \\ 97.7 x \end{gathered}$ |
| Don't know | $\begin{gathered} 2 \\ .2 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $.4$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ | $\begin{gathered} 1 \\ .4 x \end{gathered}$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |
| Mot stated | $\underset{.4 x}{5}$ | $\begin{gathered} 5 \\ .4 x \end{gathered}$ | $\begin{aligned} & 3 \\ & .6 x \end{aligned}$ | ${ }_{.}^{2}$ | $.6 x$ | $.5 x$ | $.1$ | $.4$ |


|  | TOIAL | MARIJAL | staius | tucone |  | GAMELING PARIICIPATIOM LEVEL |  |  | WOW-PROALEM GAmelens ve. CURREMT PROALEN E parmorocical |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | married | $\begin{gathered} \text { MOt } \\ \text { MARRIEO } \end{gathered}$ | $\begin{aligned} & \text { S25K On } \\ & \text { LESS } \end{aligned}$ | HOME THAN 325K | IN. frequewt | PaSI Yeat | WEEKLY | $\begin{aligned} & \text { MON } \\ & \text { PRONLEM } \\ & \text { GANLERS } \end{aligned}$ | PROALEM 8 Parmo. LOGICAL |
| total | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| Yes | $\begin{gathered} 25 \\ 2.2 \% \end{gathered}$ | $\begin{gathered} 13 \\ 2.08 \end{gathered}$ | $\begin{gathered} 12 \\ 2.6 x \end{gathered}$ | $\begin{gathered} 10 \\ 3.2 x \end{gathered}$ | $\begin{gathered} 11 \\ 1.6 \% \end{gathered}$ | $\stackrel{2}{2.8 x}$ | $\begin{gathered} 5 \\ .8 x \end{gathered}$ | $\begin{gathered} 18 \\ 4.1 x \end{gathered}$ | $\begin{gathered} 12 \\ 1.1 \% \end{gathered}$ | $\begin{gathered} 13 \\ 25.5 \% \end{gathered}$ |
| Mo | $\begin{aligned} & 1097 \\ & 97.27 \end{aligned}$ | $\begin{gathered} 638 \\ 97.6 x \end{gathered}$ | $\begin{gathered} 654 \\ 96.6 x \end{gathered}$ | $\begin{gathered} 302 \\ 95.6 \% \end{gathered}$ | $\begin{gathered} 657 \\ 97.9 \% \end{gathered}$ | $\begin{gathered} 66 \\ 93.06 \end{gathered}$ | $\begin{gathered} 615 \\ 98.98 \end{gathered}$ | $\begin{gathered} 416 \\ 95.4 \% \end{gathered}$ | $\begin{aligned} & 1059 \\ & 98.2 x \end{aligned}$ | $\begin{gathered} 38 \\ 74.58 \end{gathered}$ |
| Don't know | $\begin{gathered} 2 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $.2$ | $\stackrel{1}{1.4 x}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ |  |
| Mot stated | $5$ | $\begin{gathered} 2 \\ .3 x \end{gathered}$ | $\begin{gathered} 3 \\ .6 x \end{gathered}$ | $1.3 x$ | $.1 x$ | $\stackrel{2}{2}$ | $\begin{gathered} 2 \\ .3 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 5 \\ .5 x \end{gathered}$ |  |


|  | 101at |  | SEX |  | ACE |  | coucariom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | ....... | canditis | MALE | FEMALE | Unde 30 | $\begin{gathered} 30 \mathrm{OR} \\ \text { MORE } \end{gathered}$ | LESS <br> THAN MS | WS Oh mont |
| total | 25 | 25 | 12 | 13 | 8 | 17 | 10 | 15 |
| Yes | $\begin{gathered} 17 \\ 60.08 \end{gathered}$ | $\begin{array}{r} 17 \\ 60.0 x \end{array}$ | $\begin{gathered} 7 \\ 58.3 \pi \end{gathered}$ | $\begin{gathered} 10 \\ 76.9 \% \end{gathered}$ | $50.0 x$ | $\begin{gathered} 13 \\ 76.5 x \end{gathered}$ | $\stackrel{8}{80.0 x}$ | $60.0 x$ |
| Ho | $32.0 \%$ | $\stackrel{8}{32.0 x}$ | $41.78$ | $\begin{gathered} 3 \\ 23.18 \end{gathered}$ | $\begin{gathered} 4 \\ 50.0 x \end{gathered}$ | $23.5 \%$ | $\begin{gathered} 2 \\ 20.0 x \end{gathered}$ | $40.0 x$ |


|  | TOPAL | marlial | stalus | INCOME |  | GAMBLIMG PARTICIPATIOW LEVEL |  |  | $\begin{aligned} & \text { WON-PR } \\ & \text { CANHILEA } \\ & \text { CURREWT } \\ & \text { PATWOL } \end{aligned}$ | OLEN <br> 8 V8. PROLEM 1 Dotical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | married | $\begin{gathered} \text { MOI } \\ \text { MaRRIED } \end{gathered}$ | $\begin{aligned} & \text { s25K on } \\ & \text { LESS } \end{aligned}$ | MORE THAN \$25K | $\begin{aligned} & \text { IN• } \\ & \text { FREOUENT } \end{aligned}$ | PAST <br> YEAR | Weexty | $\begin{aligned} & \text { NOW } \\ & \text { PRORLEN } \\ & \text { canclens } \end{aligned}$ | PROALEM - Parmotostcal |
| TOTAL | 25 | 13 | 12 | 10 | 11 | 2 | 5 | 18 | 12 | 13 |
| Yes | $\begin{gathered} 17 \\ 68.0 \% \end{gathered}$ | $\begin{array}{r} 8 \\ 61.5 x \end{array}$ | $\begin{gathered} 9 \\ 75.0 x \end{gathered}$ | $\begin{gathered} 5 \\ 50.0 x \end{gathered}$ | $\begin{gathered} 10 \\ 90.9 \% \end{gathered}$ |  | $\begin{gathered} 2 \\ 40.0 x \end{gathered}$ | $\begin{gathered} 15 \\ 83.3 \pi \end{gathered}$ | $50.08$ | $06.6 x$ |
| No | $\stackrel{8}{82.0 \%}$ | ${ }^{5}$ | $\begin{gathered} 3 \\ 25.0 \% \end{gathered}$ | $\begin{gathered} 5 \\ 50.0 x \end{gathered}$ | $\stackrel{1}{9.1 x}$ | $\stackrel{2}{100.0 x}$ | $\begin{gathered} 3 \\ 60.0 x \end{gathered}$ | $16.7 x$ | $\begin{gathered} 6 \\ 50.0 x \end{gathered}$ | $\begin{gathered} 2 \\ 15.4 x \end{gathered}$ |

17e. Wave you ever hidden betiting slips, lottery ickets. gambling eorey or other sigis of acmbine from your spouse or pertner. children, or other ieportent people in your iffe?


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 tife?

|  | toral | marjtal | siatus | InCOME |  | GAMBLING PARIICIPAIIOM LEVEL |  |  | NOM-PR <br> CAMELER CURREMT P PATMOS 0 | OBLEM <br> 8 V8. PROLEM dical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | MARRIED | $\begin{aligned} & \text { MOI } \\ & \text { MARRIED } \end{aligned}$ | 325K 0k LESS | MORE <br> TMAM <br> s25K | $\begin{aligned} & \text { 1W- } \\ & \text { frecuent } \end{aligned}$ | PASI <br> YEAR | Veticly | MON PRODEM CAMBLERS | PROELEW E PAIINO. cogical |
| TOTAL | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| Yes | $20$ | $1.9 x$ | ${ }^{11}$ | $\stackrel{7}{2.2 x}$ | $12$ |  | $\begin{gathered} 5 \\ .8 x \end{gathered}$ | $3.4 x$ | $\begin{aligned} & 10 \\ & .9 \% \end{aligned}$ | $\begin{gathered} 10 \\ 19.6 x \end{gathered}$ |
| Mo | $\begin{aligned} & 1105 \\ & 97.9 \% \end{aligned}$ | $\begin{gathered} 646 \\ 98.5 x \end{gathered}$ | $\begin{gathered} 656 \\ 97.08 \end{gathered}$ | $\begin{gathered} 306 \\ 96.8 x \end{gathered}$ | $\begin{gathered} 659 \\ 98.2 x \end{gathered}$ | $\begin{gathered} 69 \\ 97.2 \pi \end{gathered}$ | $\begin{gathered} 616 \\ 99.0 \% \end{gathered}$ | $\begin{gathered} 420 \\ 96.5 x \end{gathered}$ | $\begin{aligned} & 1064 \\ & 98.7 x \end{aligned}$ | $\begin{gathered} 41 \\ 60.4 \% \end{gathered}$ |
| Don't know | ${ }_{.1}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  |  |  | ${ }_{1.4 x}$ |  |  | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |  |
| Mot stated | $\begin{gathered} 3 \\ .3 x \end{gathered}$ | ' | $\begin{gathered} 3 \\ .6 x \end{gathered}$ | $\begin{gathered} 3 \\ .9 x \end{gathered}$ |  | $1$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 3 \\ .3 \% \end{gathered}$ |  |


|  | IOTAL |  | sex |  | ace |  | eoucaliom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | cemmers | MALE | pemale | Unotr 30 | $\begin{gathered} 30 \text { OR } \\ \text { MORE } \end{gathered}$ | $\begin{aligned} & \text { LESS } \\ & \text { IMAM MS } \end{aligned}$ | HS OR MORE |
| jotal | 20 | 20 | 14 | 6 | 5 | 15 | 4 | 16 |
| Yes | $\mathrm{ro}^{14} 08$ | $\begin{gathered} 16 \\ 70.0 x \end{gathered}$ | ${ }^{11} 0.6 x$ | $\begin{gathered} 3 \\ 50.0 \mathrm{x} \end{gathered}$ | $\begin{gathered} 3 \\ 60.0 x \end{gathered}$ | $73.3 x$ | $\stackrel{2}{2}$ | $75.0 x$ |
| No | $\begin{gathered} 5 \\ 25.08 \end{gathered}$ | $\begin{gathered} 5 \\ 25.0 x \end{gathered}$ | $14.3 x$ | $\stackrel{3}{50.0 x}$ | $\stackrel{2}{40.0 x}$ | $\begin{gathered} 3 \\ 20.0 x \end{gathered}$ | $\stackrel{1}{25.0 x}$ | $25.0 x$ |
| Mot stated | $\stackrel{t}{5.0 x}$ | $\stackrel{1}{5.0 x}$ | $7.1 x$ |  |  | $6.7 x$ | $\begin{gathered} 1 \\ 25.0 x \end{gathered}$ |  |


|  | total | marital | Status | INCO |  | $\begin{aligned} & \text { GAMELING } \\ & \text { PARTICIPATIOM } \\ & \text { LEVEL. } \end{aligned}$ |  | WON-PR <br> GAmben CURREMT PA PATMORO | ROMEM Is vs. PROLEM 8 doical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | , | MARRIED | NOI mARRIED | $\begin{gathered} \text { S2Sx 0n } \\ \text { LESS } \end{gathered}$ | HOME <br> THAN <br> \$25x | PAST <br> YEAR | MEEKLY | MOM PROCLEM chizleks | $\begin{aligned} & \text { PROBLEM } \\ & \text { \& PAtmo- } \\ & \text { LOGICAL } \end{aligned}$ |
| total | 20 | 9 | 11 | 7 | 12 | 5 | 15 | 10 | 10 |
| Yes | $\begin{gathered} 14 \\ 70.0 \% \end{gathered}$ | $66.7 x$ | $72.7 x$ | $28.2$ | $91.7 x$ | $\begin{gathered} 1 \\ 20.0 \% \end{gathered}$ | $86.7 x$ | $\begin{gathered} 5 \\ 50.0 \% \end{gathered}$ | $90.98$ |
| No | $\begin{array}{r} 5 \\ 25.0 \% \end{array}$ | $\begin{gathered} 2 \\ 22.2 x \end{gathered}$ | $\begin{gathered} 3 \\ 27.3 x \end{gathered}$ | $57.12$ | $\stackrel{1}{8.3 x}$ | $\stackrel{4}{0.08}$ | $6.7$ | $40.0 x$ | $10.08$ |
| Not stated | $\stackrel{1}{5.0 \%}$ | $\frac{1}{11.1}$ |  | $14.3 \%$ |  |  | $\frac{1}{6.7 x}$ | $\stackrel{1}{10.0 x}$ |  |


|  | rorM |  | SEX |  | ace |  | EDUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | canders | male | female | UNER 30 | $\begin{gathered} 30 \text { OR } \\ \text { OORE } \end{gathered}$ | $\begin{aligned} & \text { LESS } \\ & \text { IMAM MS } \end{aligned}$ | Ms on MOU |
| toral | 1129 | 1129 | \$28 | 601 | 282 | 864 | 247 | 873 |
| Yes | $\begin{gathered} 213 \\ 18.98 \end{gathered}$ | ${ }_{18.9 \pi}^{213}$ | $\begin{gathered} 117 \\ 22.2 x \end{gathered}$ | $\begin{gathered} 96 \\ 16.08 \end{gathered}$ | $\begin{gathered} 72 \\ 25.5 x \end{gathered}$ | $\begin{gathered} 161 \\ 16.72 \end{gathered}$ | $\begin{gathered} 36 \\ 14.6 x \end{gathered}$ | $\begin{gathered} 177 \\ 20.3 x \end{gathered}$ |
| mo | $\begin{gathered} 904 \\ 90.1 \mathrm{x} \end{gathered}$ | $\begin{gathered} 904 \\ 80.1 x \end{gathered}$ | $\begin{aligned} & 407 \\ & n .1 x \end{aligned}$ | $\begin{aligned} & 497 \\ & 82.7 \pi \end{aligned}$ | $\begin{aligned} & 206 \\ & 7.0 x \end{aligned}$ | $\begin{aligned} & 605 \\ & 82,3 x \end{aligned}$ | $\begin{gathered} 200 \\ 86.2 x \end{gathered}$ | $\begin{gathered} 685 \\ 78.02 \end{gathered}$ |
| Mot steted | $\begin{gathered} 12 \\ 1.18 \end{gathered}$ | $\begin{gathered} 12 \\ 1.18 \end{gathered}$ | $\begin{gathered} 4 \\ .8 x \end{gathered}$ | $\stackrel{6}{1.5 x}$ | $1.48$ | $\begin{gathered} 8 \\ .82 \end{gathered}$ | $\stackrel{3}{1.2 x}$ | $\begin{gathered} 8 \\ .9 x \end{gathered}$ |


|  | rotal | marliat | status | (HCOME |  | gavalimg participaitom LEVEL |  |  | NOM-PR <br> CAMBLER <br> CURREWI P <br> PAIMOLO | ROBLEM <br> 5 v. MOMLEN 5 ogical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | marnied | $\begin{aligned} & \text { MOI } \\ & \text { MARRIED } \end{aligned}$ | $\begin{aligned} & \text { s25x on } \\ & \text { tess } \end{aligned}$ | MORE THAM \$25K | IMPHECLEWT | PAST <br> rean | WEERLY | $\begin{aligned} & \text { MON } \\ & \text { PROPLEM } \\ & \text { GAMOLERS } \end{aligned}$ | Pronten B ParmoLOEICAL |
| TOTAL | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| Tes | $\begin{gathered} 213 \\ 18.98 \end{gathered}$ | $109$ | $\begin{gathered} 104 \\ 22.78 \end{gathered}$ | $51$ | $\begin{gathered} 140 \\ 20.9 \% \end{gathered}$ | $\begin{array}{r} 12 \\ 16.9 \% \end{array}$ | $\begin{gathered} 120 \\ 99.3 x \end{gathered}$ | $\begin{gathered} 81 \\ 18.6 \% \end{gathered}$ | $\begin{gathered} 180 \\ 17.4 \% \end{gathered}$ | $49.08$ |
| No | $\begin{gathered} 904 \\ 00.18 \end{gathered}$ | $\begin{gathered} 539 \\ 82.4 \% \end{gathered}$ | $\begin{gathered} 360 \\ 76.6 \% \end{gathered}$ | $\begin{gathered} 258 \\ 81.6 \% \end{gathered}$ | $\begin{gathered} 530 \\ 79.0 \% \end{gathered}$ | $\begin{gathered} 56 \\ 78.9 \% \end{gathered}$ | $\begin{gathered} 495 \\ 79.6 x \end{gathered}$ | $\begin{aligned} & 353 \\ & 8.08 \end{aligned}$ | $\begin{gathered} 878 \\ 81.4 x \end{gathered}$ | $51.08$ |
| Mot stated | $\begin{gathered} 12 \\ 1.1 \% \end{gathered}$ | $\begin{gathered} 6 \\ .9 x \end{gathered}$ | $1 .{ }^{6}$ | ${ }_{2.7 x}^{7}$ | $\begin{gathered} 1 \\ .18 \end{gathered}$ | $\begin{gathered} 3 \\ 4.2 x \end{gathered}$ | $\begin{gathered} 7 \\ 1.18 \end{gathered}$ | $\begin{gathered} 2 \\ .5 x \end{gathered}$ | $\begin{gathered} 12 \\ 1.1 \% \end{gathered}$ |  |


|  | TOFAL | SEX |  |  | AGE |  | EDucaliom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | CAMPIERS | MALE | FEmate | UMDER 30 | $\begin{gathered} 30 \text { OR } \\ \text { HoNR } \end{gathered}$ | tess IMAM WS | NS OR MORE |
| jotal | 213 | 213 | 117 | 96 | 72 | 141 | 36 | 177 |
| Yes | $\begin{aligned} & 17 \\ & 8.08 \end{aligned}$ | $\begin{gathered} 17 \\ 8.0 \% \end{gathered}$ | $\begin{gathered} 7 \\ 6.08 \end{gathered}$ | $\begin{gathered} 10 \\ 10.4 x \end{gathered}$ | $\begin{gathered} 7 \\ 9.7 x \end{gathered}$ | $\begin{aligned} & 10 \\ & 7.1 x \end{aligned}$ | $\begin{gathered} 5 \\ 13.9 \% \end{gathered}$ | $\begin{gathered} 12 \\ 6.0 x \end{gathered}$ |
| No | $\begin{gathered} 191 \\ 89.78 \end{gathered}$ | $\begin{gathered} 191 \\ 89.7 x \end{gathered}$ | $\begin{gathered} 108 \\ 92.3 x \end{gathered}$ | $\begin{gathered} 83 \\ 86.5 x \end{gathered}$ | $\begin{gathered} 62 \\ 06.18 \end{gathered}$ | $\begin{gathered} 129 \\ 91.5 x \end{gathered}$ | $86.1 \%$ | $\begin{gathered} 160 \\ 90.4 \% \end{gathered}$ |
| Not stated | $2.3 x$ | 2.3x | $1.7 \%$ | ${ }_{3}^{3}$ | $\begin{gathered} 3 \\ 4.2 x \end{gathered}$ | $1.4 x$ |  | $\stackrel{5}{2.8 x}$ |



## 20s. Move you ever nitsed time from work or school due to gambling?

|  | total |  | sEx |  | ace |  | educaliom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camblers | MALE | FEMALE | ULOER 30 | $\begin{gathered} 30 \text { OR } \\ \text { Mont } \end{gathered}$ | $\begin{aligned} & \text { Less } \\ & \text { inan Ms } \end{aligned}$ | NS OR MORE |
| JDIAL | 1129 | 1129 | 528 | 601 | 262 | 046 | 247 | 873 |
| Yes | .ex | $\stackrel{9}{.8 x}$ | $\text { . } 8 x$ | $\begin{gathered} 5 \\ .0 x \end{gathered}$ | $1.4 x$ | $\begin{gathered} 5 \\ .6 x \end{gathered}$ | $\begin{gathered} 2 \\ .8 x \end{gathered}$ | . $8 \times$ |
| $\mathrm{Mo}_{0}$ | $\begin{aligned} & 1116 \\ & \text { P0.0: } \end{aligned}$ | $\begin{aligned} & 1116 \\ & 98.8 x \end{aligned}$ | $\begin{gathered} 522 \\ 96.92 \end{gathered}$ | $\begin{gathered} 594 \\ 98.82 \end{gathered}$ | $\begin{gathered} 277 \\ 08.2 x \end{gathered}$ | $\begin{gathered} 836 \\ 99.1 x \end{gathered}$ | $\begin{gathered} 264 \\ 98.8 x \end{gathered}$ | $\begin{gathered} 663 \\ 98.98 \end{gathered}$ |
| Mot stated | $4$ | $.4 x$ | . $2 \times$ | $\begin{aligned} & 2 \\ & .3 x \end{aligned}$ | . 4 | $\begin{gathered} 3 \\ .4 x \end{gathered}$ | $.$ | ${ }^{3} 38$ |



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

|  | toJal. |  | SEX |  | AGE |  | educallow |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | gamatens | MALE | IEMALE | umper 30 | $\begin{gathered} 30 \mathrm{ot} \\ \text { MONE } \end{gathered}$ | $\begin{gathered} \text { LESS } \\ \text { THAM MS } \end{gathered}$ | $\begin{aligned} & \text { MS OR } \\ & \text { MUNE } \end{aligned}$ |
| toial | 9 | 9 | 4 | 5 | 4 | 5 | 2 | 7 |
| res | $\begin{gathered} 5 \\ 55.6 x \end{gathered}$ | $\stackrel{5}{55.6 x}$ | $\begin{gathered} 3 \\ 75.0 x \end{gathered}$ | $\begin{gathered} 2 \\ 40.08 \end{gathered}$ | $50.02$ | $\begin{gathered} 3 \\ 60.0 x \end{gathered}$ | $\stackrel{1}{50.0 x}$ | $57.1 x$ |
| No | 44.6x | $46.4 x$ | $\begin{gathered} 1 \\ 25.00 \end{gathered}$ | $\begin{gathered} 3 \\ 60.0 x \end{gathered}$ | $\stackrel{2}{50.0 x}$ | $\begin{gathered} 2 \\ 40.08 \end{gathered}$ | $\stackrel{1}{50.0 x}$ | $\begin{gathered} 3 \\ 42.9 x \end{gathered}$ |


210. Weve you ever borrowed froe someone and not paid thew beck os a result of your gembling?

|  | 101AL |  | sex |  | ACE |  | eoucatsom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camelens | male | Femace | UNDE 30 | $\begin{gathered} 30 \mathrm{On} \\ \mathrm{MONE} \end{gathered}$ | tess <br> JHAM MS | WS OR <br> munt |
| total | 1129 | 1129 | 528 | 601 | 282 | 84 | 247 | 873 |
| Yes | $.6$ | $\begin{gathered} 6 \\ .58 \end{gathered}$ | $\begin{gathered} 3 \\ .6 x \end{gathered}$ | $\begin{gathered} 3 \\ .5 \% \end{gathered}$ | $\stackrel{5}{1.8 x}$ | $\begin{gathered} 1 \\ . j x \end{gathered}$ | $\stackrel{3}{1.2 x}$ | $\begin{gathered} 3 \\ .3 x \end{gathered}$ |
| No | $\begin{aligned} & 1119 \\ & 99.18 \end{aligned}$ | $\begin{aligned} & 1119 \\ & 99.18 \end{aligned}$ | $\begin{gathered} 523 \\ 99.18 \end{gathered}$ | $\begin{gathered} 5 \% \\ 99.2 \% \end{gathered}$ | $\begin{gathered} 276 \\ 97.98 \end{gathered}$ | $\begin{gathered} 840 \\ 99.5 x \end{gathered}$ | $\begin{gathered} 242 \\ 98.0 x \end{gathered}$ | $\begin{gathered} 868 \\ 99.4 x \end{gathered}$ |
| Mot eteted | $\text { . } 4$ | $4$ | $\begin{gathered} 2 \\ .4 \pi \end{gathered}$ | $\begin{gathered} 2 \\ .3 \% \end{gathered}$ | $1$ | $\begin{gathered} 3 \\ .4 x \end{gathered}$ | $\begin{gathered} 2 \\ .8 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ |


|  | jotal | marital | stalus | IMCONE |  | GARELIMG PARTICIPATJOM LEVEL |  |  | WON-PA <br> Camblet <br> CURREWI <br> PATHCL | OALEN V V. PROEEN DCICAL |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Markied | $\begin{gathered} \text { MOT } \\ \text { MARRIED } \end{gathered}$ | $\begin{aligned} & \text { s25x on } \\ & \text { LESS } \end{aligned}$ | MORE <br> THAM <br> 523K | $\begin{aligned} & \text { IM. } \\ & \text { FREOUENT } \end{aligned}$ | PASI <br> YEAR | Meerty | $\begin{aligned} & \text { MON } \\ & \text { PROAtEN } \\ & \text { camplens } \end{aligned}$ | $\begin{aligned} & \text { PROALEN } \\ & \text { \& PAIMO- } \\ & \text { LOCICAL. } \end{aligned}$ |
| jotal | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| Yes | $\begin{gathered} 6 \\ .5 \% \end{gathered}$ | $\begin{gathered} 2 \\ .3 x \end{gathered}$ | $4$ | $\begin{gathered} 2 \\ .6 \% \end{gathered}$ | $\begin{gathered} 2 \\ .3 x \end{gathered}$ |  | $.6 \%$ | $\begin{gathered} 2 \\ .5 x \end{gathered}$ | $\begin{gathered} 3 \\ .38 \end{gathered}$ | $\stackrel{3}{5.9 x}$ |
| No | $\begin{aligned} & 1119 \\ & 99.18 \end{aligned}$ | $\begin{gathered} 651 \\ 99.5 x \end{gathered}$ | $\begin{gathered} 463 \\ 98.5 x \end{gathered}$ | $\begin{gathered} 311 \\ 98.4 \% \end{gathered}$ | $\begin{gathered} 668 \\ 99.6 \% \end{gathered}$ | $\begin{gathered} 70 \\ 98.6 x \end{gathered}$ | $\begin{gathered} 616 \\ 99.0 x \end{gathered}$ | $\begin{gathered} 433 \\ 99.3 x \end{gathered}$ | $\begin{aligned} & 1072 \\ & 99.48 \end{aligned}$ | $97$ |
| Nor stoted | $4$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 3 \\ .6 x \end{gathered}$ | $\begin{gathered} 3 \\ .9 \% \end{gathered}$ | $\begin{gathered} 1 \\ .17 \end{gathered}$ | $1.4 x$ | $\begin{gathered} 2 \\ .3 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 3 \\ .38 \end{gathered}$ | $\stackrel{1}{2.0 \%}$ |


|  | 21b. Have you done so in the pest year? |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | IOTAL |  |  |  | A |  | EDUC | 130 m |
|  |  | camileas | MALE | PEMALE | UNOER 30 | $\begin{gathered} 30 \text { On } \\ \text { HORE } \end{gathered}$ | $\begin{aligned} & \text { LESS } \\ & \text { IHAM WS } \end{aligned}$ | $\begin{aligned} & \text { HS On } \\ & \text { Hone } \end{aligned}$ |
| rotal | 6 | 6 | 3 | 3 | 5 | 1 | 3 | 3 |
| Yes | ${ }^{5} \mathrm{~s} .3 \%$ | $\text { 03. }{ }^{5} \text { x }$ | $\begin{gathered} 3 \\ 100.04 \end{gathered}$ | $\begin{gathered} 2 \\ 66.7 \% \end{gathered}$ | $\stackrel{4}{80.0 x}$ | $10{ }^{1}$ | $66.7 \%$ | $100.0 \%$ |
| Mo | $16.78$ | $1 i_{17}^{1}$ |  | $\frac{1}{33.3 \%}$ | $\begin{gathered} 1 \\ 20.0 \% \end{gathered}$ |  | $\stackrel{1}{33.3 x}$ |  |

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

|  | TOTAL | mantital | SIAJUS | Income |  | GAMOLJMC PAMTICIPAIION LEVEL |  | $\begin{aligned} & \text { HOW-PR } \\ & \text { GAMLE } \\ & \text { CURREMT } \\ & \text { PAYMDL } \end{aligned}$ | COLEM S US. PROLEM 6 Dojcal |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | markieo | $\begin{aligned} & \text { MOT } \\ & \text { MARHIED } \end{aligned}$ | s25k OR LESS |  | PASt YEA | vecter | NOM PROBLEM carblens | PAOELEM - Palma. LOEICAL |
| IOTAL | 6 | 2 | 4 | 2 | 2 | 4 | 2 | 3 | 3 |
| Yes | $\stackrel{5}{3.38}$ | $100 .{ }^{2}$ | $\stackrel{3}{75.08}$ | $100.08$ | $\stackrel{2}{2}$ | $75.38$ | $100.08$ | $66.7 \%$ | $100.08$ |
| No | $16.7 x$ |  | $\frac{1}{25.0 \%}$ |  |  | $25.08$ |  | $33.3 x$ |  |


|  | 10tal |  | SEX |  | ACE |  | EDUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camelems | Malf | FEMAE | Lmper 30 | 30 cm Hunt | LESS <br> THAN MS | MS Ot知朗 |
| rotal | 1129 | 1829 | 528 | 601 | 282 | 844 | 267 | 073 |
| Yes | $45$ | $45$ | $30$ | ${ }_{4.25}^{25}$ | $\begin{gathered} 15 \\ 5.3 \% \end{gathered}$ | $\begin{gathered} 30 \\ 3.6 x \end{gathered}$ | $\begin{gathered} 10 \\ 4.0 x \end{gathered}$ | $35$ |
| No | $\begin{aligned} & 1080 \\ & 95.78 \end{aligned}$ | $\begin{aligned} & 1080 \\ & 95.78 \end{aligned}$ | $\begin{gathered} 507 \\ 96.08 \end{gathered}$ | $\begin{gathered} 575 \\ 05.3 x \end{gathered}$ | $\begin{gathered} 266 \\ 9.3 x \end{gathered}$ | $\begin{gathered} 811 \\ 96.18 \end{gathered}$ | $\begin{gathered} 236 \\ 95.58 \end{gathered}$ | $\begin{gathered} 835 \\ 9.6 x \end{gathered}$ |
| Not steted | $4$ | $\text { . } 4 x$ | $\begin{gathered} 1 \\ .2 \% \end{gathered}$ | $\begin{gathered} 3 \\ .5 x \end{gathered}$ | $1$ | $.3$ | $\begin{gathered} 1 \\ .6 \% \end{gathered}$ | $\begin{gathered} 3 \\ .3 x \end{gathered}$ |


|  | jotal | marilal | slatus | Income |  | GAMELING PARTICIPAIIOM lEVEL |  |  | $\begin{aligned} & \text { WON-Ph } \\ & \text { GAMAEE } \\ & \text { CURREMT } \\ & \text { PATMOX } \end{aligned}$ | ```OLEM $ V%. HOQLEN  dalcal.``` |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | markied | $\begin{gathered} \text { MOT } \\ \text { MAGRIED } \end{gathered}$ | $\begin{gathered} \text { 825K OR } \\ \text { LESS } \end{gathered}$ | MORE <br> TMan <br> \$25R | IMFRECENT | PASI YEAR | WEEKLY | $\begin{aligned} & \text { HOW } \\ & \text { PRORLEW } \\ & \text { GAHOLERS } \end{aligned}$ | PROBLEK E Patmo. LOGICAL |
| total | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| Yes | $45$ | $\begin{gathered} 22 \\ 3.4 x \end{gathered}$ | $4.9 \%$ | $\begin{gathered} 11 \\ 3.58 \end{gathered}$ | $\text { 4. } 29$ | $\stackrel{1}{1.4 x}$ | $\stackrel{11}{1.8 x}$ | $\begin{gathered} 33 \\ 7.6 x \end{gathered}$ | $\begin{gathered} 23 \\ 2.18 \end{gathered}$ | $43.18$ |
| No | $\begin{aligned} & 1080 \\ & 95.7 x \end{aligned}$ | $\begin{gathered} 630 \\ 9.3 \pi \end{gathered}$ | $\begin{gathered} 445 \\ 94.7 x \end{gathered}$ | $\begin{gathered} 303 \\ 95.9 \% \end{gathered}$ | $\begin{gathered} 640 \\ 95.4 x \end{gathered}$ | $\begin{gathered} 70 \\ 98.6 \% \end{gathered}$ | $\begin{gathered} 608 \\ 97.74 \end{gathered}$ | $\begin{gathered} 402 \\ 92.28 \end{gathered}$ | $\begin{aligned} & 1051 \\ & 97.5 x \end{aligned}$ | $\begin{gathered} 29 \\ 56.9 \% \end{gathered}$ |
| Not seated | $4$ | $\begin{gathered} 2 \\ .3 x \end{gathered}$ | $2$ | $\begin{gathered} 2 \\ .6 x \end{gathered}$ | $\begin{gathered} 2 \\ .3 \% \end{gathered}$ |  | $\text { . } 5 x$ | $\begin{gathered} 1 \\ .2 \% \end{gathered}$ | $.4$ |  |

220. Hove you borrowed from household money in the past year?

|  | Joral |  | SEX |  | AGE |  | eoucaliom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | cambets | Mate | TEMALE | UMDE年 30 | 30 O MOE | LESS <br> IMAM \#S | us on mone |
| total | 45 | 45 | 20 | 25 | 15 | 30 | 10 | 35 |
| Yes | $\begin{array}{r} 29 \\ 64.4 \% \end{array}$ | $64.4 x$ | $\begin{gathered} 12 \\ 60.0 \% \end{gathered}$ | $\begin{gathered} 17 \\ 60.0 x \end{gathered}$ | $66.72$ | $\begin{array}{r} 19 \\ 63.3 x \end{array}$ | $\stackrel{5}{50.0 x}$ | $\begin{gathered} 24 \\ 60.6 x \end{gathered}$ |
| No | $\begin{gathered} 14 \\ 31.18 \end{gathered}$ | $31.18$ | $40.0 \%$ | $24.08$ | $\begin{gathered} 5 \\ 33.3 x \end{gathered}$ | $\stackrel{9}{30.08}$ | $\begin{gathered} 3 \\ 30.08 \end{gathered}$ | $\begin{gathered} 11 \\ 31.6 \% \end{gathered}$ |
| not steted | $4.4 x$ | ${ }_{4.4 x}^{2}$ |  | $\stackrel{2}{8.0 \%}$ |  | $6.7$ | $\begin{gathered} 2 \\ 20.0 x \end{gathered}$ |  |


|  | total. | marjial | status | Incone |  | CAMELING PARPICIPATIOM LEVEL |  |  | $\begin{aligned} & \text { WOM-PR } \\ & \text { CAMILE } \\ & \text { CURRENT Pi } \\ & \text { PATWOLO } \end{aligned}$ | OBLEM SV. POULEN Deical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | MARRIED | WOI MARRIED | $\underset{\text { sess }}{\substack{\text { 25k on } \\ \text { LES }}}$ | MORE <br> THAM <br> \$25K | $\begin{gathered} \text { IN- } \\ \text { FREOUENT } \end{gathered}$ | $\begin{aligned} & \text { PAST } \\ & \text { YEAR } \end{aligned}$ | veexiy | $\begin{aligned} & \text { MON } \\ & \text { PRONLEM } \\ & \text { GAMELERS } \end{aligned}$ | PROALEN © Parmotosical |
| TOTAL | 45 | 22 | 23 | 11 | 29 | 1 | 11 | 33 | 23 | 22 |
| Yes | $64.69$ | $\begin{gathered} 16 \\ 72.7 x \end{gathered}$ | $\begin{gathered} 13 \\ 56.5 \% \end{gathered}$ | $72.7 x$ | $\begin{array}{r} 19 \\ 65.5 x \end{array}$ |  | $54.5 \%$ | $\begin{gathered} 23 \\ 69.7 \% \end{gathered}$ | $36.8 x$ | $\begin{gathered} 21 \\ 95.5 x \end{gathered}$ |
| No | $\begin{gathered} 14 \\ 31.18 \end{gathered}$ | $\begin{gathered} 5 \\ 22.7 x \end{gathered}$ | $39.9$ | $18.2 \%$ | $\begin{gathered} 10 \\ 34.5 x \end{gathered}$ | $\stackrel{1}{100.08}$ | $36.4 x$ | $\begin{gathered} 9 \\ 27.3 x \end{gathered}$ | $\begin{gathered} 13 \\ 56.5 x \end{gathered}$ | ${ }_{4.5 x}^{1}$ |
| Mot steted | $4.4 x$ | $\stackrel{1}{4.5 x}$ | ${ }^{1} .3 x$ | $\begin{gathered} 1 \\ 0.1 x \end{gathered}$ |  |  | $\stackrel{1}{9.18}$ | $\stackrel{1}{3}_{3.0 x}$ | $8.7 x$ |  |


23.. Hove you ever borrowed maney irom your spouse or pariner?

|  | foral | MARITAL | SIAIUS | Income |  | GAMPLIMG PARTICIPATIOM LEVEL |  |  | $\begin{aligned} & \text { WOW-PR } \\ & \text { GAMIER } \\ & \text { CUREWY } \\ & \text { PAYMOH } \end{aligned}$ | COIEM IS ve. PROQLEM Discal |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | MARTIED | $\begin{gathered} \text { MOT } \\ \text { MARABIED } \end{gathered}$ | $\begin{aligned} & \text { S25k on } \\ & \text { LESS } \end{aligned}$ | MORE THAM 525K | IN. FREQEMT | $\begin{aligned} & \text { PASt } \\ & \text { YEAK } \end{aligned}$ | MEEKLY | HOW PROMLEN camiens | PROELEM (Palmotobical |
| jotal | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| Yes | ${ }^{85}$ | $\begin{gathered} 47 \\ 7.2 x \end{gathered}$ | $\begin{gathered} 30 \\ 8.1 \mathrm{x} \end{gathered}$ | $\begin{gathered} 22 \\ 7.08 \end{gathered}$ | $\begin{gathered} 54 \\ 8.0 \% \end{gathered}$ | $\stackrel{2}{2.8 x}$ | 28 | $\begin{gathered} 55 \\ 12.68 \end{gathered}$ | $59$ | $\begin{array}{r} 26 \\ 51.08 \end{array}$ |
| No | $\begin{aligned} & 1038 \\ & 91.9 \% \end{aligned}$ | $\begin{gathered} 606 \\ 92.7 X \end{gathered}$ | $\begin{gathered} 427 \\ 90.9 x \end{gathered}$ | $\begin{gathered} 209 \\ 91.5 \% \end{gathered}$ | $\begin{gathered} 616 \\ 91.8 x \end{gathered}$ | $\begin{gathered} 60 \\ 95.0 x \end{gathered}$ | $\begin{gathered} 590 \\ 94.9 \% \end{gathered}$ | $\begin{gathered} 380 \\ 87.2 x \end{gathered}$ | $\begin{aligned} & 1013 \\ & 94.08 \end{aligned}$ | $\begin{gathered} 25 \\ 49.08 \end{gathered}$ |
| Don't knou | ${ }_{.1}^{1}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .3 x \end{gathered}$ |  |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $\stackrel{1}{.1 x}$ |  |
| Wol -1.71ed | $\begin{gathered} 5 \\ .4 \% \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\text { . } 8$ | $1.3 x$ | $\begin{gathered} 1 \\ .1 \pi \end{gathered}$ | $\stackrel{1}{1.6 x}$ | $\begin{gathered} 3 \\ .5 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 5 \\ .5 x \end{gathered}$ |  |


|  | TOIAL |  | sex |  | ack |  | EOUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | - | gangleas | MALE | female | Unden 30 | $\begin{gathered} 30 \mathrm{OR} \\ \text { MORE } \end{gathered}$ | LESS <br> IMAM MS | MS OR MUNE |
| rotal | 85 | 85 | 36 | 49 | 33 | 52 | 20 | 65 |
| Yes | $\begin{gathered} 56 \\ 65.9 \% \end{gathered}$ | $\begin{gathered} 56 \\ 65.9 \% \end{gathered}$ | $\begin{gathered} 21 \\ 58.3 x \end{gathered}$ | $\begin{gathered} 35 \\ 71.4 \% \end{gathered}$ | $\begin{gathered} 25 \\ 73.8 x \end{gathered}$ | $\begin{gathered} 31 \\ 59.6 \% \end{gathered}$ | $\begin{gathered} 12 \\ 60.0 x \end{gathered}$ | $\begin{gathered} 44 \\ 67.7 x \end{gathered}$ |
| No | $\begin{gathered} 19 \\ 22.68 \end{gathered}$ | $\begin{array}{r} 19 \\ 22.4 x \end{array}$ | $\stackrel{9}{25.0 \%}$ | $\begin{gathered} 10 \\ 20.4 x \end{gathered}$ | $\begin{gathered} 5 \\ 15.2 x \end{gathered}$ | $\begin{gathered} 16 \\ 26.9 \% \end{gathered}$ | $\begin{gathered} 7 \\ 35.0 x \end{gathered}$ | $\begin{gathered} 12 \\ 18.5 x \end{gathered}$ |
| Don't know | $1.2 \%$ | $\stackrel{1}{1.2 x}$ | $\stackrel{1}{2.8 \%}$ |  | $\stackrel{1}{3.0 x}$ |  |  | $1.5 x$ |
| Not stated | $10.8 \%$ | $\begin{gathered} 9 \\ 10.6 x \end{gathered}$ | $\stackrel{5}{13.9 \%}$ | $8.2 x$ | ${ }^{2}$ | $\stackrel{7}{13.5 \%}$ | $\stackrel{1}{5.0 x}$ | $12.3 x$ |

23b. Have you borrowed morsey from your spouse or partrier in the last year?

|  | jotal | manjtal | status | Incone |  | CAMELING PARIICIPATION IEVEL |  |  |  | $\begin{aligned} & \text { ROELEW } \\ & \text { PS VB: } \\ & \text { PROLEM } \\ & \text { OCICAL } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | mankteo | wat MARRTED | 825K 0n LESS | HORE <br> THAW <br> 525x | IM. PREQUENT | Past <br> YEAR | MEEXLY | MOM PROBLEM chinters | PROALEN - Paimo. tocical |
| rotal | 85 | 47 | 38 | 22 | 56 | 2 | 28 | 55 | 59 | 26 |
| Yes | $\begin{gathered} 56 \\ 65.9 \% \end{gathered}$ | $57.4 x$ | $76.3 x$ | $\begin{gathered} 17 \\ 77.38 \end{gathered}$ | $\begin{gathered} 35 \\ 64.88 \end{gathered}$ |  | $\begin{gathered} 16 \\ 57.18 \end{gathered}$ | $\begin{gathered} 40 \\ 72.7 x \end{gathered}$ | $\begin{gathered} 30 \\ 50.8 x \end{gathered}$ | $\begin{array}{r} 26 \\ 100.0 x \end{array}$ |
| No | $\begin{gathered} 19 \\ 22.4 X \end{gathered}$ | $\begin{gathered} 13 \\ 27.7 x \end{gathered}$ | $1 .{ }^{6}$ | $\stackrel{2}{9.1 \%}$ | $\begin{gathered} 14 \\ 25.98 \end{gathered}$ | $100.0 x$ | $\begin{gathered} 11 \\ 39.3 x \end{gathered}$ | $\begin{gathered} 6 \\ 10.9 \% \end{gathered}$ | $\begin{gathered} 19 \\ 32.2 x \end{gathered}$ |  |
| Don't know | $\stackrel{1}{1.2 x}$ | $\stackrel{1}{2.1 x}$ |  | $\stackrel{1}{4.5 x}$ |  |  | $\stackrel{1}{3.6 x}$ |  | $\stackrel{1}{1.7 x}$ |  |
| Mot stated | $\begin{gathered} 9 \\ 10.6 x \end{gathered}$ | $12.8 x$ | $\stackrel{3}{7.9 \%}$ | $\begin{gathered} 2 \\ 9.1 \% \end{gathered}$ | $\stackrel{5}{9.3 x}$ |  |  | $16.4 x$ | $15.3 x$ |  |

24. Have you ever borrowed tron other relatives or in-lams

|  | 101al | SEX |  |  | AGE |  | coucation |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camblens | Mute | femate | undera 30 | $\begin{aligned} & 30 \text { OA } \\ & \text { MONE } \end{aligned}$ | $\begin{aligned} & \text { LESS } \\ & \text { IMNH WS } \end{aligned}$ | HS OR Mone |
| tolat | 1129 | 1129 | 328 | 601 | 202 | 844 | 247 | 873 |
| Yes | $\begin{gathered} 36 \\ 3.2 x \end{gathered}$ | $\begin{gathered} 36 \\ 3.2 x \end{gathered}$ | $\begin{gathered} 18 \\ 3.4 x \end{gathered}$ | $\begin{aligned} & 10 \\ & 3.08 \end{aligned}$ | $\begin{gathered} 21 \\ 7.4 x \end{gathered}$ | $\begin{aligned} & 15 \\ & 1.8 x \end{aligned}$ | $\begin{gathered} 10 \\ 4.0 x \end{gathered}$ | $\begin{gathered} 26 \\ 3.0 x \end{gathered}$ |
| Ho | $\begin{aligned} & 1087 \\ & 96.38 \end{aligned}$ | $\begin{aligned} & 1007 \\ & 96.3 x \end{aligned}$ | $\begin{gathered} 509 \\ 96,4 \% \end{gathered}$ | $\begin{gathered} 578 \\ 96.2 \% \end{gathered}$ | $\begin{gathered} 259 \\ 91.8 x \end{gathered}$ | $\begin{gathered} 825 \\ 97.7 x \end{gathered}$ | $\begin{gathered} 236 \\ 05.5 x \end{gathered}$ | $\begin{gathered} 842 \\ 98.4 x \end{gathered}$ |
| Don't know | $\begin{gathered} 1 \\ .18 \end{gathered}$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $\text { . } 1 x$ |  | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |
| Not stated | $\begin{gathered} 5 \\ .4 \% \end{gathered}$ | $\begin{gathered} 5 \\ .4 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 \chi \end{gathered}$ | $6$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $\begin{gathered} 3 \\ .4 x \end{gathered}$ | $\begin{gathered} 1 \\ .4 x \end{gathered}$ | $.5$ |

\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|}
\hline \multirow[t]{2}{*}{} \& \multirow[t]{2}{*}{total} \& \multirow[t]{2}{*}{Marital
mat.....
Marteo} \& \multirow[t]{2}{*}{status

.......
mot
Mankied} \& \multicolumn{2}{|c|}{Incone} \& \multicolumn{3}{|l|}{ganslimg parliscipailom LEVEL} \& \multicolumn{2}{|l|}{HOM-PROELEN cavilites VE. CURAEWI PROALEM E Patinot Ogical} <br>

\hline \& \& \& \& $$
\begin{gathered}
\text { s25k on } \\
\text { LESS }
\end{gathered}
$$ \& \[

$$
\begin{aligned}
& \text { MORE } \\
& \text { THAM } \\
& \$ 25 K
\end{aligned}
$$

\] \& \[

$$
\begin{gathered}
\text { IK. } \\
\text { FRECUEMT }
\end{gathered}
$$

\] \& \[

$$
\begin{aligned}
& \text { PASI } \\
& \text { YEAR }
\end{aligned}
$$
\] \& Mexkr \& now PRORLEM camelens \& PROLEA - Palino. tocical <br>

\hline total \& 1129 \& 654 \& 470 \& 316 \& 679 \& 71 \& 622 \& 436 \& 1078 \& 51 <br>

\hline Yes \& $$
\begin{gathered}
36 \\
3.2 x
\end{gathered}
$$ \& \[

$$
\begin{gathered}
16 \\
2.4 x
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
20 \\
4.3 x
\end{gathered}
$$

\] \& \[

$$
\begin{aligned}
& 11 \\
& 3.5 x
\end{aligned}
$$

\] \& \[

$$
\begin{gathered}
22 \\
3.3 x
\end{gathered}
$$

\] \& \& \[

\stackrel{9}{1.4 x}

\] \& \[

$$
\begin{gathered}
27 \\
6.2 \pi
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
19 \\
1.8 x
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
17 \\
33.58
\end{gathered}
$$
\] <br>

\hline Mo \& $$
\begin{aligned}
& 1087 \\
& 96.3 x
\end{aligned}
$$ \& \[

$$
\begin{gathered}
637 \\
97.4 x
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
465 \\
94.7 x
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
300 \\
\times .9 \%
\end{gathered}
$$

\] \& \[

$$
\begin{aligned}
& 648 \\
& 96.6 \mathrm{x}
\end{aligned}
$$

\] \& \[

$$
\begin{gathered}
70 \\
98.6 x
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
609 \\
97.9 x
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
408 \\
93.68
\end{gathered}
$$

\] \& \[

$$
\begin{aligned}
& 1053 \\
& 97.72
\end{aligned}
$$

\] \& \[

$$
\begin{gathered}
34 \\
8.7 x
\end{gathered}
$$
\] <br>

\hline Don't know \& $$
.{ }^{1} \mathrm{x}
$$ \& \& \[

$$
\begin{gathered}
1 \\
.2 x
\end{gathered}
$$

\] \& \[

$$
\begin{aligned}
& 1 \\
& .3 x
\end{aligned}
$$

\] \& \& \& \[

. \quad .2 x

\] \& \& \[

. 1
\] \& <br>

\hline wot stated \& $$
{ }_{.}^{5 x}
$$ \& \[

$$
\begin{gathered}
1 \\
.2 x
\end{gathered}
$$

\] \& \[

.8

\] \& \[

1.3 x

\] \& \[

$$
\begin{gathered}
1 \\
.
\end{gathered}
$$

\] \& \[

1.4 x

\] \& \[

$$
\begin{aligned}
& 3 \\
& .5 x
\end{aligned}
$$

\] \& \[

$$
\begin{gathered}
1 \\
.2 x
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
5 \\
.5 x
\end{gathered}
$$
\] \& <br>

\hline
\end{tabular}

## 246. Wave you borrowed from other relatives or in-lass in

 ine pest year:|  | total |  | SEX |  | ace |  | educailom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camaleas | MALE | ferale | UNDER 30 | $\begin{gathered} 30 \mathrm{OR} \\ \text { MOUNE } \end{gathered}$ | $\begin{gathered} \text { LESS } \\ \text { IMAM HS } \end{gathered}$ | HS OR |
| total | 36 | 36 | 16 | 18 | 21 | 15 | 10 | 26 |
| Yes | $63.98$ | $\begin{gathered} 23 \\ 63.9 x \end{gathered}$ | $61.18$ | $66^{12} 7 \pi$ | $\begin{gathered} 13 \\ 61.9 x \end{gathered}$ | $86.7 x$ | $\begin{gathered} 7 \\ 70.0 x \end{gathered}$ | $\begin{gathered} 16 \\ 61.58 \end{gathered}$ |
| no | $\begin{array}{r} 10 \\ 27.8 x \end{array}$ | $\begin{array}{r} 10 \\ 27.0 x \end{array}$ | $\begin{gathered} 5 \\ 27.8 x \end{gathered}$ | $\begin{gathered} 5 \\ 27.8 x \end{gathered}$ | $28.6 x$ | $26.7 x$ | $\begin{gathered} 3 \\ 30.0 x \end{gathered}$ | $\stackrel{7}{26.9 x}$ |
| Mot stered | ${ }_{8.3 x}^{3}$ | $8.3 x$ | $\stackrel{2}{11.12}$ | $\stackrel{1}{5.6 x}$ | $\stackrel{2}{9.5 x}$ | $\stackrel{1}{6.7 x}$ |  | ${ }_{11.5 x}^{3}$ |



|  | toral |  | sex |  | AGE |  | educailom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | gamalers | MLE | femate | UNDER 30 | $\begin{gathered} 30 \text { OR } \\ \text { MOWE } \end{gathered}$ | LESS | $\begin{gathered} \text { MS OH } \\ \text { Munt } \end{gathered}$ |
| total | 112 | 1129 | 520 | 601 | 282 | 844 | 247 | 873 |
| Yes | $\begin{aligned} & 10 \\ & .9 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & .9 x \end{aligned}$ | $\stackrel{9}{1.7 \pi}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $1.4 x$ | $.6$ | $\begin{gathered} 2 \\ .8 x \end{gathered}$ | $\stackrel{8}{\text {. }} 8$ |
| mo | $\begin{aligned} & 1112 \\ & 98.5 x \end{aligned}$ | $\begin{aligned} & 1112 \\ & 98.5 x \end{aligned}$ | $\begin{gathered} 518 \\ 98.12 \end{gathered}$ | $\begin{gathered} 594 \\ 98.82 \end{gathered}$ | $\begin{gathered} 275 \\ 97.5 x \end{gathered}$ | $\begin{gathered} 834 \\ 98.8 x \end{gathered}$ | $\begin{gathered} 243 \\ 98.4 x \end{gathered}$ | $\begin{gathered} 860 \\ 98.5 x \end{gathered}$ |
| Don's know | $\begin{gathered} 1 \\ .1 x \end{gathered}$ | ${ }_{.18}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | .ix |  | $\begin{aligned} & 1 \\ & .1 x \end{aligned}$ |
| Mot stated | $.5 x$ | $.6 x$ | $\begin{gathered} 1 \\ .2 \pi \end{gathered}$ | s. | $\stackrel{3}{1.1 x}$ | ${ }_{.}^{3} x$ | $\underset{.8 x}{2}$ | . 58 |


|  | total | maRItal | stalus | InC |  | CAMBLIN | PARTIC LEVEL | PAIION | $\begin{array}{r} \text { WON-PR } \\ \text { GAMILE } \\ \text { CUHAEMT } \\ \text { PATMOL } \end{array}$ | ROLEN <br> IS VE. Polten CICAL |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | MAR覞IED | $\begin{gathered} \text { MOT } \\ \text { MARRIED } \end{gathered}$ | $\begin{aligned} & \text { s25x on } \\ & \text { LESS } \end{aligned}$ | MORE <br> THAM <br> 825R | $\begin{gathered} \text { IW- } \\ \text { FREDUEWT } \end{gathered}$ | PASI <br> YEAR | Wetaty | $\begin{aligned} & \text { MOM } \\ & \text { PRORLEN } \\ & \text { Camelens } \end{aligned}$ | PROSLEM E Palmocosical |
| jotal | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| Yes | $\begin{aligned} & 10 \\ & .9 \% \end{aligned}$ | $\begin{gathered} 3 \\ .5 x \end{gathered}$ | $\begin{gathered} 7 \\ 1.5 x \end{gathered}$ | $\begin{gathered} 1 \\ .38 \end{gathered}$ | $1.8$ |  | $\begin{gathered} 1 \\ .2 \% \end{gathered}$ | 2.1x | $.4 x$ | ${ }_{\text {it }}^{6}$ |
| no | $\begin{aligned} & 1112 \\ & 91.5 \% \end{aligned}$ | $\begin{gathered} 649 \\ 99.2 \% \end{gathered}$ | $\begin{gathered} 658 \\ 97.4 x \end{gathered}$ | $\begin{gathered} 310 \\ 98.1 x \end{gathered}$ | $\begin{gathered} 662 \\ 98.7 x \end{gathered}$ | $\begin{gathered} 70 \\ 98.6 x \end{gathered}$ | $\begin{gathered} 617 \\ 99.2 \% \end{gathered}$ | $\begin{gathered} 425 \\ 97.5 \% \end{gathered}$ | $\begin{aligned} & 1068 \\ & 99.18 \end{aligned}$ | $86.3 x$ |
| Don't. know | $\begin{gathered} 1 \\ . i x \end{gathered}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 1 \\ .3 x \end{gathered}$ |  |  | $\begin{gathered} 1 \\ .2 \pi \end{gathered}$ |  | $1$ |  |
| Mot steted | ${ }^{6} .5 x$ | $\begin{gathered} 2 \\ .3 x \end{gathered}$ | $4$ | $1.3 x$ | $.1$ | $1.4 x$ | $\begin{gathered} \mathbf{3} \\ .5 x \end{gathered}$ | $\begin{gathered} 2 \\ .5 x \end{gathered}$ | $\begin{gathered} 5 \\ .5 x \end{gathered}$ | $2.0 x$ |


|  | rotal |  | sex |  | AcE |  | EOUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | cavotens | HALE | FEMALE | under 30 | 30 OH MORE | LEss <br> IMAM WS | HS On mont |
| r07AL | 10 | 10 | 9 | 1 | 4 | 6 | 2 | - |
| res | $40.08$ | $40.0 x$ | $\begin{gathered} 3 \\ 33.3 \% \end{gathered}$ | $\begin{gathered} 1 \\ 100.0 \times \end{gathered}$ | $\begin{gathered} 3 \\ 75.0 x \end{gathered}$ | $16.78$ | $\stackrel{2}{100.0 x}$ | $25.2$ |
| Wo | $40.08$ | $40.0 x$ | $46.6 x$ |  |  | $66.7$ |  | $50.0 \%$ |
| Mot stated | $\begin{gathered} 2 \\ 20.08 \end{gathered}$ | $2{ }^{2} .0 x$ | $22.2 x$ |  | $\frac{1}{25.0 x}$ | $16.78$ |  | $\stackrel{2}{23.0 x}$ |

25b. Have you golten loans from benks. loan companies or credit Lnions in the pest year?

|  | 101al | manilal | stajus | IMCOME |  | $\begin{aligned} & \text { GAMLIMG } \\ & \text { PARIICIPAPIOM } \\ & \text { CEVEL. } \end{aligned}$ |  |  | ```OBLEM \| vs. molEN & coical``` |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | marrieo | $\begin{gathered} \text { MOI } \\ \text { MARRIED } \end{gathered}$ | 325K OR LES | HONE <br> THAN <br> 325X | PAST <br> YEAR | vetatir | MOW PRDOLEM CAMLERS | promitn 8 PAImo. cocical |
| total | 10 | 3 | 7 | 1 | 8 | 1 | 9 | 4 | 6 |
| Yes | $40.0 x$ |  | $57.1 x$ | $\stackrel{1}{100.0 x}$ | $\begin{gathered} 2 \\ 25.0 \% \end{gathered}$ |  | $46.4 x$ |  | $66.78$ |
| Mo | $40.0 x$ | $66.7 x$ | $28.2 x$ |  | $50.0 x$ | $100.0 x$ | $33.3 x$ | $\stackrel{2}{50.08}$ | $33.3 x$ |
| Not stated | $\stackrel{2}{2}$ | $33.3 x$ | $14.38$ |  | $\stackrel{2}{25.0 \%}$ |  | $22.2 \pi$ | $\begin{gathered} 2 \\ 50.0 x \end{gathered}$ |  |

260. Have you ever aede cosh withdrawile on credit cords to get money to gamble or pay gubling debtst

|  | 1074 |  | sex |  | AGE |  | eoucailom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | gamulens | MALE | female | under 30 | $\begin{aligned} & 30 \text { on } \\ & \text { OOHE } \end{aligned}$ | $\begin{aligned} & \text { LESS } \\ & \text { IMAM MS } \end{aligned}$ |  |
| IOTAL | 1129 | 1129 | 528 | 601 | 202 | 846 | 247 | 873 |
| Ye: | $27$ | $\begin{gathered} 27 \\ 2.4 x \end{gathered}$ | ${ }_{4.48}^{23}$ | $.7$ | $\begin{gathered} 7 \\ 2.5 x \end{gathered}$ | $\begin{gathered} 20 \\ 2.4 x \end{gathered}$ | $\begin{gathered} 5 \\ 2.0 x \end{gathered}$ | $\begin{gathered} 22 \\ 2.5 x \end{gathered}$ |
| mo | $\begin{aligned} & 1098 \\ & 97.3 x \end{aligned}$ | $\begin{aligned} & 1098 \\ & 97.3 x \end{aligned}$ | $\begin{gathered} 504 \\ 05.5 x \end{gathered}$ | $\begin{gathered} 594 \\ 98.8 x \end{gathered}$ | $\begin{gathered} 276 \\ 97.2 x \end{gathered}$ | $\begin{aligned} & 621 \\ & 97.3 x \end{aligned}$ | $\begin{gathered} 261 \\ 97.6 x \end{gathered}$ | $\begin{gathered} 848 \\ 97.1 x \end{gathered}$ |
| Don't know | $\stackrel{1}{.18}$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $.1$ |  | . 17 |
| Mot stated | $\begin{aligned} & 3 \\ & .3 x \end{aligned}$ | $\begin{aligned} & 3 \\ & .3 x \end{aligned}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $.^{2} .3 x$ | $.4 x$ | $.2$ | $.4 x$ | . 23 |


|  | total | marlital | status | JuCOME |  | gamal img participaition LEVEL |  |  | MOM-PROBLEM CAMBLERS VS. CHRRENI PROELEM PAIMOI DEICAL |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | married | $\begin{gathered} \text { MOR } \\ \text { HARRIED } \end{gathered}$ | 825K 0n tess | $\begin{aligned} & \text { MORE } \\ & \text { THAM } \\ & \$ 25 x \end{aligned}$ | $\begin{aligned} & \text { IW. } \\ & \text { fREOUEMI } \end{aligned}$ | $\begin{gathered} \text { PASI } \\ \text { YEAR } \end{gathered}$ | Wetckir | $\begin{aligned} & \text { MON } \\ & \text { PRONLEN } \\ & \text { CAMOLERS } \end{aligned}$ | padelen E palmological |
| total | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| res | $\begin{gathered} 27 \\ 2.6 x \end{gathered}$ | $\begin{gathered} 15 \\ 2.3 x \end{gathered}$ | $\begin{gathered} 12 \\ 2.6 x \end{gathered}$ | $1.3 x$ | $\begin{gathered} 23 \\ 3.4 x \end{gathered}$ |  | $\begin{gathered} 5 \\ .8 x \end{gathered}$ | $\begin{gathered} 22 \\ 5.0 x \end{gathered}$ | $\begin{aligned} & 17 \\ & 1.6 x \end{aligned}$ | $\begin{gathered} 10 \\ 19.6 x \end{gathered}$ |
| No | $\begin{aligned} & 1098 \\ & 97.3 x \end{aligned}$ | $\begin{gathered} 638 \\ 97.68 \end{gathered}$ | $\begin{aligned} & 655 \\ & 96.8 x \end{aligned}$ | $\begin{gathered} 308 \\ 97.5 x \end{gathered}$ | $\begin{gathered} 640 \\ 96.6 x \end{gathered}$ | $\begin{gathered} 70 \\ 98.6 x \end{gathered}$ | $\begin{gathered} 615 \\ 98.9 \times \end{gathered}$ | $\begin{gathered} 613 \\ 06.7 x \end{gathered}$ | $\begin{aligned} & 1057 \\ & 98.12 \end{aligned}$ | $80.4 x$ |
| Don't know | $\begin{array}{r} 1 \\ \hline 1 \end{array}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $.1$ |  |  | ${ }_{.2 x}^{1}$ |  | $\begin{aligned} & 1 \\ & . i x \end{aligned}$ |  |
| Mot stated | $\begin{aligned} & 3 \\ & .3 x \end{aligned}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $.2 x$ | $\begin{gathered} 3 \\ .9 x \end{gathered}$ |  | $1.4 x$ | $.$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{aligned} & 3 \\ & .3 x \end{aligned}$ |  |


|  | TOPAL |  | sen |  | ACE |  | EDUCATIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | . | camblens | Mate | fEMALE | UNDER 30 | $\begin{gathered} 30 \mathrm{OR} \\ \text { Mole } \end{gathered}$ | tESS THAM MS | HS OR MURE |
| jotal | 27 | 27 | 23 | 4 | 7 | 20 | 5 | 22 |
| Yes | $\begin{array}{r} 15 \\ 55.68 \end{array}$ | $\begin{gathered} 15 \\ 55.6 x \end{gathered}$ | $\begin{gathered} 13 \\ 54.58 \end{gathered}$ | $50.2$ | $\frac{4}{57.18}$ | $\begin{gathered} 11 \\ 55.08 \end{gathered}$ | $\begin{gathered} 2 \\ 40.0 x \end{gathered}$ | $\begin{gathered} 15 \\ 50.1 x \end{gathered}$ |
| Wo | $40.71$ | $40.76$ | $39.9$ | $\stackrel{2}{50.0 x}$ | $\begin{gathered} 2 \\ 28.6 x \end{gathered}$ | $\begin{gathered} 9 \\ 45.0 x \end{gathered}$ | $\begin{gathered} 3 \\ 60.0 x \end{gathered}$ | $\begin{gathered} 8 \\ 36.4 x \end{gathered}$ |
| Mot steted | $\frac{1}{3.76}$ | $3.7 x$ | $\begin{gathered} 1 \\ 4.32 \end{gathered}$ |  | $\begin{gathered} 1 \\ 16.3 x \end{gathered}$ |  |  | $\stackrel{1}{4.5 x}^{2}$ |

PROBLEN GANAIIME SILDY
266. Hove you mode cash withdrawals on credit cards in the past year?

|  | JOTAL | narilat | status | IMCOME |  | CAMBL IMG PARIICIPATIOH LEVEL |  | $\begin{array}{r} \text { MON-PR } \\ \text { CAMILER } \\ \text { CURREMT } \\ \text { PATMOT } \end{array}$ | OOLEN <br> SS VS. proalen DGICAL |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | MARAED | NOI MARIED | $\begin{gathered} \text { S25x on } \\ \text { LESs } \end{gathered}$ | MORE <br> tHAN <br> \$25R | $\begin{aligned} & \text { PASI } \\ & \text { YEAR } \end{aligned}$ | weekiy | $\begin{aligned} & \text { MOW } \\ & \text { PROALEN } \\ & \text { CAMPT ERS } \end{aligned}$ | PROAE EM <br> E Palmo. <br> togical |
| total | 27 | 15 | 12 | 4 | 23 | 5 | 22 | 17 | 10 |
| Yes | $\begin{gathered} 15 \\ 55.6 x \end{gathered}$ | $\begin{gathered} 9 \\ 60.0 x \end{gathered}$ | ${ }^{6}$ | $\begin{gathered} 2 \\ 50.08 \end{gathered}$ | $\begin{gathered} 13 \\ 56.5 x \end{gathered}$ | $\begin{gathered} 3 \\ 60.0 x \end{gathered}$ | $\begin{gathered} 12 \\ 54.5 x \end{gathered}$ | $\begin{gathered} 7 \\ 41.2 x \end{gathered}$ | $80.08$ |
| Ho | $40.71$ | $\begin{gathered} 6 \\ 40.0 x \end{gathered}$ | $\stackrel{5}{41.7 x}$ | $\begin{gathered} 2 \\ 50.0 x \end{gathered}$ | $\begin{gathered} 9 \\ 39.18 \end{gathered}$ | $40.08$ | $\begin{array}{r} 9 \\ 40.9 \% \end{array}$ | $59$ | $\begin{gathered} 2 \\ 20.0 x \end{gathered}$ |
| Mot stated | $3.7 x$ |  | ${ }^{1} .{ }^{1}$ |  | $\stackrel{1}{4.3 x}$ |  | $\stackrel{1}{4.5 x}$ | $\begin{gathered} 1 \\ 5.9 x \end{gathered}$ |  |

27e. Have you ever gotten loans frem loan sherks ta ganble of poy gadiline debts?

|  | TOTAL |  | SEX |  | AGE |  | EDUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | candelas | MatE | FEMALE | UMOER 30 | 30 On Howe | $\begin{aligned} & \text { LESS } \\ & \text { IMAM NS } \end{aligned}$ | WS On MURE |
| jotal | 1129 | 1129 | \$28 | 601 | 282 | 844 | 247 | 873 |
| Yes | $\begin{gathered} 2 \\ .2 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ | $\begin{gathered} 2 \\ .4 \% \end{gathered}$ |  | $\begin{gathered} 2 \\ .7 x \end{gathered}$ |  |  | . 27 |
| No | $\begin{aligned} & 1123 \\ & 99.52 \end{aligned}$ | $\begin{aligned} & 1123 \\ & 99.5 x \end{aligned}$ | $\begin{gathered} 526 \\ 99.6 \% \end{gathered}$ | $\begin{gathered} 597 \\ 99.3 \% \end{gathered}$ | $\begin{gathered} 278 \\ 90.65 \end{gathered}$ | $\begin{gathered} 82 \\ 99.8 \mathrm{x} \end{gathered}$ | $\begin{gathered} 246 \\ 99.6 x \end{gathered}$ | $860$ |
| Don's know | $\begin{gathered} 1 \\ .18 \end{gathered}$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .18 \end{gathered}$ |  | $\begin{gathered} 1 \\ .12 \end{gathered}$ |
| Mot stated | $\begin{gathered} 3 \\ .3 \% \end{gathered}$ | $\begin{gathered} 3 \\ .38 \end{gathered}$ |  | $\begin{gathered} 3 \\ .5 \% \end{gathered}$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $1$ | $1$ | 2 |

\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|}
\hline \multirow[t]{2}{*}{} \& \multirow[t]{2}{*}{TOFAL} \& \multirow[t]{2}{*}{MARIfAL

...........
MARRIEO} \& siatus \& \multicolumn{2}{|c|}{(necris} \& \multicolumn{3}{|l|}{GAKILING PARIICIPAIIOM LEVEL} \& \multicolumn{2}{|l|}{MON-PRONLEN Carlet ES VE. CURREMT PROELEN E Patmor Dgical} <br>

\hline \& \& \& mot maRRIED \& $$
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\text { S23K on } \\
\text { LESS }
\end{gathered}
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\begin{aligned}
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& \text { THAN } \\
& \text { SZSK }
\end{aligned}
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& \text { fREQUENT }
\end{aligned}
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| :--- |
| YEAD | \& Wetwly \& \[

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\begin{aligned}
& \text { How } \\
& \text { PRODLEM } \\
& \text { CONOLERS }
\end{aligned}
$$

\] \& | procien |
| :--- |
| 3 Palmo |
| tocical | <br>

\hline 101AL \& 1129 \& 654 \& 470 \& 316 \& 671 \& 71 \& 622 \& 436 \& 1078 \& 51 <br>

\hline Yes \& $$
\begin{gathered}
2 \\
.2 x
\end{gathered}
$$ \& \& \[

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\begin{gathered}
2 \\
.48
\end{gathered}
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\begin{gathered}
2 \\
.5 x
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\begin{gathered}
2 \\
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\end{gathered}
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1 \\
2.08
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\hline Ho \& $$
\begin{aligned}
& 1123 \\
& 99.5 x
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\begin{gathered}
656 \\
100.0 x
\end{gathered}
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{ }_{98.78}^{484}

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\begin{gathered}
313 \\
99.18
\end{gathered}
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\begin{gathered}
669 \\
99.78
\end{gathered}
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\begin{gathered}
71 \\
100.08
\end{gathered}
$$

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\begin{gathered}
619 \\
99.58
\end{gathered}
$$

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\begin{gathered}
433 \\
99.3 x
\end{gathered}
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\begin{aligned}
& 1074 \\
& 99.62
\end{aligned}
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\begin{gathered}
49 \\
9.1 \times
\end{gathered}
$$
\] <br>

\hline Don't know \& $$
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\begin{gathered}
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.2 x
\end{gathered}
$$

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\begin{aligned}
& 1 \\
& .3 x
\end{aligned}
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\] \& \& \& \[

$$
\begin{gathered}
1 \\
.2 x
\end{gathered}
$$

\] \& \& \[

$$
\begin{gathered}
1 \\
.1 x
\end{gathered}
$$
\] \& <br>

\hline Mot steted \& $$
\begin{gathered}
3 \\
.3 x
\end{gathered}
$$ \& \& \[

$$
\begin{gathered}
3 \\
.6 x
\end{gathered}
$$

\] \& \[

{ }^{2} .6 x

\] \& \& \& \[

$$
\begin{gathered}
2 \\
.3 x
\end{gathered}
$$

\] \& \[

$$
\begin{gathered}
1 \\
.2 x
\end{gathered}
$$

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$$
\begin{gathered}
2 \\
.2 x
\end{gathered}
$$

\] \& \[

\stackrel{1}{2.0 \mathrm{x}}
\] <br>

\hline
\end{tabular}



|  | dotal | manital stalus | IWCONE | Gamal IMG <br> PARIICI. <br> palion <br> tEvEL | $\begin{aligned} & \text { MOW-PL } \\ & \text { CAMALE } \\ & \text { CURRENT } \\ & \text { PATHOL } \end{aligned}$ | ROLEM <br> S V8. PROLEN: Dejcal |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | WOI MARRIED | mONE <br> TMAM <br> 825K | WEEXLY | WOM PROBLEM canters | PROELEN - parma. LCosical |
| rotal | 2 | 2 | 2 | 2 | 1 | 1 |
| No | $\frac{1}{50.0 x}$ | $\begin{gathered} 1 \\ 50.08 \end{gathered}$ | $\begin{gathered} 1 \\ 50.08 \end{gathered}$ | $\begin{gathered} 1 \\ 50.0 \% \end{gathered}$ |  | ${ }_{100.08}^{i}$ |
| Mot stated | $\begin{gathered} 1 \\ 50.0 x \end{gathered}$ | $\begin{gathered} 1 \\ 50.08 \end{gathered}$ | $\begin{gathered} 1 \\ 50.0 x \end{gathered}$ | $\begin{gathered} 1 \\ 50.0 \% \end{gathered}$ | $100.08$ |  |

26.. Mave you ever ceshed in stocks, bonds or other securities to finmence genbiting debts?

|  | rotal |  | sex |  | act |  | EOUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | GAMPLERS | MALE | FEMALE | UMDER 30 | $\begin{gathered} 30 \text { Ok } \\ \text { MONE } \end{gathered}$ | LESS <br> IMAM MS | MS OR muly |
| IOTAL | 1129 | 1129 | 528 | 601 | 282 | 844 | 267 | 873 |
| Yes | 4 | $.4 x$ | $\begin{gathered} 3 \\ .6 \% \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ |  | $\text { . } 5$ |
| Mo | $\begin{aligned} & 1121 \\ & 09.3 x \end{aligned}$ | $\begin{aligned} & 1121 \\ & 99.18 \end{aligned}$ | $\begin{gathered} 525 \\ 99.4 \% \end{gathered}$ | $\begin{gathered} 598 \\ 99.2 x \end{gathered}$ | $\begin{gathered} 278 \\ 90.6 \% \end{gathered}$ | $\begin{gathered} 840 \\ 99.5 \% \end{gathered}$ | $\begin{gathered} 268 \\ 99.6 x \end{gathered}$ | $\begin{gathered} 806 \\ 99.2 \pi \end{gathered}$ |
| Don't know | $\begin{gathered} 1 \\ .18 \end{gathered}$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .2 \% \end{gathered}$ |  | $1$ |  | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |
| Hot scoted | $\begin{gathered} 3 \\ .38 \end{gathered}$ | $\begin{gathered} 3 \\ .3 x \end{gathered}$ |  | $\begin{gathered} 3 \\ .5 \% \end{gathered}$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $.1$ | $\begin{gathered} 1 \\ .4 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ |

\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|}
\hline \multirow[t]{2}{*}{} \& \multirow[t]{2}{*}{101al} \& \multirow[t]{2}{*}{manital

..........
manimb} \& \multirow[t]{2}{*}{stafus

.......
mot
Mandieo} \& \multicolumn{2}{|c|}{Incous} \& \multicolumn{3}{|l|}{gamal IMG pariticipation LEVEL} \& \multicolumn{2}{|l|}{WOW-PROPLE Ganillens vi. CURAEMT PROLLEN 8 PAIHOR OCICAL} <br>

\hline \& \& \& \& \[
$$
\begin{aligned}
& \text { 825K on } \\
& \text { LESS }
\end{aligned}
$$

\] \& | MORE |
| :--- |
| THAM |
| 325k | \& \[

$$
\begin{aligned}
& \text { IN- } \\
& \text { fatcurwi }
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& \text { Past } \\
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\begin{aligned}
& \text { MOW } \\
& \text { PROWLEN } \\
& \text { sAMCLEAS }
\end{aligned}
$$
\] \& propen 8 Palmb cogical <br>

\hline total \& 1129 \& 654 \& 470 \& 316 \& 671 \& 71 \& 622 \& 436 \& 1078 \& 31 <br>

\hline Yes \& $$
.4 x
$$ \& \[

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\begin{gathered}
2 \\
.3 x
\end{gathered}
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.2

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.6 \%

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\begin{gathered}
3 \\
.78
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\begin{gathered}
2 \\
.2 x
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\stackrel{2}{3 . \%}
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\hline No \& $$
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& 1121 \\
& 99.3 x
\end{aligned}
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\begin{gathered}
652 \\
99.7 K
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\begin{gathered}
464 \\
90.7 \%
\end{gathered}
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\begin{gathered}
313 \\
09.1 x
\end{gathered}
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\begin{gathered}
667 \\
99.4 \%
\end{gathered}
$$

\] \& \[

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\begin{gathered}
71 \\
100.0 \%
\end{gathered}
$$

\] \& \[

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\begin{gathered}
618 \\
99.4 \%
\end{gathered}
$$

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$$
\begin{gathered}
432 \\
99.1 x
\end{gathered}
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\] \& \[

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\begin{aligned}
& 1073 \\
& 99.5 x
\end{aligned}
$$

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94.1 x
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\hline Don't know \& $$
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.2 x
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\begin{gathered}
1 \\
.2 \%
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1 \\
.1 x
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\hline Mor steted \& $$
\begin{gathered}
3 \\
.38
\end{gathered}
$$ \& \& \[

$$
\begin{gathered}
3 \\
.6 x
\end{gathered}
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\] \& \[

$$
\begin{gathered}
2 \\
.6 x
\end{gathered}
$$

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\begin{gathered}
2 \\
.38
\end{gathered}
$$

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\begin{gathered}
1 \\
.2 x
\end{gathered}
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$$
\begin{gathered}
2 \\
.2 x
\end{gathered}
$$

\] \& \[

2.08
\] <br>

\hline
\end{tabular}

HERIOM RESEARCM CORP.
20\%. Nave you cashed in stocks, bonds or other securisies

|  | fotal |  | EEX |  | ACE |  | EDuca. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camblens | MALE | FEMALE | UMDER 30 | $\begin{gathered} 30 \text { on } \\ \text { MORE } \end{gathered}$ | $\begin{aligned} & \text { HS DR } \\ & \text { MOME } \end{aligned}$ |
| 101AL | 4 | 4 | 3 | 1 | 2 | 2 | 4 |
| Yes | $50.08$ | $50.08$ | $\begin{gathered} 1 \\ 33.5 x \end{gathered}$ | $\begin{gathered} 1 \\ 100.0 x \end{gathered}$ | $\begin{gathered} 1 \\ 50.0 \% \end{gathered}$ | $\begin{gathered} 1 \\ 50.0 x \end{gathered}$ | $\begin{gathered} 2 \\ 50.0 x \end{gathered}$ |
| Wo | $\begin{gathered} 1 \\ 25.07 \end{gathered}$ | $\begin{gathered} 1 \\ 25.0 x \end{gathered}$ | $\begin{gathered} 1 \\ 33.38 \end{gathered}$ |  |  | $\begin{gathered} 1 \\ 50.0 x \end{gathered}$ | $\begin{gathered} 1 \\ 25.0 x \end{gathered}$ |
| Not steted | $\begin{gathered} 1 \\ 25.08 \end{gathered}$ | $\frac{1}{25.0 x}$ | $33.3 x$ |  | $\begin{gathered} 1 \\ 50.0 x \end{gathered}$ |  | $\begin{gathered} 1 \\ 25.0 \% \end{gathered}$ |

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

|  | total. | manjial | siatus | Incone | GAMELIMC PARIJCIPAIIOM IEVEL |  | $\begin{aligned} & \text { MOW-PA } \\ & \text { GAMOLE } \\ & \text { CuRAEWI } \\ & \text { PAIMOLO } \end{aligned}$ | ```OClEN % VF. MO&LEN & dical``` |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | married | NOI MARRIED | mONE <br> THaM <br> s25K | PASt <br> YEAR | veEkLY | $\begin{aligned} & \text { MON } \\ & \text { PROMLEN } \\ & \text { GAMIEAS } \end{aligned}$ | PAOALEM - Palmo. tocical |
| rotal | 4 | 2 | 2 | 4 | 1 | 3 | 2 | 2 |
| Yes | $\begin{gathered} 2 \\ 50.0 x \end{gathered}$ | $\begin{gathered} 1 \\ 50.0 \% \end{gathered}$ | $\begin{gathered} 1 \\ 50.0 \% \end{gathered}$ | $\stackrel{2}{2}$ |  | $66.7 \%$ |  | $100.0 x$ |
| No | $\begin{gathered} 1 \\ 25.08 \end{gathered}$ | $5{ }_{50.0 x}$ |  | $\stackrel{1}{25.08}$ | $100.0 x$ |  | $\begin{gathered} 1 \\ 50.0 x \end{gathered}$ |  |
| Mot stated | $\begin{gathered} 1 \\ 25.08 \end{gathered}$ |  | $\stackrel{1}{50.0 x}$ | $\frac{1}{25.0 \%}$ |  | ${ }^{1}$ | $\stackrel{1}{50.0 x}$ |  |


|  | T01al |  | SEX |  | AGE |  | EDucaliom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | cancrens | male | FEMALE | UNDER 30 | $\begin{gathered} 30 \text { on } \\ \text { Monte } \end{gathered}$ | tess TMAN MS | $\begin{gathered} \text { WS OR } \\ \text { MOUE } \end{gathered}$ |
| Jotal | 112 | 1129 | $52 a$ | 601 | 202 | 844 | 247 | 073 |
| Yes | $4$ | $4 x$ | $4$ |  | $1.4 x$ |  | $1$ | $\begin{gathered} 3 \\ .3 x \end{gathered}$ |
| No | $\begin{aligned} & 1120 \\ & 99.2 x \end{aligned}$ | $\begin{aligned} & 1120 \\ & 99.27 \end{aligned}$ | $\begin{gathered} 523 \\ 99.18 \end{gathered}$ | $\begin{gathered} 597 \\ 99.38 \end{gathered}$ | $\begin{gathered} 276 \\ 97.9 x \end{gathered}$ | $\begin{gathered} 641 \\ 99.6 x \end{gathered}$ | $\begin{gathered} 245 \\ 99.2 x \end{gathered}$ | $\begin{gathered} 066 \\ 99.2 x \end{gathered}$ |
| Don't kriow | $\begin{gathered} 1 \\ .18 \end{gathered}$ | $1$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |  | $1$ |
| Mot stated | $4$ | $4$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 3 \\ .5 x \end{gathered}$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ | $1$ | $\begin{gathered} 3 \\ .3 x \end{gathered}$ |


|  | jotal | manilal | sialus | Incour |  | gamalimg parilcipatiom LEVEL |  |  | WOW-PROELEM Gavile ERS VS. CURRENT PRCELEM 8 patmological |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | marrico | $\begin{aligned} & \text { MOR } \\ & \text { MARRIED } \end{aligned}$ | 325k on LESS | $\begin{aligned} & \text { MOME } \\ & \text { TMAN } \\ & \$ 25 K \end{aligned}$ | $\begin{gathered} \text { IN. } \\ \text { fREQUEMT } \end{gathered}$ | $\begin{gathered} \text { PASI } \\ \text { YEAR } \end{gathered}$ | wexcr | promiten cumbers | photen - palmo. tocical |
| total | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| Yes | $4$ |  | $.4$ | $.2$ | $.2$ |  |  | $.6$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ | $\stackrel{3}{5.9 x}$ |
| No | $\begin{aligned} & 1120 \\ & 99.2 x \end{aligned}$ | $\begin{gathered} 653 \\ 99.8 x \end{gathered}$ | $\begin{gathered} 462 \\ 98.3 x \end{gathered}$ | $\begin{gathered} 310 \\ 98.1 x \end{gathered}$ | $\begin{gathered} 669 \\ 99.7 X \end{gathered}$ | $\begin{gathered} 70 \\ 98.6 x \end{gathered}$ | $\begin{aligned} & 619 \\ & 99.5 x \end{aligned}$ | $\begin{gathered} 431 \\ 9.9 x \end{gathered}$ | $\begin{aligned} & 1073 \\ & 99.5 x \end{aligned}$ | $92.2 x$ |
| Don't know | ${ }^{1} 12$ |  | $. \begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{aligned} & 1 \\ & .3 x \end{aligned}$ |  |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |  |
| Not steted | $4 x$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{aligned} & 3 \\ & .6 x \end{aligned}$ | ${ }_{.9 x}$ |  | $1.4 x$ | $.2$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{aligned} & 3 \\ & .3 x \end{aligned}$ | $\begin{gathered} 1 \\ 2.0 x \end{gathered}$ |

296. Hove you sold personal or fenity property to gatole or pay equiting debts in the past year?

|  | rotal |  | SEX | AEE | EDucalion |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | camelens | MALE | Under 30 | IESS <br> IMAM MS | $\begin{aligned} & \text { Hs on } \\ & \text { mone } \end{aligned}$ |
| JOTAL | 4 | 4 | 4 | 4 | 1 | 3 |
| Yes | $\begin{gathered} 1 \\ 25.08 \end{gathered}$ | 25.0\% | $\begin{gathered} 1 \\ 25.0 \% \end{gathered}$ | $\frac{1}{25.0 x}$ |  | $33.3 x$ |
| No | ${ }^{2}$ | $\stackrel{2}{50.0 x}$ | $\stackrel{2}{2} 50.0 x$ | $\begin{gathered} 2 \\ 50.0 x \end{gathered}$ | $\stackrel{1}{100.0 x}$ | $33.3 x$ |
| Mot stated | $\begin{gathered} 1 \\ 25.08 \end{gathered}$ | $\begin{gathered} 1 \\ 25.0 \% \end{gathered}$ | $\begin{gathered} 1 \\ 25.0 \% \end{gathered}$ | $\frac{1}{25.0 x}$ |  | $\begin{gathered} 1 \\ 33.3 x \end{gathered}$ |

290. Have you sold personal or fmily property to gamble
or pay gambling debte in the past yesr?

|  | loral | manlial stalus | Incaus |  | cambl Img PARTICIPAIIOM LEVEL | $\begin{aligned} & \text { MON-PA } \\ & \text { GAMDLE! } \\ & \text { CURAENT } \\ & \text { PATHOS } \end{aligned}$ | OHES <br> Is V. Ploeten Dgical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | WOI MARIEO | $\begin{gathered} \text { 325k 0h } \\ \text { LESS } \end{gathered}$ | MONE TMAM 825R | WEEKLY | HOM PRODLEA camplers | PROALEN 4 Paimo ldaical |
| Jotal | 4 | 4 | 2 | 2 | 4 | 1 | 3 |
| Yes | $25.08$ | $25 .$ | $\stackrel{1}{50.0 \%}$ |  | $25.0 \%$ |  | 33.1 |
| Mo | $\begin{gathered} 2 \\ 50.08 \end{gathered}$ | $\begin{gathered} 2 \\ 50.0 x \end{gathered}$ | $\begin{gathered} 1 \\ 50.0 \% \end{gathered}$ | $\begin{gathered} 1 \\ 50.08 \end{gathered}$ | $5{ }^{2}$ |  | $66.7 x$ |
| Not steted | $\begin{gathered} 1 \\ 25.0 x \end{gathered}$ | $\begin{gathered} 1 \\ 25.0 x \end{gathered}$ |  | $\begin{gathered} 1 \\ 50.0 x \end{gathered}$ | $\stackrel{1}{25.0 x}$ | $\frac{1}{100.0 x}$ |  |

30e. Mave you ever borrowed from your checking account by writime checks thot bounced to get eoney for geabling or to pay ganbling debts?

|  | TOTAL | SEX |  |  | AGE |  | educariom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | CAMELERS | MatE | female | UHDEA 30 | $\begin{gathered} 30 \text { OR } \\ \text { MORE } \end{gathered}$ | LESS THAN MS | WS OX MONE |
| toral | 1129 | 1129 | 528 | 601 | 282 | 844 | 247 | 873 |
| Yes | $.48$ | $.4 x$ | $\begin{gathered} 3 \\ .8 x \end{gathered}$ | $\begin{gathered} 1 \\ .28 \end{gathered}$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ | $.1$ | $\begin{gathered} 3 \\ .3 x \end{gathered}$ |
| No | $\begin{aligned} & 1120 \\ & 99.2 x \end{aligned}$ | $\begin{aligned} & 1120 \\ & 99.2 x \end{aligned}$ | $\begin{gathered} 526 \\ 99.2 x \end{gathered}$ | $\begin{gathered} 596 \\ 99.2 \% \end{gathered}$ | $\begin{gathered} 278 \\ 98.6 x \end{gathered}$ | $\begin{gathered} 839 \\ 99.4 x \end{gathered}$ | $\begin{gathered} 265 \\ 99.2 x \end{gathered}$ | $\begin{gathered} 806 \\ 89.2 x \end{gathered}$ |
| Don't know | $\begin{gathered} 1 \\ .18 \end{gathered}$ | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | $1$ |  | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |
| Wot stated | $.48$ | $.4$ | $\begin{gathered} 1 \\ .2 \chi \end{gathered}$ | $\begin{gathered} 3 \\ .58 \end{gathered}$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $\begin{gathered} 2 \\ : .2 \% \end{gathered}$ | $\begin{gathered} 1 \\ .4 x \end{gathered}$ | ${ }^{3} .1 x$ |

30.. Nave you ever borrowed fram your checking account by writing checks thet bounced to get money for gatbiting or to pay gandliny debts?

|  | total | maRItal | stajus | Incone |  | gambl img parilicipailion level |  |  | $\begin{gathered} \text { MON-PA } \\ \text { CAMBIE } \\ \text { CURREMI } \\ \text { PAIMOIC } \end{gathered}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | MARRIED | $\begin{aligned} & \text { MOI } \\ & \text { muntied } \end{aligned}$ | $\begin{gathered} \text { S2sk } \\ \text { LES } \\ \text { On } \end{gathered}$ | $\begin{gathered} \text { Mone } \\ \operatorname{TMaNK}_{s 25 K} \end{gathered}$ | IN. FREDUENT | $\begin{aligned} & \text { PASI } \\ & \text { YEAR } \end{aligned}$ | metekt | HOW <br> PRODLEM camiters | PROELEN <br> E Palmo LOcical |
| toral | 1129 | 654 | 470 | 316 | 671 | 71 | 622 | 436 | 1078 | 51 |
| res | $.4$ | $.$ | $\begin{gathered} 3 \\ .6 x \end{gathered}$ |  | .6 |  |  | $.4$ | $\begin{array}{r} 11 \\ .12 \end{array}$ | $\stackrel{3}{5.0 x}$ |
| No | $\begin{aligned} & 1120 \\ & 99.2 \% \end{aligned}$ | $\begin{gathered} 652 \\ 99.7 x \end{gathered}$ | $\begin{gathered} 663 \\ 98.5 x \end{gathered}$ | $\begin{array}{r} 312 \\ 98.7 x \end{array}$ | $\begin{gathered} 667 \\ 99.4 x \end{gathered}$ | $\begin{gathered} 70 \\ p 0.6 x \end{gathered}$ | $\begin{gathered} 619 \\ 99.5 x \end{gathered}$ | $\begin{gathered} 631 \\ 96.98 \end{gathered}$ | $\begin{aligned} & 1073 \\ & 99.5 x \end{aligned}$ | $\begin{gathered} 47 \\ 92.2 x \end{gathered}$ |
| Don't know | ${ }_{.1 x}$ |  | $.{ }_{.}^{2 x}$ | $.$ |  |  | $\begin{gathered} 1 \\ .2 x \end{gathered}$ |  | ${ }_{i x}$ |  |
| Mot stated | $\text { . } 4 x$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | ${ }_{.}^{3}$ | $\begin{gathered} 3 \\ .92 \end{gathered}$ |  | $1.4 x$ | $\begin{gathered} 2 \\ .3 x \end{gathered}$ | $\begin{gathered} 1 \\ .2 x \end{gathered}$ | $\begin{gathered} 3 \\ .3 x \end{gathered}$ | $\stackrel{1}{2.0 x}$ |

30b. Nove you borrowed irem your checking accoent by writing checke that bounced in the pest yeer?

|  | TOIAL |  | sex |  | ACE |  | coucalion |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | - | camelens | Male | female | Undet 30 | 30 on MUNE | $\begin{aligned} & \text { LESS } \\ & \text { TMAN NS } \end{aligned}$ | NS O MUE |
| TOIAL | 4 | 4 | 3 | 1 | 2 | 2 | 1 | 3 |
| Yes | $50.02$ | $\stackrel{2}{2}$ | $\frac{1}{33.38}$ | $100.08$ |  | $100.08$ | $\stackrel{1}{100.0 x}$ | $33.3 x$ |
| No | $\begin{gathered} 1 \\ 25.0 x \end{gathered}$ | $25.0 x$ | $\frac{1}{33.3 x}$ |  | $\stackrel{1}{50.0 x}$ |  |  | $33.3 x$ |
| Wot stated | $\begin{gathered} 1 \\ 25.08 \end{gathered}$ | $\begin{gathered} 1 \\ 25.0 x \end{gathered}$ | $\stackrel{1}{33.3 x}$ |  | $\frac{1}{50.0 \%}$ |  |  | $35.34$ |

300. Wave you borrowed from your checking account by writing checks that bounced in the past yeart

|  | tofal | manlial | slatus | IMCONE | самеL IMG PARTICIpaliom LEvEL | $\begin{aligned} & \text { WOW-PRC } \\ & \text { CANLEER! } \\ & \text { CUNBENT P1 } \\ & \text { PATMOLC } \end{aligned}$ | OBLEN E V8. ROALEN: cical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | MaRRIEO | $\begin{gathered} \text { mot } \\ \text { Mandico } \end{gathered}$ |  | Meckiy | NOM PROAEN cantitas | PROOLEM - Patmo. tocical |
| 101aL | 4 | 1 | 3 | 4 | 4 | 1 | 3 |
| Yes | $5{ }^{2}$ | $100.08$ | ${ }_{33.3 x}$ | $50.2$ | $5{ }^{2}$ |  | $66.7 x$ |
| No | $\begin{gathered} 1 \\ 25.08 \end{gathered}$ |  | $\stackrel{1}{33.3 x}$ | $\begin{gathered} 1 \\ 25.08 \end{gathered}$ | $\begin{gathered} 1 \\ 25.08 \end{gathered}$ |  | ${ }_{33.3 x}^{1}$ |
| Not steted | $\begin{gathered} 1 \\ 25.0 \% \end{gathered}$ |  | $\frac{1}{33.3 x}$ | $\begin{gathered} 1 \\ 25.0 \% \end{gathered}$ | ${ }_{25.08}^{1}$ | $\begin{gathered} 1 \\ 100.0 x \end{gathered}$ |  |

3is. Nave you ever hed a credit line with cesino, racelrack. or - Dookief

|  | joral |  | 8EX |  | AGE |  | EOLCAIIOW |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | catalens | MatE | female | UHOER 30 | 300 O MDRE | $\begin{aligned} & \text { LESS } \\ & \text { IMAM MS } \end{aligned}$ | WS Ch HORE |
| to1al | 1129 | 1129 | 528 | 601 | 282 | 846 | 247 | 873 |
| Yes | $\begin{gathered} 7 \\ .8 \% \end{gathered}$ | $\begin{gathered} 7 \\ .6 x \end{gathered}$ | $1.8 \%$ | $\begin{gathered} 1 \\ .2 \% \end{gathered}$ | $1.4 \%$ | $\begin{gathered} 3 \\ .4 \% \end{gathered}$ | $\begin{gathered} 1 \\ .4 \% \end{gathered}$ | $\begin{gathered} 6 \\ .7 x \end{gathered}$ |
| No | $\begin{aligned} & 1117 \\ & 98.9 \% \end{aligned}$ | $\begin{aligned} & 1117 \\ & 98.9 \% \end{aligned}$ | $\begin{gathered} 522 \\ 99.9 \% \end{gathered}$ | $\begin{gathered} 595 \\ 99.0 x \end{gathered}$ | $\begin{gathered} 276 \\ 97.98 \end{gathered}$ | $\begin{gathered} 838 \\ 99.3 x \end{gathered}$ | $\begin{gathered} 265 \\ 09.2 x \end{gathered}$ | $\begin{gathered} 863 \\ 98.9 \% \end{gathered}$ |
| Don't know | $1$ | $\begin{gathered} 1 \\ .18 \end{gathered}$ |  | $\begin{gathered} 1 \\ .28 \end{gathered}$ |  | $\begin{gathered} 1 \\ .1 z \end{gathered}$ |  | $\begin{gathered} 1 \\ .1 x \end{gathered}$ |
| Wot steted | 4 | $.4 x$ |  | $\begin{gathered} 4 \\ .78 \end{gathered}$ | $\begin{gathered} 2 \\ .7 x \end{gathered}$ | $\begin{gathered} 2 \\ .2 x \end{gathered}$ | $1$ | ${ }^{\mathbf{3}}$ |



IOTAL SEX ACE
EDUCATION


| foral |  | SEX |  | AGE |  | educariom |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | GAMBLERS | MALE | female | UNDER 30 | $\begin{gathered} 30 \mathrm{OR} \\ \text { MORE } \end{gathered}$ | LESS <br> THAN HS | HS OR MORE |


| TOTAL | marital | status | Income |  | GAMBLIMG PARTICIPAIIOM LEVEL |  |  | NON-PROBLEM CAHBLERS VS. CURREMT PROQLEM 8 PAIMOLDCICAL |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MARRIED | NOT MARRIED | $\begin{aligned} & \text { S25K OR } \\ & \text { LESS } \end{aligned}$ |  | $\begin{gathered} \text { IN- } \\ \text { FREOUEWT } \end{gathered}$ | $\begin{aligned} & \text { PAST } \\ & \text { YEAR } \end{aligned}$ | weexiy | $\begin{aligned} & \text { NON } \\ & \text { PROBLEN } \\ & \text { GANBLERS } \end{aligned}$ | $\begin{aligned} & \text { PROQLER } \\ & \text { \& PAIMO- } \\ & \text { LOGICAL } \end{aligned}$ |


| toral | marital status | IMCOME | $\begin{aligned} & \text { GAMBLIMG } \\ & \text { PARTICIPAIION } \\ & \text { LEVEL } \end{aligned}$ | MON-PROBLEM GAMBLERS VS. CURREMI PROBLEM PATHOLOGICAL |
| :---: | :---: | :---: | :---: | :---: |
|  | $\begin{array}{cc} \text { MARRIED MOI } \\ \text { MARRIED } \end{array}$ | S25K OR MORE  <br> LESS $\left.\begin{array}{c}\text { THAN } \\ \\ \\ \\ 825 K\end{array}\right)$ | PASt LEEKLY YEAR | HON PROQLEM PROBLEM GAIMO- GAMBLERS LOGICAL |


36. Do you feel thot etther of your parents has ever hod a problem with betting money or genbling? with betting money or gembling?




| jotal | marital status | Income | GAMBLING PARIJCIPATIOW LEVEL | NON-PROQLEM GANELERS VS. CURREMT PROQLEME Palmolocical |
| :---: | :---: | :---: | :---: | :---: |
|  | MARRIED MOI MARRIED | \$25K OR MORE  <br> EESS IHAN <br>  \$25K | IM- PAST MEEKLY <br> FREOUEMT YEAR | HON PROBLEM PROALEM EPAIMO GAMBLERS LOGICAL |

total
SEX
AGE
EDUCATION

| jotal |  | SEX |  | AGE |  | EDUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | camblers | hale | female | UNDER 30 | $\begin{aligned} & 30 \text { OR } \\ & \text { MORE } \end{aligned}$ | $\begin{aligned} & \text { LESS } \\ & \text { THAN NS } \end{aligned}$ | MS OR mORE |




## 37. Was there any time when the amount you were gentimg mede

 you nervous?


TOTAL SEX AGE EDUCAIIOM camblers male female UNDER $30 \quad 30$ OR MORE LESS HS OR
THAN HS MORE

| MARRIED | NOT | S25K OR MORE | IN. | PAST WEEKLY | MON PROALEA |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | MARRIED | LESS | THAN | FREOLENT | YEAR |


| TOIAL |  | SEX |  | AGE |  | EDUCATIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | GAmblers | Male | female | UNDER 30 | 30 OR MORE | $\begin{aligned} & \text { LESS } \\ & \text { THAM HS } \end{aligned}$ | HS OR MORE |


| TOPAL |  | SEX |  | AGE |  | educalion |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | gamblers | male | female | Inder 30 | $\begin{gathered} 30 \text { OR } \\ \text { MGRE } \end{gathered}$ | LESS <br> THAN HS | HS OR MORE |

GAMBLING PARTICIPATIOM LEVEL

NON PROBLEM PROALEM 1 PATHO PROALEN PATHO
GAMBLERS LOGICAL

| total | MARITAL | Starus | IMCOME |  | GAMBLING PARTICIPAIION LEVEL |  |  | MON-PROALEN GAMBLERS VS. CURREMT PROBLEM $\&$ PAJHOLOGICAL |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MARRIED | $\begin{gathered} \text { MOT } \\ \text { MARRIEO } \end{gathered}$ | s25K OR LESS | MORE <br> THAN \$25K | IN. FREOUENT | PAST <br> YEAR | WEEKLY | $\begin{aligned} & \text { NON } \\ & \text { PROQLEM } \\ & \text { GAMBLERS } \end{aligned}$ | $\begin{aligned} & \text { PROBLEN } \\ & \text { \& PATMO- } \\ & \text { LOGICAL } \end{aligned}$ |

## 6. Have you ever been in trable with the law because of

 activities related to gambling?| total |  | SEX |  | AGE |  | EDUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | GAMBLERS | male | female | UNDER 30 | 30 OR MORE | LESS <br> THAN HS | HS OR MORE | activities related to gambling?


| total | marital status | 1 NCOME |  | G PARTICIPATIOM LEVEL |  |  | NOW-PROBLEM GAMBLERS VS. CURRENT PROBLEM E pathological |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { MARRIED MOT } \\ \text { MARRIED } \end{gathered}$ | $\begin{gathered} \$ 25 x \text { OR } \\ \text { LESS } \end{gathered}$ | MORE <br> THAN <br> \$25K | 1 FREQUENT | PAST <br> YEAR | WEEKLY | $\begin{aligned} & \text { NON } \\ & \text { PROBLEH } \\ & \text { GAMBLERS } \end{aligned}$ | PROALEM 8 PATMOLOGICAL |


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

| total | marital | Status | InCOME |  | GAMBLING PARTICIPATIOM LEVEL |  |  | $\begin{aligned} & \text { MON-PR } \\ & \text { GAMBLER } \\ & \text { CURRENT P } \\ & \text { PATHOLQ } \end{aligned}$ | ROBLEN <br> RS VS. PROBLEM $:$ OGICAL |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MARRIED | NOT MARRIED | $\begin{gathered} \text { S25K OR } \\ \text { LESS } \end{gathered}$ | MORE <br> THAN <br> \$25K | INfREOUENT | PAST <br> YEAR | WEEKLY | $\begin{aligned} & \text { NOW } \\ & \text { PROALEN } \\ & \text { GAMBLERS } \end{aligned}$ | PROQLEM $\angle$ Paithological |

62. What type of treatment was that?

| toial | marital | status | INCOWE |  | GAMPL IMG PARIICIPAIIOM LEVEL |  | NON-PROBLEM GARBLERS VS. CURRENT PROQLEM $\&$ PAIHOLOGICAL |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MARRIED | MOI MARRIED | $\begin{gathered} \text { \$2SK OR } \\ \text { LESS } \end{gathered}$ | MORE <br> THAN <br> s25K | $\begin{gathered} \text { IM- } \\ \text { FREQUENT } \end{gathered}$ | WEEKLY | $\begin{aligned} & \text { MON } \\ & \text { PROBLEN } \\ & \text { GAMBLERS } \end{aligned}$ | PROALEM \& Patho. LOGICAL |

43. Sex

| rotal |  |  | SEX |  | AGE |  | EOUCAIION |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | GAM8LERS | $\begin{aligned} & \text { MON- } \\ & \text { GAMSLERS } \end{aligned}$ | male | female | UNDER 30 | $\begin{aligned} & 30 \text { OR } \\ & \text { MORE } \end{aligned}$ | $\begin{aligned} & \text { LESS } \\ & \text { I HAM HS } \end{aligned}$ | $\begin{aligned} & \text { HS OR } \\ & \text { HORE } \end{aligned}$ |

PROBLEM GAHEIING SIUOT
43. Sex
total


| total |  |  | SEX |  | ACE |  | EDUCATIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | GAMBLERS | NONGAMBLERS | male | female | UMDER 30 | 30 OR MORE | LESS <br> THAN HS | HS OR MORE |

## PROBLEM GAMBLIMG SIUOY

44. What is your merital status?

NOW-PROALEM GAMBLERS VS. CURRENT PROBLEN PATHOLOGICAL


NOW PROSLER PROBLEM PATHO. GAMBLERS LOGICAL

| total |  |  | SEX |  | AGE |  | EDUCAIION |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | GAM8LERS | NONGAMBLERS | MALE | female | UNDER 30 | 30 OR MORE | LESS <br> TMAN HS | MS OR MORE |

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

| total | manttal staius | INCOHE | cambling participatiom level |  | NOW - PR <br> CAMBLER <br> CURRENT <br> PATHOL | ```ROBLEM RS VS. PRCBLEN : OGICAL``` |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MARRIED MOT | S25K OR MORE <br> LESS THAN <br>  S25K | MEVER JW. FRECUEWT | PAST MEAR YEAR | $\begin{aligned} & \text { MOW } \\ & \text { PROBLEM } \\ & \text { GAMBLERS } \end{aligned}$ | $\begin{aligned} & \text { PRDCELEM } \\ & \text { \& PAIMO- } \\ & \text { LOGICAL } \end{aligned}$ |


| total |  |  | SEX |  | AGE |  | EOUCATION |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | GNMBLERS | NONGAMBLERS | male | female | UNDER 30 | $\begin{aligned} & 30 \text { OR } \\ & \text { MORE } \end{aligned}$ | LESS <br> THAM HS | $\begin{aligned} & \text { HS OR } \\ & \text { MORE } \end{aligned}$ |




PROELEM GARELING SILUY

| total | marital stalus | Incous |  | gambiling parijcipalion tevel |  |  |  | $\begin{aligned} & \text { NOW-PR } \\ & \text { GAMBLER } \\ & \text { CURRENT P } \\ & \text { PATMOLO } \end{aligned}$ | O8LEM <br> S VS. PROQLEN 8 deical |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { MARRIEO MOT } \\ \text { MRRIED } \end{gathered}$ | $\begin{gathered} \text { S25K OR } \\ \text { LESS } \end{gathered}$ | MORE <br> THAN <br> \$25K | MEVER | IN• fRECUENT | $\begin{aligned} & \text { PAST } \\ & \text { YEAR } \end{aligned}$ | WEEKLY | $\begin{aligned} & \text { HON } \\ & \text { PROALEN } \\ & \text { GAMBLERS } \end{aligned}$ | PROBLEM g Palmo. LOGICAL |




| total |  |  | SEX |  | AGE |  | EDUCAIIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | CAMBLERS | NONGAMBLERS | Male | female | UNOER 30 | 30 OR MORE | LESS <br> IHAN HS | HS OR MORE |




| jotal |  |  | SEX |  | AGE |  | EDUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | CAMBLERS | $\begin{aligned} & \text { NOM- } \\ & \text { GANBLERS } \end{aligned}$ | male | FEMALE | UNDER 30 | 30 OR MORE | LESS THAN HS | HS OR |


| total | marital | STATUS | INCONE |  | GAMBIING PARTICIPATIOM LEVEL |  |  |  | NON-PROBLEN GAMBLERS VS. CURRENT PROBLEM $t$ PAIHOLOGICAL |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MARRIED | $\begin{gathered} \text { NOT } \\ \text { MARRJED } \end{gathered}$ | $\begin{gathered} \text { S25K OR } \\ \text { LESS } \end{gathered}$ | MORE <br> THAN <br> \$25K | MEVER | INFRECUEMT | $\begin{aligned} & \text { PAST } \\ & \text { YEAR } \end{aligned}$ | WEEKLY | $\begin{aligned} & \text { NON } \\ & \text { PROBLEN } \\ & \text { GAMBLERS } \end{aligned}$ | PROBLEM 4 Palmological |

50. What is your racial of ethnic groupt
probien gambling silut

| total |  | SEX |  | AGE |  | EDUCAIIOM |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | CAMALERS MOM- | male | female | UNOER 30 | 3006 HORE | LESS <br> THAN HS | HS OR MORE |

50. What is your racial or ethnic group?


| total | marital status | INCONE |  | GAMBLIMG PARTICIPATION LEVEL |  |  |  | $\begin{aligned} & \text { MON-PR } \\ & \text { CAMBLER } \\ & \text { CURRENT P } \\ & \text { PATHOLO } \end{aligned}$ | ```OQLEM S VS. PROBLEN E OCICAL``` |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { MARRIED MOT } \\ \text { MARRIED } \end{gathered}$ | $\begin{gathered} \$ 25 \mathrm{~K} O R \\ \text { LESS } \end{gathered}$ | MORE <br> THAN <br> \$25K | MEVER | INFREQUENT | PAST <br> YEAR | weekty | NON PROBLEM CAMBLERS | PROBLEM - Paimo. LOGICAL |

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



| roral | marital status | I MCOME |  | gambling paritcipation level |  |  |  | NOM-PR GAMBLER CURREMT P PAIHOLO | ```OBLEM S VS. PGOBLEN & DICAL``` |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\text { MARRIED MOT } \underset{\text { MARRIEO }}{\text { MO }}$ | $\begin{aligned} & \text { \$25K OR } \\ & \text { LESS } \end{aligned}$ | more <br> THAM <br> \$25K | NEVER | INFREQUENT | PASt <br> YEAR | WEEXLY | NON PROALEN GAMBLERS | PROBLEM <br> 5 Patho. <br> logical |


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